

“Natural Resources Scholarships 2021” Contest Rules

CONTEST PERIOD

The “**2021 Natural Resources Scholarships**” contest (the “Program”) is organized by Caisse Desjardins des Ressources naturelles (the “Contest Organizer”) and runs from **February 1st to December 31st, 2021** (the “Contest Period”).

ELIGIBILITY

This contest is open to full- or part-time college, vocational or university students in a field related to one of the following natural resources sectors: mines, metals, energy and forest products.

To be eligible for the Program, students must also meet the following criteria:

- Be a Canadian citizen or permanent resident
- Have their primary residence in Quebec (minimum of 6 months à years spent in Quebec’s province)
- Be 18 or older as at the Program start date
- Be still studying in the program indicated on the application or have completed it, at the moment of the draw
- Passed at least 70% of their courses for the winter, spring, summer or fall 2021 session

(“Eligible Entrants”)

EXCLUSIONS

The following individuals are not eligible to enter the contest:

- a) Employees, managers and directors of Caisse Desjardins des Ressources naturelles or persons with whom they reside
- b) Employees, managers, directors and officers of the Fédération des caisses Desjardins du Québec or any other Desjardins Group entity or persons with whom they reside

HOW TO ENTER

To enter, Eligible Entrants must:

- Complete the entry form available in the Youth section of the Caisse’s website and correctly answer the mathematical skill testing question, available at: www.desjardins.com/crn Youth section).

- Explain in 25 to 75 words, in the appropriate section of the entry form, how their studies are related to one of the following sectors: mines, metals, energy or forest products.

No purchase or consideration required. To enter the contest without purchase or consideration, Eligible Entrants must legibly handwrite a letter with their name, address including city and postal code, telephone number, date, and an original text of approximately 50 words about “My studies related to one of the following sectors: mines, metallurgy, energy or forest products” and mail it with sufficient postage to: 269 boulevard Lasalle, Baie-Comeau QC G4Z 1S7. Entries without purchase or consideration must be postmarked no later than the final day of the contest—December 31st, 2021—failing which they will be void. Upon receipt of the letter, the contest entry will automatically be registered and provide one chance to win. Limit one entry per stamped envelope. All such entries will be subject to the same terms and conditions as other entries. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

Limit of one (1) entry per eligible entrant regardless of entry method.

PRIZES

- There are 10 scholarships to be won for the 2021 school year, valued at a total of \$10,000. They are as follows:
 - **Vocational students: 4 scholarships of \$750 each**
 - **College students: 4 scholarships of \$1,000 each**
 - **University students: 2 scholarships of \$1,500 each**

The winner alone shall pay any taxes arising from the awarding of the prize, fully exempting the Organizer and persons on whose behalf the contest is being held.

DRAW

A randomized computer draw will be held to select, from among all eligible entrants, those whose application will be reviewed by jury. **The draw will be held on January 21, 2022, at 4:00 p.m., in the presence of witnesses at the offices of the Contest Organizer at 269 boulevard Lasalle in Baie-Comeau or at 500 Avenue Arnaud in Sept-Îles.** The jury will determine, among the entrants selected by randomized computer draw that the selected entrant's studies are related to one of the following sectors: mines, metals, energy or forest products.

The jury will include (members of the Caisse's board of directors):

- Denis Vigneault
- Jonathan Miller
- Richard Mercier

If an application is rejected by the jury, a new eligible entrant's entry will be randomly drawn to replace the rejected application.

The odds of winning depend on the number of eligible entries received during the Contest Period.

All application forms will be kept following the draw in the event of disqualification(s) and will be destroyed once the scholarships are awarded.

GENERAL CONDITIONS

1. To be declared a prize winner, the selected entrant must:
 - a) Be reached by telephone or email by the Contest Organizer within 15 days of the draw. The selected entrant must be reached within 2 attempts and will have 72 hours to return a call following a voicemail left by the Contest Organizer or reply to an email from the Contest Organizer, failing which they will forfeit the prize.
 - b) Confirm that they meet the eligibility conditions and other requirements of these contest rules.
 - c) Correctly answer the mathematical skill-testing question in the application form.
 - d) Provide an official document from their educational institution attesting to their full- or part-time student status for the winter, spring, summer or fall 2021 session.
 - e) Provide an official transcript for the winter, spring, summer or fall 2021 session, as applicable.
 - f) Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax and return it to the Contest Organizer within ten (10) business days of receipt.

Should the selected entrant fail to meet any of the above-mentioned terms or any other condition in these contest rules, the selected entrant will be disqualified and, at the Contest Organizer's discretion, the prize will be withdrawn or a new draw will be held for the prize, in accordance with these contest rules, until an entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding of prize.** Within 15 days of receipt of the Declaration Form, the Contest Organizer will send a letter to the winners describing how to claim the prize. Should the selected entrant refuse the prize, the Contest Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, withdraw the prize or hold a new draw in accordance with the procedure described in the previous section.
3. **Verification.** All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the entrant to the prize.
4. **Disqualification.** Anyone who enters or attempts to enter this contest by means that do not comply with these contest rules or that are unfair to other entrants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
5. **Contest operation.** Any attempt to undermine the legitimate conduct of the contest is a violation of civil and criminal laws. If any such attempts are made, the Contest Organizer reserves the right to reject the entrant's entries and obtain redress under the law.

6. **Acceptance of prizes.** Prizes must be accepted as described in these contest rules and cannot, under any circumstances, be transferred, in whole or in part, to anyone else or replaced by another prize, subject to the sole discretion of the Contest Organizer.
7. **Limit of liability.** If the Contest Organizer is unable to award the prize as described in these contest rules, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize identified in these rules. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.

IF THERE ARE MORE PRIZES THAN ELIGIBLE ENTRANTS: In the event there are more prizes offered than Eligible Entrants, the Contest Organizer reserves the right to cancel the additional prizes.

8. **Limitation of liability: Use of prize.** The winner releases the Contest Organizer and the persons on whose behalf the contest is held from any liability for any loss that may arise from entering the contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the letter confirming that they have won the prize, the fulfillment of prize-related obligations becomes the sole and exclusive responsibility of any product and service providers. The winner agrees to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability: Contest operation.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the contest rules. Furthermore, the Contest Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the contest is corrupted or seriously affected due to a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice (subject to approval by the Régie des alcools, des courses et des jeux du Québec in Quebec).
10. **Limitation of liability: Receipt of entries.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile device.
11. **Limitation of liability: Situation beyond the Contest Organizer's control.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for contest operation.
12. **Contest changes.** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these contest rules, subject to the approval of Régie des

alcools, des courses et des jeux du Québec, if required. The Contest Organizer cannot be held liable should such an event or intervention occur.

13. **Termination of contest.** If the contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these contest rules, the Contest Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest.
14. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
15. **Limitation of liability: Contest entry.** By entering or attempting to enter the contest, entrants agree to indemnify the Contest Organizer or persons on whose behalf the contest is held for any damage that may result from entering or attempting to enter the contest.
16. By accepting the prize, the winner authorizes the Contest Organizer / and the persons on whose behalf the contest is held / and caisses belonging to the Fédération des caisses Desjardins du Québec to use, if required, their name, photo, likeness, voice, place of residence and prize statement for publicity purposes without any form of compensation.
17. **Communication with Entrants.** There will be no communication or correspondence about this contest with entrants, except as provided for in these rules or at the Contest Organizer's initiative or to obtain consent to use entries made without purchase or consideration.
18. **Personal information.** Personal information about entrants gathered in the course of the contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to entrants, unless they have otherwise agreed.
19. **Property.** Entry forms and Declaration Forms are the property of the Contest Organizer and will not be returned to entrants under any circumstances.
20. **Decisions.** All entrants agree to comply with these contest rules and to accept any decisions made by the Contest Organizer, which are final and binding. Any decision by the Contest Organizer or its representatives regarding the contest is final and binding, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.
21. **Entrants from Quebec.** Any dispute regarding the organization or operation of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.
22. If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a court having jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.
23. These rules can be found on the www.desjardins.com/crn site (Youth section).
24. In the event of a discrepancy between the English and French versions of these rules, the French version will prevail.
25. This contest is subject to all applicable laws.