

Do your part and depart for Benin
Contest rules

CONTEST PERIOD

1. The **Do your part and depart for Benin** contest is organized by the Fédération des caisses Desjardins du Québec (the “Contest Organizer”). The contest runs from 12:01 p.m. ET on October 9, 2019, to 11:59 a.m. ET on November 29, 2019 (the “Contest Period”).

ELIGIBILITY

2. To be eligible for the contest, entrants must:
 - Be a Canadian citizen or a permanent resident of Canada and be domiciled in Quebec
 - Have reached the age of majority in their province of residence by October 9, 2019
 - Be age 35 or under on March 31, 2020
 - Be a member of a Desjardins caisse in Quebec or Ontario
 - Hold a passport that is valid for at least six (6) months after the intended return date
 - Have a working knowledge of spoken English and French(the “Eligible Participant”)

The following persons are not eligible for the contest:

- a) Employees and executives of the Strategy, Marketing and Personal Services Executive Division of the Fédération des caisses Desjardins du Québec, and all persons residing with them.
- b) Directors and officers of the Fédération des caisses Desjardins du Québec and the Fédération des caisses populaires de l’Ontario Inc., and all persons residing with them.
- c) Employees, executives, directors and officers of *Forces AVENIR*, and all persons residing with them.

HOW TO ENTER

3. To enter the contest, Eligible Participants must:
 - Go to the contest page at www.desjardins.com/stagebenin and complete the form
 - Briefly describe their involvement in their community (100 words or less)
 - Briefly explain why they would like to take part in an international development internship (100 words or less)
 - Briefly explain why they think financial education is important for the economic development of countries like Benin (100 words or less)
 - Confirm having read and accepted the contest rules
 - Submit the form

Contest entries are recorded when the Contest Organizer receives the form.

4. **Limits.** There is a limit of one (1) contest entry per Eligible Participant during the entire Contest Period.

PRIZE

5. In total, one (1) prize will be awarded. The prize will include :

- A seven(7)-day internship for one (1) person in Benin, with a partner of Développement international Desjardins, in the first half of 2020
- Return air ticket, visa and other legal documents needed for travel, including suitable travel insurance
- Accommodations in the country of assignment
- Compensation for basic necessities
- Cost of vaccinations, medical appointments, mandatory vaccines and preventive prescription drugs
- Guidance and support throughout the internship

The internship period includes travel and is subject to change without notice. The destination may also change if the country's physical and/or social environment is not stable at the time of travel. The internship will take place during the first half of 2020.

The prize is valued at approximately \$7,000. The winner is responsible for any expenses not described above.

SPECIAL CONDITIONS

- 5.1 To take advantage of the prize, the winner agrees to obtain the required vaccines prior to departure. The list of vaccines may vary depending on the destination. The Contest Organizer will provide the winner with the information they need to satisfy any medical requirements. Any costs incurred for vaccinations and medical appointments will be reimbursed by the Contest Organizer upon presentation of proof of payment.
- 5.2 The winner agrees to the internship being documented by a team of videographers and photographers and having the videos and photos used to promote future contests, if applicable.
- 5.3 The winner agrees to take photos during the internship and share them with the Contest Organizer for the purposes of promoting future contests, if applicable.

PARTICIPANT SELECTION

6. A selection committee made up of three (3) members will select the winner based on the answers provided on the entry form.
7. The Contest Organizer will call the selected participant no later than December 6, 2019 at 5:00 p.m.

GENERAL CONDITIONS

8. To be declared the winner, the randomly selected participant must also meet the following conditions:
 - 8.1 Be reached by telephone by the Contest Organizer within forty-eight (48) hours of the draw.
 - 8.2 Confirm that they meet the eligibility conditions and other requirements of these contest rules.
 - 8.3 Correctly answer a timed, mathematical skill-testing question without assistance.
 - 8.4 Sign the declaration and release form (the "Declaration Form") emailed to the winner by the Contest Organizer and return it within forty-eight (48) hours of receipt.

Failure to comply with any conditions in the contest rules or to accept the prize will result in disqualification of the participant. In such a case, the Contest Organizer may, at their discretion, cancel the prize or conduct a new draw until another participant is chosen and declared the winner.

9. Within forty-eight (48) hours of receiving the Declaration Form, the Contest Organizer will send an email to the winner to inform them of the delivery terms of their prize. If the selected participant declines their prize, the

Contest Organizer will be free of any obligation related to awarding the prize and can cancel the prize or conduct a new draw until another participant is chosen and declared the winner (as mentioned above).

10. **Verification.** Entries are subject to verification by the Contest Organizer. Any entry form that is, as the case may be, incomplete, inaccurate, illegible, reproduced mechanically or by hand, mutilated, fraudulent, obtained from an unauthorized source, submitted or sent in late, or that contains an invalid or otherwise unreachable telephone number, may be rejected and will not be considered, as the case may be, for entry or a prize.
11. **Disqualification.** Any participant who enters or attempts to enter this contest by any means that violate these contest rules or are unfair to other participants (e.g., computer hacking, use of a “voting group”, use of a false name, use of fraudulently obtained entry forms, entries submitted after the permitted limit) will be automatically disqualified and may be reported to legal authorities.
12. **Conduct of the contest.** Any attempt to undermine the legitimate conduct of the contest is a violation of civil and criminal laws. If any such attempt is made, the Contest Organizer reserves the right to reject the participant's entries and obtain redress under the law.
13. **Acceptance of the prize.** Prize must be accepted as described in the contest rules and can in no case be wholly or partially transferred to another person, substituted for another prize, or exchanged for money unless otherwise stated in the rules.
14. **Limitation of liability: Use of the prize.** The winner releases the Contest Organizer and persons for whom the contest is held from all damage resulting from them entering the contest, accepting or using the prize. The winner acknowledges that upon receipt of the communication confirming their prize, the fulfilment of the obligations related to the prize becomes the full and exclusive responsibility of the various goods and services suppliers. The winner commits to sign a Declaration Form for that purpose. The winner acknowledges that the only applicable prize warranty is the usual manufacturer’s warranty.
15. **Limit of liability: Conduct of the contest.** The Contest Organizer and persons for whom the contest shall not be liable for any faulty computer component, software or communication lines relating to the loss or absence of network communication, or for any faulty, incomplete, incomprehensible or erased computer or network transmission that makes it difficult or impossible to read the contest rules. In addition, the Contest Organizer shall not be held liable for any damage or loss caused directly or indirectly, in whole or in part, by downloading any web page, software or other, or by transmitting any information involving contest participation. More precisely, if the administration, security, equity, integrity or contest progress is corrupted or heavily compromised (virus, bug, modifications, unauthorized interventions, fraud, technical failure, or any other cause), the Contest Organizer reserves the right, subject to approval by the Régie des alcools, des courses et des jeux du Québec, to cancel, modify, extend, or suspend the contest without prior notice.
16. **Limitation of liability: Entries.** The Contest Organizer and persons for whom the contest is held are not responsible for lost, misdirected, or late entries, including for reasons involving postal service problems or any breakdown for any reason whatsoever of the website during the Contest Period, including any damage to the participant’s computer or mobile device.
17. **Limitation of liability: Inability to act.** The Contest Organizer and persons for whose benefit the contest is held shall not be held liable in any way whatsoever in the event their inability to act results from a fact or a situation beyond their control, or from a strike, lock-out or any other labour conflict in the organizations or companies whose services are required to hold the contest.
18. **Modification of the contest.** The Contest Organizer reserves the right, at their entire discretion, to cancel, terminate, modify or suspend the contest, in whole or in part, should any event or any human intervention occur that could alter or affect the administration, security, impartiality, or normal running of the contest as provided for in the contest rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec, if required, and cannot be held liable under any circumstances.
19. **End of contest participation.** In the event that, for any reason whatsoever, participation in the contest must end, in whole or in part, before the end date provided in the contest rules, the selection may take place, at the discretion of the Contest Organizer, from those entries duly registered and received up to the date of the event ending contest participation.
20. **Prize limit.** In all cases, the Contest Organizer cannot be required to award more prizes or to award any prize other than those described in the contest rules.

21. **Limit of liability: Contest participation.** By entering or attempting to enter this contest, individuals release the Contest Organizer and persons for whom the contest is held from any liability for any damages that may result from entering or attempting to enter the contest.
22. **Authorization.** By accepting the prize, the winner authorizes the Contest Organizer and their representatives to use, if required, their name, photograph, image, voice, description of the prize, place of residence and/or statement relating to the prize for advertising purposes, without any compensation.
23. **Personal information.** Participants' personal information collected for this contest will be used only for the administration of the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.
24. **Property.** Entry and Declaration Forms are the property of the Contest Organizer and will not be returned to participants under any circumstances.
25. **Disputes.** Disputes with regard to the conduct or organization of this advertising contest may be submitted to Régie des alcools, des courses et des jeux du Québec for a ruling. Disputes regarding the awarding of a prize may be submitted to the Régie, but only for the purpose of helping the parties reach a settlement.
26. **Contest Organizer's decision.** Any decision by the Contest Organizer or their representatives relating to the contest is final and without appeal, subject to any ruling by the Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.
27. **Severability.** If a paragraph of these contest rules is declared or judged illegal, unenforceable or invalid by a court of competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.
28. These contest rules are available on request at 514-281-7000, extension 5554994.
29. In the event of a discrepancy between the French and English versions of these rules, the French version shall prevail.
30. The contest is subject to all applicable laws.