

Banking to a WIN-ter Wonderland Contest

Rules & Regulations (the “Rules”)

1. CONTEST PERIOD

The EQ Bank **Banking to a WIN-ter Wonderland** (the “**Contest**”) begins on December 6th, 2018 at 12:00:01 a.m. Eastern Standard Time (EST) and ends on January 18th, 2019 at 11:59:59 p.m. EST (the “**Contest Period**”).

2. ELIGIBILITY

To be eligible, participants must have an active EQ Bank Savings Plus Account during the Contest Period. The Contest is open to residents of Canada (excluding Quebec) who have reached the age of majority in the province in which they reside at the time they open(ed) their EQ Bank Savings Plus Account.

Employees, officers, directors, agents and representatives of Equitable Bank (the “**Sponsor**”), any member of their immediate families (defined as parents, siblings, children and spouses), any person with whom they reside, or any other person related to the administration of the Contest, including advertising and promotion agencies, and advertisers, are not eligible for the Contest.

3. TERMS & CONDITIONS

Unless otherwise stated in these Rules, all EQ Bank Savings Plus Account holders (each, an “**Eligible Participant**”) will be entered into the Contest. Eligible Participants will be granted Entries based on the following criteria:

- One (1) Entry will be given for each unique biller paid by an Eligible Participant during the Contest Period. Each bill payment must be in good standing and successfully completed, as determined by Equitable Bank, to count as an Entry.
- Multiple bill payments made during the Contest Period to the same biller will count as one (1) Entry. Each bill payment performed must be to unique biller to be valid as additional Entries.
- To count as an Entry, the bill payment must be for an amount equal to or greater than \$25.

4. PRIZES AND WINNER SELECTION CRITERIA

One winner will be selected by random draw from among all eligible Contest entries (each, an “**Entry**”). There is one (1) prize of \$2,000 (the “**Prize**”) available to be won. The winner will have \$2,000 deposited into their EQ Bank Savings Plus Account. The Prize must be accepted as awarded. The draw will take place in Toronto, Ontario on January 29th, 2019 (the “**Selection Date**”). All amounts are in Canadian dollars.

5. WINNER NOTIFICATION PROCESS AND PRIZE CLAIM CONDITIONS

The Sponsor will make a minimum of two (2) attempts to contact each potential Contest winner via the email address or phone number associated with their account within ten days of the Selection Date. In order to be declared a Contest winner, the potential Contest winner must: (i) respond to Prize notification within five (5) business days of being contacted by the Sponsor and (ii) correctly answer a time-limited mathematical skill-testing question to be administered by telephone by the Sponsor at a mutually convenient time.

A disqualification from the Contest and forfeiture of a Prize may occur if (i) the Sponsor's email to the potential Contest winner is returned as undeliverable, (ii) the email address provided by the potential Contest winner to the Sponsor is not the correct email address, (iii) the potential Contest winner fails to respond to the Prize notification within five (5) business days of being contacted by the Sponsor, (iv) the potential Contest winner fails to correctly answer the skill-testing question, or (v) the potential Contest winner fails to comply with these Rules. If a potential Contest winner is disqualified from the Contest, the Sponsor may select a new winner in accordance with these Official Rules. The new winner will be selected by random draw from among all eligible Contest entries.

6. ODDS OF WINNING

The odds of winning depend on the total number of eligible entries received at the time the winner is selected.

7. RIGHT TO VOID / TERMINATE / SUSPEND / MODIFY

The Sponsor retains the right, at any time and in its sole and absolute discretion, to: (i) terminate the Contest, or any portion thereof, (ii) modify or suspend the Contest, or any portion thereof, (iii) remove any submission from the Contest, and (iv) vary the Prize(s).

8. LIMITATION OF LIABILITY AND RELEASES

You agree to indemnify and save Equitable Bank, its officers, directors, employees and agents, harmless from and against all liability of whatever nature which arises out of your participation in the Contest, whether by reason of negligence, fraud, misrepresentation or other acts, errors and omissions for which you are responsible in law.

9. PROTECTION OF PERSONAL INFORMATION

By entering this Contest, you consent to the collection, use, disclosure, and retention of your personal information for the purposes of administering the Contest and prize fulfillment. For additional information, please see our Privacy Agreement at: <https://www.eqbank.ca/general-banking/privacy>.

If you do not wish to be included in this contest, follow these easy steps:

1. Sign into your EQ Bank online banking.
2. Click on the mail icon, and simply send us a message stating that you do not wish to be included in the contest.

10. GENERAL CONDITIONS

By participating in the Contest, each Contest winner agrees to abide by and be bound by these Official Rules. Winners further agree to abide by and be bound by all decisions of the Sponsor, which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prize(s), including without limitation eligibility and/or disqualification of entries.