



## **“Sign Up to Save Up” Contest - Rules & Regulations**

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### **1. Contest Period**

The EQ Bank “Sign Up to Save Up” Contest (the “**Contest**”) begins on August 29<sup>th</sup>, 2018 at 12:00:01 a.m. Eastern Standard Time (EST) and ends on October 24<sup>th</sup>, 2018 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 and have provided express consent to receive marketing-related email communications from EQ Bank before the close date of the Contest Period. Participants who have provided but revoke their consent prior to the close date of the Contest Period will not be eligible. The Contest is open to residents of Canada (excluding Quebec) who have reached the age of majority in the province in which they reside by the start of the Contest Period. Eligible participants will each earn one (1) entry into the Contest. Only one (1) entry per person is allowed.

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. Prizes and Winner Selection Criteria**

One winner will be selected by random draw from among all eligible Contest entries. There is one (1) prize of \$1,000 (a “**Prize**”) available to be won. The winner will have \$1,000 deposited into their EQ Bank Savings Plus Account. The Prize must be accepted as awarded. The draw will take place in Toronto, Ontario on October 31<sup>st</sup>, 2018 (the “**Selection Date**”). All amounts are in Canadian dollars.

### **4. How to Enter**

#### **NO PURCHASE NECESSARY.**

To enter the Contest, you must sign in to your EQ Bank Savings Plus Account, click on your Profile page, go to Preferences and provide express consent to receive marketing-related email communications from EQ Bank. If you do not already have an EQ Bank Savings Plus Account, you must open an EQ Bank Savings Plus Account before the close date of the Contest Period and select the option to receive marketing-related email communications.

### **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 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 you is returned as undeliverable, (ii) the email address provided by you to the Sponsor is not your correct email address, (iii) you fail to respond to the Prize notification within five (5) business days of being contacted by the Sponsor, (iv) you fail to correctly answer the skill-testing question, or (v) you fail to comply with these Official Rules. If a winner is disqualified from the Contest, the Sponsor may select a new winner in accordance with these Official Rules. New winner will be selected by random draw from among all eligible Contest entries.

#### 6. Right to Void / Terminate / Suspend / Modify

At any time, the Sponsor retains the right 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).

#### 7. 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 to which Equitable Bank may be subject which arises out of your submission under these Official Rules, whether by reason of negligence, fraud, misrepresentation or other acts, errors and omissions for which you are responsible in law.

#### 8. 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. By subscribing for email communications, you further consent to the use of your personal information for marketing and promotional purposes and agree that the Sponsor may contact you with offers on products and services, and upcoming contests/programs and promotions. For additional information, please see our Privacy Agreement at: <https://www.eqbank.ca/general-banking/privacy>.

#### 9. 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.

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