

Registered Savings Money Match Contest Rules and Regulations

1. **Eligibility and Entry:** Contest is open to credit union members and non-members, including those who have participated in an appointment focused on retirement planning with a participating credit union or wealth management partner in the Atlantic region, or, who make a new contribution, transfer in, or renewal of a minimum amount of \$500 to a registered product during the contest period with a participating credit union or wealth management partner, between the dates of January 1st and February 29th, 2016. An appointment is defined as an in-person meeting or over the phone meeting.
2. **No Purchase Necessary:** No purchase of any credit union product or service is necessary in order to enter this contest. No purchase entries can be submitted at a participating credit union.
3. **Entry Restrictions:** Employees of Atlantic Canadian credit unions or Atlantic Central, members of an employee's immediate family, individuals domiciled with an employee, and Board members of an Atlantic Canadian credit union and Atlantic Central are not eligible for contest entry. To be eligible to enter the contest, participants must be legal residents of Canada and must have reached the age of majority in their province or territory of residence (18 in AB, MB, NB, ON, PE and SK; 19 in BC, NL, NT, NS, NU and YK). Residents of Quebec are not eligible to enter the contest. Only one entry per person.
4. **Entry Deadline:** Entries will be accepted up to and including February 29th, 2016. Late entries will not be accepted.
5. **Prize:** One prize of a maximum contribution value of \$2,500 will be awarded in each Atlantic province, based on random draw. If the selected winner has not made a new contribution amount of \$500 to a registered product during the contest period, they will be awarded a contribution value of \$500. The winner will be randomly selected from all eligible entries received. The odds of selection will depend on the total number of eligible entries received. The participants must correctly answer a time-limited, skill-testing mathematical question before the prize will be awarded and distributed. The prizes must be accepted as awarded and are not redeemable for exchanges or substitutions.
6. **Selection and Distribution of the Prize:** The prize winner will be drawn on Monday, March 14th, 2016. The selected winner will be contacted by phone no later than fourteen (14) days after the draw. The selected winner will be called at least three (3) times during this fourteen (14) day period. If a participant cannot be contacted during this time, the entry will be considered void and disqualified. The individual will then have no recourse against any Atlantic Canadian credit union or Atlantic Central. A new draw will then be conducted, and a winner will be selected. The winner must attend at the participating credit union in order to receive the prize.

7. Participants: By entering the contest, participants agree to abide by all contest rules and regulations. By entering this contest, participants agree to release and hold harmless the credit union, its agents, and Atlantic Central from any and all liability resulting from contest participation, award, use, possession, or misuse of any prize, including any and all liability for injuries and loss or damage of any kind. No warranty or guarantees are given by the credit union surrounding the use of the prize.
8. Prize Winner: By entering this contest, participants agree that, should they successfully win the prize, their name, photo, and likeness will be posted at credit unions across Atlantic Canada and could be used for advertising purposes without additional compensation.
9. Applicable Law: The contest is subject to all applicable federal, provincial, and municipal laws. All personal information that participants disclose for contest entry and participation will be collected, used, and disclosed for the sole purpose of contest administration.
10. Privacy: All personal information collected in support of the Contest will be destroyed immediately after the award of the prize and will not be used for any other purpose except where the entrant has willingly indicated their personal information may be used for future contact.