

Mortgage Advice Contest Rules and Regulations

1. Eligibility and Entry: Credit union members and non-members will be eligible to enter the contest if they meet with a mortgage specialist at a participating credit union in the Atlantic region between the dates of March 31st and May 26th, 2014 to discuss home financing.
2. No Purchase Necessary: No purchase of any credit union product or service is necessary in order to enter this contest.
3. Entry Restrictions: This contest is open to all residents of Atlantic Canada, with the exception of 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. Participants under the age of 18 years must have a consent form signed by a parent or legal guardian in order to be eligible for entry.
4. Entry Deadline: Entries will be accepted up to and including May 26th, 2014.
5. Prize: One prize, in the form of cash valued at \$5,000, will be awarded based on random draw. 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 participant must correctly answer a time-limited, skill-testing mathematical question before the prize will be awarded and distributed. The prize must be accepted as awarded and it is not redeemable for exchanges or substitutions.
6. Selection and Distribution of the Prize: The prize winner will be drawn on Monday, June 2nd, 2014. The selected participant will be contacted by phone no later than fourteen (14) days after the draw. The selected participant will be called at least three (3) times during this fourteen (14) day period. If the 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. Governing 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.