

Retirement Practice Vacation Contest Rules and Regulations

1. **Eligibility and Entry:** Credit union members and non-members will be eligible to enter the contest if they participate in an appointment focused on retirement planning with a participating credit union or wealth management partner in the Atlantic region between the dates of January 2nd and March 2nd, 2015.
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 credit union members and non-members who have participated in an appointment focused on retirement planning with a participating credit union or wealth management partner, 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. 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 March 2nd, 2015. Late entries will not be accepted.
5. **Prize:** One Air Canada Vacations gift certificate valued at \$3,000 will be awarded to a participant in the Atlantic region, based on random draw. One cash prize valued at \$500 will be awarded in each Atlantic province, based on random draw. The winners 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. This gift certificate must be used/redeemed toward an Air Canada Vacations product. It cannot be redeemed directly with Air Canada toward flight only. Gifts certificates can be redeemed through a travel agent or through the Air Canada call centre. If only a portion of the certificate is used, the balance (minimum of \$100.00) can be used toward a future booking with Air Canada Vacations. The certificate can apply toward any Air Canada Vacation products at full or sale price, except for car rentals. Air Canada Vacation gift certificates have no expiry date, and are 100% non-refundable.
6. **Selection and Distribution of the Prize:** The prize winners will be drawn on Monday, March 16th, 2015. The selected participants will be contacted by phone no later than fourteen (14) days after the draw. The selected participants 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.