

**Assiniboine Credit Union
80th Anniversary Contest
June – December 2023
Rules and Regulations**

In promotion of our 80th Anniversary, Assiniboine Credit Union Limited (“**ACU**”) will be awarding one (1) monthly Prize of CAD\$1,000 for each month of the Contest (June through December, inclusive) and one (1) Grand Prize of \$8,000 to a randomly-drawn individual that enters our 80th Anniversary Contest in accordance with these Rules.

Between 12:01 a.m. CDT on Thursday, June 1, 2023 and 11:59 p.m. CDT on Sunday, December 31, 2023 (the “**Contest Period**”), Active Digital Members (defined below) may be entered to win one of seven (7) Monthly Prizes (the “**Monthly Draws**”) and (1) Grand Prize from ACU (the “**Grand Prize Draw**”) and together with the Monthly Draws, the “**Draws**” and each a “**Draw**”). Please see the rules and regulations of the Draws (the “**Rules**”) set out below for information on eligibility and how to enter.

In these Rules, the term “**Active Digital Member**” means an individual ACU member who conducts at least one Digital Transaction during the Contest Period.

A “**Digital Transaction**” made by an ACU member means a regularly-scheduled or member-initiated action to or from such member’s ACU account by use of ACU’s mobile app or online banking. Digital Transactions include mobile deposits, withdrawals, e-transfers, contributions (including pre-authorized contributions), redemptions and payments (including pre-authorized payments to third parties), but do not include the payment of fees, charges or penalties to ACU (e.g., monthly account fees or collections), do not include the receipt of interest on deposits/investments and do not include transactions which are cancelled before they are completed (due to insufficient funds or otherwise). For greater certainty, maintenance and administrative actions which do not involve the movement of funds (such as changing member/account information or bill payees) and inquiries (such as balance inquiries) are not Digital Transactions.

A Digital Transaction will only be attributed to the tax owner named on the ACU account – i.e., only the tax owner of the ACU account will be entered into the Draw(s) (provided that the tax owner is an Eligible Member and otherwise compliant with these Rules).

DRAW ELIGIBILITY

- The Draws are open to all Active Digital Members that are 18 years of age or older and who are Manitoba residents (“**Eligible Members**”), except that the following are not Eligible Members:
 - Board members and employees of ACU;
 - ACU members who have an account/investment that is subject to collections by ACU or a third party;
 - A member that is an estate or an estate’s personal representative (with the account(s) held in that capacity); and
 - Those who are only ACU members by virtue of the Dealer Finance program (for greater certainty, if the member has other ACU accounts, the member can be an Eligible Member).
- The Draws are also open to other individual Manitoba residents that are 18 years of age or older, who can enter the Draw(s) either by (i) opening an ACU account during the

Contest Period and completing a Digital Transaction – this will produce an entry or entries under Option 1 below, as applicable; or (ii) submitting an original testimonial in accordance with Option 2 below, provided in any event that the entrant is not explicitly excluded from the definition of Eligible Members above.

HOW TO ENTER

Eligible entrants can enter the Draw(s) by either Option 1 or Option 2 below. For greater certainty, there is a maximum of one (1) entry per individual for each Draw, regardless of the number of Digital Transactions completed and/or testimonials submitted during the Contest Period.

Option 1 – Make a Digital Transaction

- Monthly Draws - An Eligible Member will be automatically given one (1) entry into the Monthly Draw for any given month of the Contest Period if they complete a Digital Transaction during such month.
- Grand Prize Draw - An Eligible Member will be automatically given one (1) entry into the Grand Prize Draw if they complete one Digital Transaction each month during the Contest Period (meaning one Digital Transaction in each of June, July, August, September, October, November and December 2023).
- There is a maximum of one (1) entry per Eligible Member for each Draw (i.e., more than one Digital Transaction during the Contest Period will not produce additional entries into the applicable Draw(s) once the Eligible Member has been entered).

Option 2 – Submit an Original Testimonial to ACU (no purchase or Digital Transaction required)

- An individual can enter the any of the Draw(s) by writing and submitting an original testimonial about ACU in accordance with these Rules (no purchase necessary). Each ACU testimonial entry must:
 - Identify which Draw the entrant wishes to enter;
 - Be an original testimonial about ACU written by the entrant – if the entrant has previously submitted a story or testimonial to ACU in connection with a past ACU draw or contest (or another Draw), such previously-submitted story or testimonial will not be accepted and the entrant will not be entered into the requested Draw under Option 2 unless they provide a new, original testimonial that meets the requirements of these Rules;
 - Be in Microsoft Word format or written in the body of the e-mail submission;
 - Be approximately 30 to 140 characters long; and
 - Be in English or French.
- Entries will be accepted by e-mail only. Enter or attach your original ACU testimonial and send it to Marketing@acu.ca with the Subject Line “ACU Testimonial – Digital Banking Solutions Contest” to enter the requested Draw.
- All entries must be received during the Contest Period. No testimonials received after this time will be considered.

- Only one submission per individual will be accepted – submitting multiple testimonials and/or completing a Digital Transaction in addition to submitting a testimonial will not result in more than one entry into any of the Draws.
- By entering a Draw using this Option 2:
 - (a) Each entrant represents that they are the sole creator and writer of the testimonial submitted and no other party has any intellectual property rights or claims in respect of the ownership or use of the testimonial.
 - (b) Each entrant agrees that by submitting their original testimonial, ACU will have the **exclusive** rights to use and publish the original testimonial, or any part thereof, from time to time, in perpetuity, anywhere in the world and in any medium, without any compensation or notification to the entrant.
 - (c) Each entrant acknowledges that their testimonial, or an excerpt from their testimonial, may be used in ACU's marketing materials or in other ways to promote ACU from time to time, and agrees that such use is acceptable. The entrant's name may be published by ACU in association with their testimonial.
- All of the following information must be submitted with the email containing or attaching the testimonial:
 - (a) The entrant's name and age; and
 - (b) The entrant's address and telephone number.

MONTHLY PRIZE INFORMATION

- There will be seven (7) Monthly Prizes of \$1,000 CAD available to be won, one such prize for each month of the Contest Period. Odds of winning the any given Monthly Prize will depend on the number of eligible entries received for such month.
- The Monthly Prize must be accepted as awarded and cannot be transferred, assigned or substituted, except at the sole discretion of ACU. Any unclaimed Monthly Prize will be forfeited. ACU does not assume any liability for a lost or misdirected prize. All incidental costs and expenses not specifically referred to as part of the Monthly Prize description are the sole responsibility of the prize winner.

GRAND PRIZE INFORMATION

- There will be one (1) Grand Prize of \$8,000 CAD available to be won. Odds of winning the Grand Prize will depend on the number of eligible entries received.
- The Grand Prize must be accepted as awarded and cannot be transferred, assigned or substituted, except at the sole discretion of ACU. Any unclaimed Grand Prize will be forfeited. ACU does not assume any liability for a lost or misdirected prize. All incidental costs and expenses not specifically referred to as part of the Grand Prize description are the sole responsibility of the prize winner.

WINNER SELECTION AND NOTIFICATION

- Monthly Draw - The potential winner of the Monthly Draw will be randomly selected by a member of ACU's marketing department on or before the second Tuesday of every month at 2nd Floor, 200 Main Street, Winnipeg, MB for the potential winner of the Monthly Prize for the preceding month of the Contest Period from all of the valid entries received during such preceding month. The selection of the potential winner will be witnessed by two (2) witnesses from ACU's marketing department. **Each Monthly Draw is a random draw and not a merit-based draw, and the winner will not be selected based on the number or size of Digital Transaction(s) or the quality or content of testimonial submitted, provided the entrant complies with these Rules.**
- Grand Prize Draw - The potential winner of the Grand Prize Draw will be randomly selected by a member of ACU's marketing department on January 9, 2024 at 2nd Floor, 200 Main Street, Winnipeg, MB, from all of the valid entries received during the Contest Period. The selection of the potential winner will be witnessed by two (2) witnesses from ACU's marketing department. **The Grand Prize Draw is a random draw and not a merit-based draw, and the winner will not be selected based on the number or size of Digital Transaction(s) or the quality or content of testimonial submitted, provided the entrant complies with these Rules.**
- ACU will announce each potential winner within two (2) business days of each such Draw date, by publication on ACU's website and subsequently contacting the winning entrant by telephone. By entering a Draw, an entrant consents to publication of their name on ACU's website for this purpose.
- Only the potential winner will be contacted directly. If ACU cannot make contact with any potential winner by 5:00 p.m. on January 16, 2024 and does not have any reason to believe that further attempts to make contact will be successful, in its sole discretion, then such potential winner will be ineligible to win the Monthly Prize or Grand Prize, as applicable, and ACU will redraw a replacement potential winner.
- The potential winner will be required to: (i) attend in-person at an ACU branch to answer a mathematical skill-testing question; (ii) sign a written waiver in ACU's form; and (iii) at the option of ACU, take a photograph with an ACU representative (which photograph will be property of ACU and may be posted on ACU's website and/or used in ACU's marketing materials from time to time, in ACU's sole discretion), as conditions of such winner being eligible to win a Monthly Prize or the Grand Prize, as applicable. The potential winner's identity, eligibility and compliance with these Rules will be verified before the Monthly Prize or Grand Prize, as applicable, is awarded. If a potential winner's identity, eligibility and compliance with these Rules cannot be verified for any reason, the Monthly Prize or Grand Prize, as applicable, will not be awarded to such ineligible/non-compliant winner, and a new potential winner will be drawn to receive the applicable prize (subject to verification of eligibility and confirmation of compliance of the new winner in accordance with these Rules).
- Once a winner's identity, eligibility and compliance with these Rules have been verified, the Monthly Prize or Grand Prize, as applicable, will be provided to the winner. The winner may be required to attend in-person at an ACU branch and provide account or other personal information in order to claim the prize.

DISCLAIMERS

- By entering a Draw, an entrant is deemed to have read and agreed with all Rules. ACU reserves the right to rule on any issue(s) not covered by these Rules. In the event that an entrant should disagree with any decision made by ACU, the entrant's sole remedy is to withdraw the entrant's entry to the Draw(s) (if any) prior to the end of the Contest Period. No entries may be withdrawn after the Contest Period has ended.
- An entrant is entirely responsible for all entry and Draw-related costs, including but not limited to: purchase or renting of equipment, use of computer systems, transmission fees, transaction fees, data fees, etc. ACU is not responsible for any damage or loss that may occur during the course of a Digital Transaction or for any problems or damages experienced by the entrant due to forces beyond the control of ACU, such as but not limited to troubles relating to computer networks, computer virus infections or unauthorized computer access, or errors or delays in the course of or relating to a Digital Transaction or otherwise in connection with the Draws. ACU is not responsible for any unfortunate or unwelcome occurrences and/or damages that may befall entrants as a result of entering the Draws, setting up or effecting a Digital Transaction, or use by ACU of an entered testimonial or winner photograph.
- An entrant under Option 2 must possess the exclusive rights to the entered testimonial, and is responsible for having and represents that they have obtained any necessary permissions relating to the subject and/or subject matter of the entered testimonial. ACU is not responsible for any claims or complaints against infringement of rights or damages from third parties relating to the subject and/or subject matter of entries, and the entrant agrees to indemnify and hold ACU harmless in such cases. An entered testimonial which relates to an identified or identifiable person may infringe on such person's right of privacy or may disclose such person's personal information. An entrant shall use due care to avoid any infringement of personal rights including but not limited to obtaining necessary permission from such person to the use of their name or personal information prior to submitting the testimonial.
- The Draws and these Rules are governed by and interpreted in accordance with the laws of the Province of Manitoba.
- If you do not want to be eligible for the Draws, please contact Marketing@acu.ca. ACU will request your name and contact information in order to ensure that your entry(ies) can be identified and removed from the Draws.