Official Rules and Regulations

- 1. TO ENTER the **ASC's How Safe is Your Nest Egg** quiz and contest (the "Contest") visit the seniors' landing page on the CheckFirst Website at checkfirst.ca/seniors, complete the quiz and enter the required contact information. Contest starts at 12:00 p.m. Mountain Daylight Time on Monday, June 1, 2020 and closes on Tuesday, June 30, 2020 at 12:00 p.m. Mountain Standard Time (the "Contest Period"). There is one prize (the "Prize") to be won from among all the eligible entries received during the Contest Period. No purchase necessary. Void where prohibited.
- 2. The contest sponsor is the Alberta Securities Commission (the "Contest Sponsor").
- 3. To enter and to be eligible to win, entrant must be a legal resident of Alberta and be over the age of majority (18 years). Void where otherwise prohibited or restricted by law, rule, regulation or ordinance. ASC employees or members and their immediate family or those living in the same household of an ASC employee or member are not eligible to enter. Immediate family includes: spouse (including common-law), father, mother, brother, sister, son, daughter, grandmother, grandfather, grandson, granddaughter and those of the ASC employee's or ASC member's spouse.
- 4. To enter and to be eligible to win, entrants must submit one entry with all eight questions answered ("Eligible Entry") during the Contest Period. Only one Eligible Entry per entrant will be entered into the prize draws. Anyone found to be using multiple accounts to enter will be ineligible. Each Eligible Entry, during the required time period, will count as one entry into the prize draws. Each entrant is only eligible to win the prize. Upon quiz completion, each Eligible Entry will be automatically submitted to the contest. Failure to complete the quiz will result in an ineligible entry.
- 5. There is one (1) prize of a \$50 Visa® Gift card.
- 6. The prize must be accepted as awarded. The prize may not be sold or transferred and is not convertible to cash. The Contest Sponsor reserves the right to substitute the prize in whole or in part in the event that all or any component of a prize is unavailable. Prize winner is solely responsible for all costs not expressly described herein.
- 7. On Tuesday, June 30, 2020, a random draw for the prize will take place at the office of the Contest Sponsor in Calgary, Alberta, Canada from among all eligible entries received during the Contest Period. The odds of winning will depend upon the total number of eligible entries received during the Contest Period. The Contest Sponsor, acting reasonably, will attempt to contact the potential winner via email, within two (2) business days after the draw. In the event the potential winner cannot be contacted within two business days after the draw, he or she will be disqualified and an alternate potential winner will be drawn. Proof of identification and residency must be provided upon request. Before being awarded a prize, potential winner will be required to sign and return within the time stipulated by the Contest Sponsor, a full release and waiver form stating that

he/she has read and understood the Rules, grants all consents required, authorizes the Contest Sponsor to use, publish and reproduce the winner's name, city of residence, photograph, likeness and image, voice, biographical information and written and oral statements in any media in connection with any promotion or publicity, and/or for general news, entertainment and information purposes at no additional compensation to the potential winner, beyond the awarding of the prize, accepts the prize as offered and releases the Contest Sponsor from any and all liability of any kind arising out of the potential winner's participation in this Contest and receipt and use of the prize. In the event that the potential winner does not comply with all the provisions as contemplated in these Rules, Contest Sponsor shall have the right to disqualify potential winner, and draw an alternate potential winner and the Contest Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard.

- 8. By entering this Contest the entrants and participants automatically agree to accept and abide by these Rules. All decisions of the Contest Sponsor with respect to any aspect of this Contest, including without limitation the eligibility of entries, are final and binding on all entrants in all matters as they relate to this Contest.
- 9. All entries become property of the Contest Sponsor who assumes no responsibility for garbled, lost, late, delayed, destroyed or misdirected mail, voice messages, e-mail or any computer errors or malfunctions. No correspondence will be entered into regarding the Contest except with entrants requesting the Rules by e-mail or requesting names of prize winners. The Contest Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, sending or printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials-data that have been tampered with or altered are void. If for any reason, in the opinion of the Contest Sponsor, in their sole discretion, the Contest is not capable of running as originally planned, or if the administration, security, fairness, integrity or the proper conduct of the Contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond their control, the Contest Sponsor reserves its right to cancel, terminate, modify, amend, extend or suspend the Contest including canceling any method of entry, and select a winner from previously received eligible entries. The Contest Sponsor reserves its right to modify the Rules without materially affecting the terms and conditions hereof. The Contest Sponsor reserves its right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Rules or otherwise in a disruptive manner. The Contest Sponsor in its sole discretion, further reserves its right to terminate the on-line portion, as applicable, of the Contest and conduct the drawing from all on-line entries and all other entries (as applicable) previously received during the Contest Period. Any attempts to deliberately damage the Contest web site or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made the Contest Sponsor reserves its right to seek remedies and damages to the fullest extent of the law. The Contest Sponsor shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to an entrant's computer equipment, system, software or any combination

thereof, as a result of their participation in this Contest or from downloading any material from the Contest web site, where applicable.

- 10. Contest is subject to all applicable federal, provincial and municipal laws and regulations. Personal information collected from entrants will be used by Contest Sponsor for the purpose of administering this Contest and, if consent is given at the time of entry, to provide the entrants with information relating to the Contest Sponsor by e-mail. Entrants are able to opt in with respect to receiving such marketing information online. The Contest Sponsor will not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by them to fulfill the above purposes or as permitted or required by law or the Rules. By entering the Contest, entrants consent to the manner of collection, use and disclosure of personal information as set out in the Alberta Securities Commission's <u>Disclaimer</u>.
- 11. In the event of any discrepancy or inconsistency between the terms and conditions of the Rules and disclosures or other statements contained in any Contest related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Rules shall prevail, govern and control.
- 12. All intellectual property, including but not limited to trade-marks, trade-names, logos, designs, promotional materials, web pages, source codes, drawings, illustrations, slogans and representations are owned by the Contest Sponsor. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of the Contest Sponsor is strictly prohibited.