

Double Your Interest GIC Contest - Rules and Regulations

The Contest

The contest is sponsored by Kawartha Credit Union Limited (“Kawartha”). The contest begins March 1, 2018 at 9:00 a.m. Eastern Standard Time and the contest ends April 30, 2018 at 5:00 p.m. Eastern Standard Time (the “Contest Period”). All entries must be received within the Contest Period in order to be eligible to win.

Eligibility

The contest is open to residents of Ontario who are members in good standing of Kawartha and who are least 18 years of age as of the date of contest entry. The contest is not open to employees, directors, contractors, agents or representatives of Kawartha or its affiliates, agents, distribution companies, third party vendors or any person who is a member of the immediate family of such employee, director, contractor, agent or representative of Kawartha.

How to Enter

A deposit to a forty-two (42) month non-redeemable GIC (the “eligible GIC”) during the Contest Period will qualify for entry into the contest. Eligible GIC investments greater than \$10,000 will receive 1 ballot for each \$10,000 portion up to a maximum of 10 ballots per member. Eligible GIC investments less than \$10,000 will be limited to 1 ballot regardless of the number of GICs invested in throughout the contest period. For example, the investment in 3 eligible GICs for \$2,000 each would qualify for 1 ballot.

Prize

There will be 25 prizes awarded on a maximum investment of \$10,000. Each Kawartha branch will award one prize. The odds of winning a prize vary from branch to branch such that the odds of winning a prize at a branch depend on the number of eligible GICs purchased at such branch.

The following examples illustrate the way Double Your Interest prizes will be awarded:

- If interest earned on a \$9,500 eligible GIC at the end of a compounding term is \$875.25, the prize will be \$875.25.
- If interest earned on a \$9,500 eligible GIC at the end of a non-compounding term is \$847.88, the prize will be \$847.88.

Prizes will be awarded on a maximum investment of \$10,000.

Determination of Winner

Twenty-five (25) random draws will be conducted on June 8, 2018 at 12:00 p.m. Eastern Standard Time by the contest judges at 14 Hunter Street East, Peterborough, Ontario to select one prize winner for each Kawartha branch totalling twenty-five (25) prizes.

The prizes will be awarded on June 30, 2018 as incentive deposits to winning members’ non-registered demand accounts. In the case of joint accounts, the prize will be awarded to the primary account holder.



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Winner Notification

The winner will be verified and then contacted by a Kawartha Credit Union representative by telephone. Any selected entrant who cannot be contacted (or who fails to respond to any telephone message left for such selected entrant) within seven (7) days Kawartha Credit Union's first attempt to contact such selected entrant may, at the sole discretion of Kawartha Credit Union, be declared disqualified (ineligible to win) and the contest judges reserve the right, in such event, to select at random one or more additional entrants whom they shall attempt to contact, and who shall be subject to disqualification, in the same manner.

Before being awarded a prize, the winner will be required to sign a Declaration and Release Form, stating that he/she has read, understood and complied with these Contest rules, grants all consents required as contemplated in these Contest Rules, authorized the Contest Sponsor to broadcast, publish and disseminate his/her name, photograph, likeness and voice, in connection with any promotion or publicity, and/or for general news, entertainment and information purposes at no compensation to the selected entrant, accepts the prize as offered and releases the Contest Sponsor from any and all liability of any kind arising out of the selected entrant's participation in this Contest and receipt and use of the prize, or the prize will be forfeited and awarded to an alternate winner who will be selected in a random drawing. As part of the Declaration and Release Form, each selected entrant will be required to correctly answer unaided, a time-limited, skill-testing mathematical question. The signing of the Declaration and Release Form and completion of the skill-testing mathematical question will be completed during a pre-arranged, mutually convenient time.

General Conditions

If for any reason in the opinion of the Contest Sponsor, in their sole discretion, the Contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the Contest is compromised, 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 the right to cancel, terminate, modify or suspend the Contest including canceling any method of entry, and selecting a winner from previously received eligible entries. Kawartha Credit Union accepts no responsibility for entries lost, stolen, misdirected, illegible, deemed ineligible or late entries, which for any reason are not received by the judges. Kawartha Credit Union reserves the right, in their sole discretion, to disqualify any individual they find to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Contest Rules or to otherwise materially affect the terms and conditions of the Contest. Subject to applicable Canadian federal, provincial and municipal laws and regulations, these Contest Rules govern all aspects of the Contest and are binding on all participants.

Privacy Policy

By entering the Contest, entrants consent to the use of such information to administer, implement and fulfill this Contest. If you specifically permit Kawartha Credit Union or others to send you information or make available special offers, you also consent to the use of such information in connection with same. Please contact your branch for a copy of our complete Privacy Policy.

