



Kawartha Credit Union - "Circle of Friends" Member Referral Contest Contest Rules and Regulations

The Contest

The Contest is sponsored by Kawartha Credit Union, 14 Hunter Street East, PO Box 116, Peterborough, Ontario K9J 6Y5. The Contest continues on a monthly basis unless terminated at the end of any given calendar month. Kawartha Credit Union will conduct a contest whereby there will be three (3) prizes awarded each month from the entries submitted consisting of three (3) \$200 cash prizes to be shared equally between the referring member (\$100) and the referred member (\$100). Each month, one pair of winners will be randomly drawn from each of Kawartha's branch regions (Central, East, North).

Eligibility

The contest is open to all Kawartha Credit Union members whose account is in good standing, who are at least 18 years of age on that date that he or she enters the contest and who reside in Ontario. The contest is open to all non-members, who reside in Ontario and are at least 18 years of age on that date that he or she opens an account (if eligible). This contest is only open to individuals; no groups, organization, or other non-natural persons are eligible to enter. Employees, directors, contractors, agents or representatives of Kawartha Credit Union, or its affiliates, agencies, distribution companies, third party vendors, or any person who is a member of the immediate families of such employee or representatives are not eligible to win. For the purpose of this Contest, "immediate family" is defined as parent, sibling, child or any person residing in the same household as any such employees or representatives.

How to Enter

To participate in the Contest, refer eligible membership prospects. For each referred prospect that joins Kawartha Credit Union, one entry will be awarded to the existing member who made the referral. There is no limit to the number of entries awarded, i.e., when an eligible prospect opens a new account (new account is identified as not ever having had an account with Kawartha Credit Union before and the necessary share requirement is met) he/she will be referred to as the "account owner" and asked if they were referred to Kawartha Credit Union by anyone. If yes, the account owner must present a completed form that includes information and signatures from the referring member and the account owner. The form must be submitted within 30 days of opening the account. If there is no form, no entry into the draw will be made. You may not refer yourself.

Prize

There will be three (3) prizes awarded each month consisting of three (3) \$200 cash prizes. Each \$200 prize is to be shared equally between the referring member and the referred member. The \$200 prize will be awarded as follows; \$100 will be credited to the winning referring member's account and \$100 will be credited to the referred member's account.

Determination of Winner

Three (3) random draws will be conducted at the beginning of each month. One draw will be conducted for each of Kawartha's defined branch regions (Central, East, North). The random draw will be held by the Contest judges at 14 Hunter Street East, Peterborough, Ontario, to select three (3) contest entrants from among all eligible entries received during the previous month as the potential winner of the monthly prize.

Winner Notification

The winners will be notified by telephone. Any selected winner who cannot be contacted (or who fails to respond to any telephone message left for such selected entrant) within seventy-two (72) hours of Kawartha Credit Union's first attempt to contact such selected entrant may, at the sole discretion of Kawartha Credit Union, be declared ineligible 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, address, 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.

The odds of winning a prize are one (1) in the number of eligible entries received for the calendar month, in each region, of which the prize is drawn. All entries become the property of Kawartha Credit Union and none will be returned. In the case of joint accounts, the prize will be awarded to the primary account holder. Winners must be members in good standing at time of draw.

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 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 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. All entries become the property of Kawartha Credit Union and shall not be returned. 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 without materially affecting 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 signing and 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.