



Circle of Friends Program Contest Rules and Regulations

The Contest

The Contest is sponsored by Kawartha Credit Union, 14 Hunter Street East, P.O. Box 116, Peterborough, Ontario K9J 6Y5. Kawartha Credit Union will conduct a contest whereby four (4) prizes will be awarded each quarter from all eligible entries received. Four (4) \$400 cash prizes will be shared equally between the referring member (\$200) and the referred member (\$200). Each quarter, the referrers with the most amount of entries will be randomly drawn from each of Kawartha's branch regions (Peterborough, Central, East, North).

At year-end, a draw will be held for a larger prize of \$500, to be shared equally between the referring member (\$250) and the referred member (\$250).

Eligibility

The contest is open to all Kawartha Credit Union members in good standing, who are at least 18 years of age and who reside in Ontario. Individuals who are referred to Kawartha Credit Union and who participate in the program by opening a membership must reside in Ontario and be at least 16 years of age on the date their membership is opened.

This contest is not open to:

- groups or organizations
- Employees, directors, contractors, agents or representatives of Kawartha Credit Union, or its affiliates, agencies, distribution companies, third party vendors
- a member of the immediate family of employees or representatives of Kawartha Credit Union. 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, a member must refer another individual to Kawartha Credit Union. Members may not refer themselves. If the referred individual opens a membership at Kawartha Credit Union and purchases a share, one contest entry will be made for the member who made the referral. There is no limit to the number of referrals that can be made. When the new membership is opened by the referred individual they will be asked to provide a completed Circle of Friends form. A new membership is defined as never before having a membership with Kawartha Credit Union. The completed Circle of Friends form must be

submitted within 30 days of the membership being opened. If a completed form is not provided, entry to the contest will not be made.

Prize

There will be four (4) prizes awarded each quarter consisting of four (4) \$400 cash prizes. Each \$400 prize will be shared equally between the referring member and the referred member with \$200 credited to the winning referring member's account and \$200 credited to the referred member's account.

At year-end, a draw will be held for a larger prize of \$500, to be shared equally between the referring member (\$250) and the referred member (\$250).

Determination of Winner

Four (4) random draws will be conducted at the beginning of each quarter from among all eligible entries received during the previous three months: one for each of Kawartha's branch regions (Peterborough, Central, East, North). A random draw will be also be conducted in December (year-end) from among all eligible entries received throughout the year. Random draws will held by the Contest judges at 14 Hunter Street East, Peterborough, Ontario. Four (4) contest entrants will be selected from among all eligible entries received during the previous three months.

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) 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 the same eligibility requirements.

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, authorizes 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 and information purposes at no compensation to the selected entrant. The entrant agrees to accept 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. If the selected entrant does not accept the prize as awarded or will not provide consent, 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 each quarter, in each region, during which the prize is drawn. 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 able to be executed 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, 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.