



**“Take Your Best Shot” Photo Contest 2023  
RULES & REGULATIONS**

Send us your best nature photo taken in any of Kawartha Credit Union’s branch communities, along with a message about what banking at Kawartha means to you. Thirteen winners will each receive a \$100 cash prize.

**All entries must be submitted by August 18, 2023 at 11:59 p.m. Judging will take place on August 25, 2023 and winners notified by August 31, 2023.** No purchase is necessary to enter or win. Entry into this Contest constitutes your acceptance of the official rules and regulations, as follows:

**WHO MAY ENTER**

To be eligible to enter this contest, entrants must be:

- a current member of Kawartha Credit Union (personal, business or organization membership)
- a legal resident of Ontario, Canada
- 16 years of age or older at time of entry

**CONTEST PERIOD**

Entries can be submitted beginning June 9, 2023. The deadline for submissions is August 18, 2023 at 11:59 p.m.

**HOW TO ENTER**

To enter, take a photo(s) of any nature scenery in Kawartha Credit Union’s branch communities and email your submission(s) to [photocontest@kawarthacu.com](mailto:photocontest@kawarthacu.com), along with a message about what banking at Kawartha means to you. Each member may submit up to two entries. Please include your first and last name in the file name of the photos submitted, and include the following information in the body of your email:

- Your full name
- Address
- Telephone number
- Email address
- The Kawartha branch you most often use
- Membership #
- A brief message about what banking with Kawartha means to you
- When and where the photo was taken

**Photo Requirements:**

- Digital photographs only (no prints, slides, or negatives)
- Landscape orientation (8½ inches high by 11 inches wide)
- File resolution: 300 dpi
- Minimum file size: 3300 x 2550 pixels
- JPEG file format

By entering this contest, entrants consent to the use of their first name, city of residence, and submitted photograph(s) in any publicity/promotion (commercial or otherwise) in all media used by Kawartha in perpetuity, and without payment or compensation. By entering this contest and voluntarily providing their name, entrants consent and agree to Kawartha’s use of the entrant’s personal information for the purpose of administering the

contest, including contacting an entrant in relation to the Contest, and/or disclosing the winner's name. Kawartha will not disclose an entrant's personal information to any third party. Questions regarding Kawartha's Privacy Policy should be directed via mail to: Photo Contest Questions, Kawartha Credit Union, 14 Hunter Street East, P.O. Box 116, Peterborough, Ontario, K9J 6Y5, or by email to: [photocontest@kawarthacu.com](mailto:photocontest@kawarthacu.com).

To qualify for a prize, entrants must meet the eligibility requirements set forth in these rules. By entering the contest, you verify that you are the owner of the photograph(s) submitted and agree to be bound by the contest rules and the decisions of the judges, which are final. Entrants consent to the use of their first name, city of residence, and photograph, without compensation, in any future publicity carried out by Kawartha in connection with this contest and/or in connection with any other advertising carried out by Kawartha Credit Union. In the event that your photo(s) are selected, you hereby provide authorization and consent that Kawartha Credit Union shall have the right to reproduce, crop, enhance, enlarge and publish the submitted photo(s) as well as your story about what banking means to you in any of our marketing materials (i.e. website, brochures, social media, etc.) You agree to grant these exclusive rights to Kawartha Credit Union.

If the photograph you submit has identifiable people in it, you must submit signed photo releases for those individuals, or from their parent or guardian if they are under the age of 16. Release forms will be emailed to you.

Entrants are responsible for ensuring that they have the legal right to distribute their photo submission and enter it in this contest. Kawartha Credit Union is not responsible for any submissions or entry information which may affect participation in the contest, including but not limited to human error or technical malfunctions. Kawartha is not responsible for lost, delayed, destroyed, or misdirected entries. Kawartha reserves the right, in their sole and absolute discretion, to cancel, suspend, modify or terminate the Contest at any time, for any reason, without prior notice should any cause beyond reasonable control corrupt the proper administration of the Contest. Any attempt to deliberately damage or undermine the legitimate administration of this Contest is a violation of criminal and civil laws, and should such an attempt be made, Kawartha reserves the right to seek remedies and damages to the fullest extent permitted by law. Entries are subject to verification by the judges and will be declared invalid if they are forged, falsified, altered, or tampered with in any way. Photo content that is in any way inappropriate, indecent, sexually explicit, violent, or discriminatory of age, race, gender or religion will not be permitted for entry into this Contest.

### **WINNER SELECTION**

There will be thirteen (13) winning photos selected from among all eligible entries received during the contest period. The odds of winning will depend upon the number of entries received. Winners will be notified by email and/or by telephone. Only selected winners will be contacted. To be eligible to win a prize, a selected entrant must meet the eligibility requirements listed in the "Who May Enter" and "How to Enter" sections of these rules and must have complied with all other official rules. Selected winners must complete, sign and return an affidavit of eligibility and liability, and the publicity release (waiver) within fifteen (15) days of receipt of prize notification or the prize will be forfeited, and an alternate winner will be selected.

### **PRIZE**

There will be thirteen (13) cash prizes of \$100 each. One (1) cash prize will be awarded to each winning entry. Winning members must have a Kawartha Credit Union chequing or savings account into which the cash prize can be deposited. No substitution of prizes is permitted except by Kawartha Credit Union, in their sole discretion. The prize must be accepted as awarded and may not be transferred. All federal, provincial and municipal laws and regulations apply. Kawartha shall only be responsible for awarding the prize as stated in these official rules. Kawartha is not responsible or liable for injury or loss to any person or property relating to the awarding and subsequent use of the prize.

### **CLAIMING THE PRIZE**

By accepting the prize, the winner consents to Kawartha's use of their first name, city of residence, and statements made by or attributed to them, in perpetuity, in any and all media now known or hereafter developed (including, without limitation, print, broadcast and internet), for all legitimate advertising and activities, without additional compensation. The \$100 prize will be deposited into the winner's Kawartha Credit Union chequing or savings account, and at such time, Kawartha will be deemed to have awarded the prize to the winner with the winner assuming full responsibility for the prize. Prior to claiming the prize, the winner must sign a confirmation of prize waiver form administered by a Kawartha employee at the Kawartha branch of the winner's choice. The winner will be asked to present photo identification. Should a winner make any false statement(s) in any document referenced above, the winner will be required to promptly return the prize to Kawartha. **If the selected winner cannot be contacted by phone after 3 attempts over 7 days or declines to sign the declaration and release form within 7 days of notification, another entry may be selected.**

### **INDEMNIFICATION BY ENTRANT**

By participating in this Contest, entrants agree to release and hold Kawartha harmless.