

Interior Savings

Contest Rules and Regulations

2019 TFSA RRSP Promotion

PARTICIPATION IN THIS CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE CONTEST RULES.

TO ENTER

The contest begins January 2, 2019 at 12:00 am (PST), and closes March 1, 2019 at 11:59 pm (PST) (the “**Contest Period**”). All entries must be received within the Contest Period.

You will be entered into the contest automatically when you either

- Set up a NEW preauthorized automatic deposit into an Interior Savings RRSP or TFSA account of at least \$50 per month with the first preauthorized deposit occurring during the contest period,
- INCREASE existing preauthorized automatic deposit into an Interior Savings RRSP or TFSA account by at least \$50 per month during the contest period, or
- Deposit NEW funds into a TFSA or RRSP. Minimum \$500 new contribution to a TFSA or RRSP account. Mutual funds qualify as a new contribution to a TFSA or RRSP account. Contributions must come from a non TFSA or RRSP account.

Alternatively, you may enter the contest by legibly printing your full name, date of birth, full address and full phone number on a plain 3” x 5” index card and mailing that card to Interior Savings, No Purchase Contest Entry, #300 - 678 Bernard Avenue, Kelowna, B.C., V1Y 6P3. To be eligible for the contest your entry must be postmarked no later than March 1, 2019 and received no later than 12:00 pm Pacific Time on March 15, 2019.

Regardless of the method of entry, you may only enter the contest once.

You do not need to be an existing customer of Interior Savings to enter the Contest, and you do not need to make any purchase to enter.

All entries become the property of Interior Savings upon receipt and will not be returned to you.

The contest is open to all residents of British Columbia who are 19 years of age or older, except employees, representatives or agents of Interior Savings Credit Union, its wholly or partially owned subsidiaries, its advertising agencies, its judging organization(s), and any family members with whom any of the foregoing individuals reside.

PRIZES

There is one prize of \$10,000 available to be won. To receive the prize, the contest winner(s) must meet with an Interior Savings representative and set up a term deposit account with Interior Savings. Additional identification and personal information will be required to complete the transaction.

The prize will include the privilege of selecting a local charitable organization to which ½ of the prize of a \$5,000 donation will be made in the prize winner’s name. For the purpose of the Contest, a ‘local

charitable organization' is (a) an organization located in the province of British Columbia, and (b) currently registered in good standing under the Canadian Charities Listings maintained by the Charities Directorate of the Canada Revenue Agency . Interior Savings Credit Union reserves the right to withhold its final approval of a selected local charitable organization, if the selected charity is deemed to be averse to co-operative principles, or the association of the charity with the Contest may cause harm or damage to the reputation of Interior Savings Credit Union, its subsidiaries or partners as determined by Interior Savings in its sole discretion.

Interior Savings Credit Union reserves the right to substitute another prize of equivalent kind and value if the prize described above (or any component of it) becomes unavailable for any reason whatsoever. Each prize must be accepted as awarded, has no cash equivalent, is not transferable and cannot be substituted, exchanged or extended.

The term deposit(s) awarded above may be re-invested or redeemed as the winner so chooses after an initial 1-year term; however, the term deposit cannot be re-invested, redeemed, transferred or otherwise accessed before then.

TO WIN

A random draw will be held by April 12, 2019 to select 1 entry from all eligible entries received during the Contest Period. The chances of being selected depend upon the number of eligible entries received during the Contest Period. All decisions of the judges with respect to all aspects of the contest are final.

The selected entrant(s) will be advised by telephone or email. Before being declared a winner, the selected entrant(s) must: (a) correctly answer a mathematical, time-limited, skill-testing question, and (b) sign a declaration and release (within the time limits specified by Interior Savings) confirming compliance with these rules, acceptance of the prize as awarded, consenting to the use of his/her name, address, testimonial and/or photograph, without compensation, in any publicity carried out by Interior Savings and/or its licensed issuers and their advertising agencies, and releasing all contest sponsors and organizers from liability in connection with the awarding and use of the prize.

In order to win, the selected entrant(s) must have complied with, and must remain in compliance with these rules in full. If a selected entrant cannot be reached over a four day period after the draw, despite a minimum of three attempts, or if a selected entrant is reached but is not willing, able or available to correctly answer the skill-testing question, sign the declaration and release and otherwise comply with these rules, Interior Savings may disqualify that entrant and hold a further random draw from the remaining eligible entries received during the Contest Period.

Interior Savings may request valid proof of identity, residency, age and other relevant documentation, and Interior Savings may disqualify a selected entrant if Interior Savings determines (in its sole discretion) that the provided proof is not sufficient.

Each prize must be claimed from Interior Savings' head office (#200 - 678 Bernard Avenue, Kelowna, B.C., V1Y 6P3) by June 14th, 2019, or it will be forfeited.

GENERAL RULES & REGULATIONS

By entering the contest, each entrant:

1. agrees to abide by these rules and all decisions of Interior Savings with respect to all aspects of the contest, which are final;
2. agrees to indemnify and hold harmless Interior Savings and its employees, directors, officers, members, affiliates and agents from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (i) the entrant's failure to comply with any of these rules; (ii) any misrepresentation the entrant makes

under these rules or otherwise to Interior Savings; or (iii) the entrant's participation in the contest; and

3. consents to Interior Savings using and disclosing: (i) the entrant's personal information for the purposes of administering the contest, and (ii) each winner's name and home town for the purpose of advertising the contest and any future contests, without further notification, permission, payment or consideration.

Interior Savings assumes no responsibility for lost, illegible, incomplete, delayed, destroyed or misdirected entries, or for any condition caused by events beyond its control which disrupts or interferes with the contest.

Interior Savings provides no representations or warranties in respect of the prize(s) or the contest.

If for any reason 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 its control, Interior Savings reserves the right to cancel, terminate, modify or suspend this contest.

The contest is subject to all applicable federal, provincial and municipal laws and regulations, and is void where prohibited by law.

For more information please contact Interior Savings at: 250.869.8200.