

Stress-Free Vacation! contest

Rules

CONTEST PERIOD

The My Stress-Free Vacation contest is organized by Caisse Desjardins de l'Éducation ("contest organizer") and runs from January 13, 2020, at 8:30 a.m., to February 14, 2020, at 3:00 p.m. ("contest period").

ELIGIBILITY

The contest is open to people facing financial hardship who are part-time, full-time, contract or underemployed employees in the field of education. The heads of educational services are also eligible. Employers must have a Quebec address. Paystubs or employment contracts will be used to determine eligibility.

Ineligible

Anyone who, during the Contest Period or at the time of the draw, is an employee, officer, agent or representative of Caisse Desjardins de l'Éducation or a member of their immediate family (father, mother, brother, sister, son, daughter), their legal or common-law spouse or anyone else living with them.

Permanent full-time employees, students and retirees.

HOW TO ENTER

Eligible participants need to fill out the entry form available on the caisse website (www.caisseeducationen.ca/stress-freevacations). They will need to provide the following information: first and last name, phone number, proof of employment status, email address and city or town of residence.

Number of entries

One entry per email address during the contest period.

No purchase or consideration required.

PRIZES

Four prizes of \$1,000 each, for a total of \$4,000.

DRAW

The winners will be randomly selected by computerized draw from all eligible entries received during the contest period. The draw will be streamed on Facebook Live and take place Tuesday February 18, 2020, at 5:00 p.m., in the presence of witnesses, at the head office of Caisse Desjardins de l'Éducation, 2500-9405, Rue Sherbrooke East, Montreal, Quebec H1L 6P3. The odds of winning depend on the number of eligible entries received during the contest period.

GENERAL CONDITIONS

1. To be declared winners, the selected participant must:

- a) Be reached by telephone, mail or email by the contest organizer within six (6) days of the draw. The participant must reply to a message within 48 hours, otherwise they will forfeit their right to the prize. The prize will then be awarded to the next randomly drawn participant and the same procedure will be followed until a winner is declared.
- b) Confirm they meet the eligibility and other requirements set forth in these contest rules by providing a paystub or other proof of financial hardship or underemployment, the personal information on which can be censored during the verification.
- c) Correctly answer, unaided, a time-limited mathematical skill-testing question posed over the phone.
- d) Should the selected participant fail to meet any of the above-mentioned terms or any other condition in these contest rules, they will be disqualified and, at the contest organizer's discretion, the prize will be withdrawn or a new draw will be held for the prize, in accordance with these contest rules, until a participant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. Awarding of prizes. Within fifteen (15) days of receiving the declaration form, the contest organizer will send an email to the winner describing how to claim the prize. Should one of the selected participants refuse the prize, the contest organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous paragraph. Winners will be asked to pose for an official photo.

3. Verification. All entries and declaration forms may be subject to verification by the contest organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the participant to the prize.

4. Disqualification. Anyone who enters or attempts to enter this contest by means that do not comply with these contest rules or that are unfair to other participants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.

5. Contest operation. Any attempt to undermine the legitimate conduct of the contest is a violation of civil and criminal laws. If any such attempts are made, the contest organizer reserves the right to reject the participant's entries and obtain redress under the law.

6. Acceptance of prizes. Prizes must be accepted as described in these contest rules and cannot be exchanged, substituted or transferred to anyone else, except as stipulated in these contest rules.

7. Limitation of liability. If the contest organizer is unable to award the prize as described in these contest rules, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize identified in these rules. Under no circumstances will the contest organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.

In the event there are more prizes offered than eligible participants, the contest organizer reserves the right to cancel the additional prizes.

8. Limitation of liability: Use of prize. The winners release the contest organizer and the persons on whose behalf the contest is held from any liability for damage that may arise from entering the contest or from accepting or using the prize. The winners acknowledge that upon receipt of the prize or the letter confirming that they have won the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product

and service providers. The winners undertake to sign a declaration and release form to this effect. The winners acknowledge that the only applicable guarantee is the usual manufacturer's warranty.

9. Limitation of liability: Contest operation. The contest organizer and the persons on whose behalf the contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the contest rules. Furthermore, the contest organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the contest is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the contest organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice (subject to approval by the Régie des alcools, des courses et des jeux du Québec in Quebec).

10. Limitation of liability: Facebook. Participants acknowledge and accept that the Facebook site is not the property of and is not operated by the contest organizer, and nevertheless agree to comply with Facebook's terms of use. Any personal information collected for this contest is for the exclusive use of the contest organizer and will not be communicated in any way to Facebook. Facebook is not associated with the contest and is not sponsoring it in any way. It shall not be liable for this contest.

11. Limitation of liability: Receipt of entries. The contest organizer and the persons on whose behalf the contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to a participant's computer or mobile device.

12. Limitation of liability: Situation beyond the contest organizer's control. The contest organizer and the persons on whose behalf the contest is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for contest operation.

13. Contest changes. The contest organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these contest rules, subject to the approval of Régie des alcools, des courses et des jeux du Québec, if required. The contest organizer cannot be held liable should such an event or intervention occur.

14. Termination of the contest. If the contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these contest rules, the contest organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest

Under no circumstances will the contest organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.

15. Limitation of liability: Contest entry. By entering or attempting to enter the contest, participants agree to indemnify the contest organizer or persons on whose behalf the contest is held for any damage that may result from entering or attempting to enter the contest.

By accepting the prize, all winners authorize the contest organizer and the persons on whose behalf the contest is held to use, if required, their name, photo, likeness, voice, place of residence and prize statement for publicity purposes without any form of compensation.

16. Communication with participants. There will be no communication or correspondence about this contest with participants, except as provided for in these rules or at the contest organizer's initiative or to obtain consent to use entries made without purchase or consideration.

17. Personal information. Personal information about participants gathered in the course of the contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.

18. Property. Entry forms and declaration forms are the property of the contest organizer and will not be returned to participants under any circumstances.

19. Decisions. All participants agree to comply with these contest rules and to accept any decisions made by the contest organizer, which are final and binding. Any decision by the contest organizer or its representatives regarding the contest is final and binding, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.

20. Participants from Quebec. Any dispute regarding the organization or operation of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.

21. If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a court having jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.

22. These contest rules are available at www.caisseeducationen.ca/stress-freevacations.

23. In the event of a discrepancy between the English and French versions of these rules, the French version will prevail.

24. This contest is subject to all applicable laws.