

Win Your Scholarship Contest

"The 2024-2025 Caisse Desjardins de Vaudreuil-Soulanges Student Scholarship Contest"

Contest Rules

CONTEST DURATION

The "2024-2025 Caisse Desjardins de Vaudreuil-Soulanges Student Scholarship Contest" (hereinafter the "Contest") is organized by Caisse Desjardins de Vaudreuil-Soulanges (hereinafter the "Organizer") and will be held from October 14, 2024, at 8:00 a.m. EDT to November 29, 2024, at 5:00 p.m. EST (hereinafter the "Contest Period").

ELIGIBILITY

This contest is open to anyone:

- aged 16 and over as at November 29, 2024;
- with Canadian citizenship or permanent resident status;¹
- resident in Canada;
- member² of Caisse Desjardins Desjardins de Vaudreuil-Soulanges at the time they enter the contest and at the time they receive their prize;
- enrolled in the fall of 2024 or winter of 2025 in a professional,³ college or university training program at a recognized educational institution,⁴ full time, or part time⁵ for certain reasons⁶ only.

(Hereinafter the "Eligible Participant").

¹ Visit the Government of Canada website for the definition of Canadian citizen and permanent resident.

² By definition, a Desjardins member is a person holding an everyday account for an individual in a Desjardins caisse affiliated with the Fédération des caisses Desjardins du Québec. A member must have received confirmation of having opened the account from an authorized Desjardins representative.

³ For Quebec, vocational training leads to a Diploma of Vocational Studies (DVS) or an Attestation of Vocational Specialization (AVS) issued by the Ministère de l'Éducation, or a Skills Training Certificate (STC) issued by a school service centre (CSS) or a school board.

⁴ To be recognized, the participant's educational institution must be registered on the <u>list of designated educational institutions</u> of the Government of Canada, on the <u>list of the Ministère de l'Éducation du Québec</u> or on the <u>list of the Ministère de l'Éducation de l'Ontario.</u>

⁵ For part-time college and university studies, depending on the reasons for eligibility, a minimum of 6 hours of class time is required.

⁶ For part time status, only the following reasons are accepted: major functional impairment, serious episodic disorders resulting from major and permanent mental or physical health problems attested by a medical certificate, parent of a child under 6 years of age or parent of a child with a disability or impairment.

Exclusions

The following are not eligible for the contest:

- Employees, executives, directors and officers of Caisse Desjardins de Vaudreuil-Soulanges, members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses and the persons with whom they are domiciled at the time they enter the contest and at the time they receive their prize;
- Employees, executives, directors and officers of the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Crédit Union inc., the Fédération des caisses populaires acadiennes, their member caisses or any other Desjardins Group entity, members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses and the persons with whom they are domiciled at the time they enter the contest and at the time they receive their prize;
- Members who have defrauded or attempted to defraud a Caisse Desjardins du Québec, a Caisse Desjardins Ontario Crédit Union inc., or any other Desjardins Group entity.

HOW TO ENTER.

To participate, Eligible Participants must, during the Contest Period:

- Go to the website <u>Concours de bourses étudiantes 2023-2024 | Caisse Desjardins de</u> Vaudreuil-Soulanges (caissevaudreuilsoulanges.com)
- Create a profile. If the profile has already been created, log in to the platform;
- Fill in the entry form with the requested information:
- Submit their entry between October 14, 2024, at 8:00 a.m. EDT and November 29, 2024, at 5:00 p.m. EST.

No purchase or payment is required. To participate in the contest without purchase or any other obligation, Eligible Participants must legibly handwrite their first and last name, address (including the city and postal code), telephone number, date, and write a text of approximately 500 words on "involvement" and mail it in a postage-paid envelope to the following address: 455, avenue Saint-Charles, Vaudreuil-Dorion, Québec, J7N 2N4, to the attention of Nadine Tousignant. Entries without purchase or payment must be posted no later than the last day of the contest, i.e., by November 29, 2024, at 2:00 p.m. EST (as evidenced by the postmark), otherwise entries will be considered void. Upon receipt of the letter, participation in the contest will be automatically recorded and will give the Eligible Participant a chance to win. One duly postage-paid envelope entitles the holder to one entry only. Entries thus received are subject to the same conditions as those applicable to other entries received in this contest. Mechanical reproductions are not accepted. Entries become the property of the Organizer and will not be returned.

Limit of one (1) entry per Eligible Participant, regardless of the method of entry.

PRIZE

There are fifty (50) prizes to be won with a total value of sixty thousand dollars (\$60,000).

The scholarships awarded are distributed as follows:

Vocational and College training	4 scholarships \$500 12 scholarships of \$750
	5 scholarships of \$1,000
	2 scholarships of \$1,250
Undergraduate university training	9 scholarships of \$1,000
	8 scholarships of \$1,250
	3 scholarships of \$1,500
	1 scholarship of \$2,000
Graduate university training	3 scholarships of \$2,000
	2 scholarships of \$2,500
	1 scholarship of \$5,000

Anything not described above is not included in the prize and is the responsibility of the winner.

The winner will assume alone the taxes that may result from being awarded the prize, to the full exemption of the Organizer and the persons for whose benefit this contest is held. For more details on scholarship taxation, candidates can visit www.fondationdesjardins.com/bourses.

The prize will be presented at the award celebration in January 2025. The date will be sent to the winners by email.

DRAW/SELECTION

The winners will be determined by a random draw that will be carried out manually. The draw will take place on December 3, 2024, at 4:00 p.m. EST, in the presence of witnesses, at the Organizer's premises, at 455, avenue Saint-Charles, Vaudreuil-Dorion (Québec) J7V 2N4.

The odds of winning depend on the number of valid entries received during the Contest Period.

TERMS & CONDITIONS

In order to be declared a winner, the selected Eligible Participant must:

a) be reached by a representative of the Organizer by email or telephone within five (5) days after the contest draw date. The selected Eligible Participant must be reached within a maximum of two (2) attempts and will have a maximum of forty-eight (48) hours to respond to the message left by the Organizer, if applicable, failing which they will lose their right to the prize. The prize will then be awarded to the next participant, whose name is drawn. The same procedure will be followed until a winner is chosen.

In the case of a minor participant, the Organizer must be able to contact the parent or legal guardian of the selected minor participant by email within five (5) days after the contest draw date. The parent or legal guardian of the selected Eligible Participant must be reached within a maximum of two (2) attempts and will have a maximum of forty-eight (48) hours to

respond to the message left by the Organizer, if applicable, failing which the selected participant will lose their right to the prize. The prize will then be awarded to the next participant, according to the selection process defined in these Contest Rules, and the same procedure will be followed until the winner is chosen.

- b) confirm that they meet the eligibility requirements and other requirements of these Contest Rules;
- at the request of the Organizer, provide proof of attendance in the fall of 2024 or winter of 2025:
- d) answer correctly, without help and within a limited time, a mathematical skill-testing question that they will be asked to complete at the bottom of the registration form;
- e) sign the Declaration and Liability Waiver form (hereinafter the "Declaration Form"), which will be sent by email. The Eligible Participant must return it to the Organizer within five (5) business days of receipt. The parent or legal guardian will sign the declaration form if the selected participant is a minor.

For failure to comply with any of the conditions mentioned above or any other condition mentioned in these rules, the selected Eligible Participant will be disqualified, and, at the discretion of the Organizer, the prize will either be cancelled or a new draw for the prize will be made in accordance with these Contest Rules until a participant is chosen and declared the winner of that prize. The same applicable conditions will then remain by making the necessary adaptations, if any.

1. **Prize-giving ceremony.** Upon receipt of the Declaration Form and within fifteen (15) days, the Organizer will notify the winner of the terms and conditions for claiming the prize. In the event the winner refuses to claim the prize, the Organizer will be released from any obligation to deliver the prize to the selected Eligible Participant and may, at its discretion, cancel the prize or draw it again in the manner described in the previous paragraph.

If the winning Eligible Participant is a minor and resides in Québec, the prize may only be claimed by the person entered in the contest with the written consent of one of their parents or their guardian who will confirm the age of the Eligible Participant, that the Eligible Participant meets all the conditions of the contest and releases the Organizer and the persons for whose benefit this contest is held, from any liability for any damage or loss arising from participation in this contest, the award or use of the prize, its quality, any defect in the prize or its loss in transit, by signing the Declaration Form.

If the winning Eligible Participant is a minor and resides in Ontario, the prize may only be claimed by the parent with whom the Eligible Participant resides, or by the person who has lawful custody of the Eligible Participant. Either of them will confirm the age of the Eligible Participant in writing and that they meet all the conditions of the contest, will accept the prize and will release the Organizer and the persons for whose benefit this contest is held from any liability for any damage or loss arising from participation in this contest, the award or use of the prize, its quality, any defect in the prize or its loss in transit, by signing the Declaration Form.

 Verification. All entries and Declaration forms may be subject to verification by the Organizer. Entries that are incomplete, inaccurate, illegible, mechanically reproduced, damaged, fraudulent, filed or transmitted late, with an invalid or otherwise non-compliant telephone number, may be rejected and will not entitle the Eligible Participant to the prize.

- 3. **Disqualification.** Any person participating in this contest or attempting to participate in it by a means contrary to these rules and likely to be unfair to other participants (example: hacking, use of "voting groups," use of a nominee) will automatically be disqualified and may be referred to the appropriate judicial authorities.
- 4. Conduct of the contest. Any attempt to sabotage the legitimate conduct of the contest is a violation of civil and criminal laws. If such attempts are made, the Organizer reserves the right to reject the Eligible Participant's entries and obtain redress under the law.
- 5. Participant's identification. For the purposes of these rules, the Eligible Participant is the person whose name appears on the entry form and who complies with the conditions set out in these rules. The prize will be awarded to that person if they are selected and declared the winner. If a dispute arises regarding the identification of the person who completed the entry form, the entry form will be considered to have been sent by the authorized account holder associated with the email address provided at the time of entry, if any. The "authorized account holder" means the natural person who is assigned an email address by an Internet service provider or other company assigning email addresses for the domain associated with the submitted email address.
- 6. **Acceptance of prizes.** The prize must be accepted as described in these rules and may in no case be transferred in whole or in part to another person, nor exchanged and/or replaced by another prize, subject to what is provided for in these rules.
- 7. Limitation of liability. If the Organizer cannot award the prize as described in these rules, it reserves the right to award a prize of the same nature and equivalent value or, at its sole discretion, the value of the prize indicated in these rules. In all cases, the Organizer may not be held to award more prizes or to award a prize other than in accordance with these rules. If the number of prizes offered is greater than the number of Eligible Participants, the Organizer reserves the right to cancel the excess prizes.
- 8. Limitation of liability use of the prize. The winner releases the Organizer and the persons for whose benefit this contest is held from any liability for damages that may arise from their participation in the contest, acceptance and use of the prize. The winner acknowledges that from the moment they receive the prize from the Organizer, the performance of the obligations related to the prize becomes the entire and exclusive responsibility of the suppliers of products and services. The winner undertakes to sign a Declaration Form for this purpose. The winner of a prize acknowledges that the only warranty applicable to the prize is the usual manufacturer's warranty.
- 9. Limitation of liability operation of the contest. The Organizer and the persons for whose benefit this contest is held disclaim any responsibility for the malfunction of any computer component, software or communication line, for the loss or absence of network communication or for any defective, incomplete, incomprehensible or erased transmission by any computer or computer network, and which may limit or prevent any person from reading the rules of participation. They also disclaim any liability for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any Web page or any software or other and by the transmission of any information related to participation in the contest. If the administration, security, fairness, integrity or proper conduct of the contest is corrupted or seriously affected, in particular due to viruses, bugs, alterations, unauthorized accesses, fraud or computer technical failures or any other cause, the Organizer reserves the right, without prior notice, to cancel, modify, postpone or suspend the contest.

- 10. Limitation of liability Facebook. Participants acknowledge and agree that the Facebook site is not owned or operated by the Organizer. Nevertheless, they acknowledge that they are subject to Facebook's terms of use. The personal information collected as part of this contest is for the exclusive use of the Organizer and will not be communicated in any way to Facebook. The contest is not sponsored, endorsed or administered by Facebook nor is it organized in any association with Facebook. No liability can be attributed to Facebook. In addition, by entering the contest, participants confirm that they indemnify Facebook and hold the company harmless from any liability or claim for damages arising from their participation in the contest.
- 11. Limitation of liability receipt of entries. The Organizer and the persons for whose benefit this contest is held will not be liable for any lost, misdirected or late entries, including due to a postal service issue or any failure for any reason whatsoever of the website during the term of this contest, including any damage to a participant's computer or mobile device.
- 12. Limitation of liability situation beyond control. The Organizer and the persons for whose benefit this contest is held will not assume any liability of any nature whatsoever in any case where their inability to act results from a fact or situation beyond their control or from a strike, lockout or any other labour dispute in the establishments of the bodies or companies whose services are used to hold this contest.
- 13. Modification of the contest. The Organizer reserves the right, in its sole discretion, to cancel, terminate, modify or suspend, in whole or in part, this contest in the unlikely case of an event or any human intervention that may alter or influence the administration, security, impartiality or conduct of the contest as provided for in these rules. No liability can be attributed to the Organizer.
- 14. End of participation in the contest. If, for any reason whatsoever, participation in the contest was to end in whole or in part before the end date provided for in these rules, at the discretion of the Organizer, the award may be made from among the entries duly registered and received up to the date of the event that terminated participation in the contest.
- 15. In all cases, the Organizer may not be held to award more prizes or to award a prize other than in accordance with these rules.
- 16. **Limitation of liability participation in the contest**. By participating in or attempting to participate in this contest, any person releases the Organizer and the persons for whose benefit this contest is held from any liability and any damage that they may suffer as a result of their participation or attempted participation in the Contest.
- 17. Communication with participants. No communication, commercial or otherwise, not related to this contest will be sent to the participant unless they have expressly consented to such communication. Any communication or correspondence will be made solely in connection with this contest in accordance with these rules, at the initiative of the Organizer or to obtain the consent from the Eligible Participant for the use of their entry text without purchase or consideration.
- 18. Copyright. Eligible Participants consent to the Organizer's free use, production or reproduction for Canadian internal purposes, without time limits, in whole or in part, of the text submitted for the purposes of the contest without any obligation for the Organizer to cite the name of the author of the text. Eligible Participants also agree that the Organizer may proceed with the translation of the text without the need to obtain the authorization of the Eligible Participants regarding the accuracy and precision of the translation. Eligible

Participants also agree that, if necessary, the Organizer may correct the spelling of the text.

19. **Personal information.** To enter the Contest, we must collect, use, and share personal information about you. For more details, see the Desjardins Group Privacy Policy at www.desjardins.com/privacy-policy.

By entering the contest, the participant authorizes the Organizer or its authorized agents to collect, use and disclose their personal information for the purpose of administering the contest and awarding prizes in accordance with applicable regulations and its Privacy Policy.

By accepting the prize, subject to having consented, any winner authorizes the Organizer, the member caisses of the Fédération des caisses Desjardins du Québec and Caisse Desjardins Ontario Credit Union Inc. to collect, use, disseminate and share, if necessary, their name, place of residence (city, province), statement relating to the prize, photograph, image, voice or other representations and recordings on which the participant appears in the context of the Contest, for advertising or promotion purposes, on any and all media (examples: Desjardins website, Facebook pages, etc.) without remuneration or compensation of any kind whatsoever. The recipient assigns the rights of use and reproduction, in whole or in part, of the visual content recorded by Desjardins for the purposes of the contest.

- 20. Intellectual property and copyright. By submitting the text, a photo, composition, drawing or other work (the "Work") for the purposes of this contest, the participant warrants that this Work is free of third party rights and that the participant, owner of all necessary rights, is the one submitting the Work and authorizes in particular the use, modification, transfer, adaptation, publication, communication or distribution in any format, media or technology including television, wireless or online information technologies. The participant undertakes to provide, upon request, proof of ownership rights to the intellectual property or copyrights of the Work and to indemnify and hold the Organizer harmless against any claim, action or suit arising from any use of the Work.
- 21. Ownership. All information and documents related to the contest, including, but not limited to, entry forms and Declaration forms, information of a technical, technological or operational nature, and information relating to drawings, computer systems, software, logos, trademarks and intellectual property, are and remain the exclusive property of the contest Organizer. None of this information and documents will be returned to participants.
- 22. **Decisions.** Any person who participates in the contest agrees to comply with these rules and the final and unappealable decisions of the Organizer who administers the contest.
- 23. If any paragraph of these rules is declared or held to be illegal, unenforceable or void by a court of competent jurisdiction, then such paragraph shall be deemed void, but all other paragraphs shall remain applicable to the extent permitted by law.
- 24. Contest Rules. These regulations are available on the website Concours de bourses étudiantes 2024-2025 | Caisse Desjardins de Vaudreuil-Soulanges (caissevaudreuilsoulanges.com) or at the Caisse's reception at the following address: 455, avenue Saint-Charles, Vaudreuil-Dorion, J7V 2N4, or on request to Nadine Tousignant by email at nadine.x.tousignant@desjardins.com
- 25. In the event of a discrepancy between the French and English versions of the Contest Rules, the French version shall prevail.

26. The Contest is subject to all applicable laws.

The gender-neutral "they" pronoun is used without any discrimination.