



## **OFFICIAL CONTEST RULES**

### **"10 prizes of \$500 in RRSP contribution to be won" contest**

#### **1. MANDATORY RULES**

Except where provided otherwise by law, these rules govern all aspects of the "10 prizes of \$500 in RRSP contribution to be won" contest and are binding on all participants.

#### **2. CONTEST PERIOD**

The "10 prizes of \$500 in RRSP contribution to be won" contest will begin on January 9, 2017, and end 8:00 p.m. on March 1<sup>st</sup>, 2017. Eligibility to enter and take part in the contest depends on your status during this period.

#### **3. ELIGIBILITY**

To be eligible for this contest:

- You must be 18 years of age or older.
- You cannot be an employee, representative or mandatory of Laurentian Bank, Laurentian Trust, LBCFS or any of their subsidiaries or advertising and promotion agencies, be living at the same address as the above mentioned persons, or be a dependent of one of their employees.

#### **4. HOW TO ENTER**

There are two (2) ways to enter and have a chance to win one of 10 (10) prizes of \$500::

1. Have made a contribution to a RRSP account at Laurentian Bank or LBC Financial Services inc. between January 9, 2017, and March 1, 2017, to be automatically registered (no form to complete).
2. (No purchase required.) You can enter by writing a short text of 50 words explaining "Why Laurentian Bank meets my needs" and sending it to the "10 prizes of \$500 in RRSP contribution to be won" contest, 1350 René-Lévesque, 12<sup>th</sup> floor, transit 726, Montreal, Quebec, H3G 0A8, together with your first and last names, address, city or municipality, postal code, telephone number and email address (optional). All texts must be received by 8:00 p.m. on March 1, 2017. Only one entry per address is allowed. Only one entry per person and one chance to win is allowed.

#### **5. PRIZES**

Ten (10) prizes of \$500 will be offered during the contest. The declared winners will receive an amount of five hundred dollars (\$500), which will be deposited in an RRSP from Laurentian Bank or LBC Financial Services Inc. (LBCFS). The winners will have to discuss their investments with a LBCFS representative or a LBC advisor. Laurentian Bank cannot act as a fiscal advisor and winners have the responsibility to make sure that their RRSP contributions do not exceed their deduction limits.

#### **6. DRAW**

The draw will be conducted by electronic means and take place on March 15, 2017, at 10 o'clock in the morning (10:00 a.m.) at Laurentian Bank at 1350 René-Lévesque, 12<sup>th</sup> floor, in Montreal, in order to choose ten (10) winners amongst all eligible participants. The odds of winning depend on the number of participants.

#### **7. AWARDING OF PRIZES**

After the draw, the winner will be contacted by telephone or email and told how to claim his/her prize. Before being declared a winner, the person whose name has been randomly drawn must correctly answer a mathematical skill-testing question. A wrong answer will automatically disqualify the person. The prize will be cancelled if the participant gives a wrong answer or is otherwise not eligible to the contest.

**7.1** To be declared a "confirmed winner", the person must:

- 7.1.1 Be contacted by phone or email by the Laurentian Bank contest organizers within ten (10) business days after the date of the draw stated in Section 6 of the contest rules.
- 7.1.2 Comply with the terms and conditions stated under sections 3 and 4 of these contest rules.
- 7.1.3 Correctly answer a mathematical skill-testing question asked by the Laurentian Bank contest organizers, included on the Laurentian Bank declaration and liability waiver form, or sent by email.

7.1.4 Sign the Laurentian Bank declaration and liability waiver form sent by mail or email fax and return it to the Laurentian Bank contest organizers at the specified address within 24 hours of this form having been expedited by the Laurentian Bank.

**7.2 Disqualification.** If the participant fails to adhere to any of the conditions stated above, he or she will be disqualified and deemed ineligible to receive a prize. In such case, at its sole discretion, the Laurentian Bank reserves the right to conduct another random draw to select another participant as a potential winner, or to cancel the prize.

**7.3 Claiming a prize.** Once the Laurentian Bank receives the declaration and liability waiver form, duly signed by the selected participant, it will inform the winner by email or telephone of the manner in which the prize may be claimed. As of the date this information is conveyed, the winner will have two (2) months to claim the prize.

## **8. RECEIVING A PRIZE**

The prize must be accepted as described in the contest rules herein. It may not be exchanged, sold or transferred, in whole or in part, to another person or party.

## **9. EXCLUSION OF LIABILITY**

The Laurentian Bank, its subsidiaries, contest organizers and authorized agents waive all responsibility should a given situation or event beyond their control, a strike, a lock-out or any other labour dispute occur within their organization or other organizations or companies providing services in relation to this contest, resulting in their inability to execute the contest.

## **10. OTHER**

Contest organizers and the Laurentian Bank are not responsible for damages, losses or personal injuries incurred as a result of the awarding of the contest prize. You can write to us to obtain the contest rules. To learn the name of the winner, simply send a stamped, self-addressed envelope at the following address:

Laurentian Bank

“10 prizes of \$500 in RRSP contribution to be won”

1350 René-Lévesque, 12<sup>th</sup> floor, transit 726,

Montreal, Quebec, H3G 0A8

## **11. ADVERTIZING**

Through his/her participation, the confirmed winner authorizes the Laurentian Bank, its subsidiaries, contest organizers and their agents to use his/her name and/or photograph for advertising purposes without compensation.

## **12. CANCELLATION OR MODIFICATION OF THE CONTEST**

The Laurentian Bank reserves the right, at its sole discretion, to modify, cancel, terminate or suspend the contest, in whole or in part.

## **13. DISPUTES**

Any dispute regarding the conduct or organization of this publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of prizes may be submitted to the Régie only for the purpose of helping the parties reach a settlement.