

Coast Capital Savings 2019 Jingle Bills Contest Rules

THESE RULES GOVERN THE COAST CAPITAL SAVINGS 2019 JINGLE BILLS CONTEST. THEY EXEMPT COAST CAPITAL SAVINGS FEDERAL CREDIT UNION AND OTHER PERSONS FROM LIABILITY AND CONTAIN IMPORTANT PROVISIONS. BY ENTERING THE CONTEST, YOU ACKNOWLEDGE AND SIGNIFY THAT YOU HAVE READ, UNDERSTOOD, AND AGREED TO BE BOUND BY THESE RULES. IF YOU DO NOT AGREE WITH EACH PROVISION OF THESE RULES, YOU MAY NOT PARTICIPATE IN THE COAST CAPITAL SAVINGS 2019 JINGLE BILLS CONTEST.

The Contest Period and Prizes

- The Coast Capital Savings 2019 Jingle Bills Contest (the “Contest”) is run by Coast Capital Savings Federal Credit Union (“Coast Capital”).
- The Contest will run from 12 pm Pacific Time on Monday, November 18th, 2019 to 11:59 pm Pacific Time to November 25, 2019 (the “Contest Period”).
- Potential winners will be selected by the end of the Contest Period, with a total of eight (8) prizes (the “Prizes”, each a “Prize”) available to be won. The Prizes will be awarded pursuant to the time frame in these Rules under the How to Win and Claim Your Prize section.
- The Prizes are:
 - five (5) Mini Prizes consisting of one Mastercard gift card of up to \$200
 - three (3) Hero Prizes consisting of one Mastercard gift card of up to \$2500

Eligibility

- This Contest is open to legal residents of British Columbia within 10 kilometres of a Coast Capital branch (<https://www.coastcapitalsavings.com/contact/find-a-branch>) who have reached the age of 19 by the start of the Contest Period.
- Employees of Coast Capital and its affiliates and their immediate family members (defined as spouse, parent, child, sibling and their respective spouses) and household members are not eligible to enter the Contest.
- No purchase is necessary to enter the Contest. You must have online access and an Instagram or Facebook account to enter.

How to Enter

- To enter the Contest, you must meet the eligibility requirements and complete the following steps during the Contest Period:

- Log on to your Facebook or Instagram account, follow Coast Capital and answer the post question in the comment section of the contest post,

The post question is: *If you didn't have to pay a bill in December, how would you use the money to treat a loved one? Tell us in the comments and you'll get a chance have that bill paid.*

Enter by filling in the blanks: *“If I didn't have to pay my _____ bill, I*

would get ___for ___.” And you’ll have a chance to get your bills covered. [limit of \$200 for Mini Prize and \$2500 for Hero Prize. proof of bill will be required]

- Limit one entry per person during the Contest Period.
- Multiple entries belonging to the same person with multiple Facebook or Instagram accounts will be automatically disqualified from the Contest if entries are in excess of the allowed limit.
- Every entry is subject to verification by Coast Capital. Any entry that appears to Coast Capital, in their sole discretion, to be incomplete, ineligible, improper, or fraudulent may be disqualified, including but not limited to entries that are made contrary to these Rules, entries that are disruptive to the proper operation of the Contest, or entries that are in any way unjust to other entrants or potential entrants.
- All decisions made by Coast Capital, including but not limited to those concerning the eligibility or disqualification of entrants, are final and binding without right of appeal.

How to Win and Claim Your Prize

- Coast Capital, in its sole discretion, will select the winners.
- The potential winners will be selected by Coast Capital between Tuesday, November 26 and Friday, November 29, 2019.
- Coast Capital will select the winners using the following criteria:
 - creativity of imagined gift to recipient (5 points)
 - impact on recipient (5 points)
 - reflects the holiday spirit of giving (5 points)
- The odds of winning depend on the evaluation of the entrants’ submission against the criteria and the number of entries received.
- Potential winners will be notified on Facebook or Instagram by responding to the Contest entry.
- To claim a Prize, a potential winner must do the following:
 - Respond to Coast Capital within 24 hours of being notified, and communicate with Coast Capital regarding Prize pick-up;
 - Go to an agreed upon location, following notification from Coast Capital that the Prize is ready for pick-up;
 - Provide valid proof of identity, age, and residence, and any other relevant documentation requested by Coast Capital.
 - Provide proof of recent bill which clearly demonstrates the cost of the bill mentioned in the social media post;
 - Complete a Declaration and Release Form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question.
- If a potential winner does not respond to Coast Capital within 24 hours of being notified, Coast Capital reserves the right to disqualify the potential winner.

- In the event that a potential winner is disqualified or is otherwise determined to be ineligible, Coast Capital may, select another winner according to the criteria listed in this section.
- Prizes must be accepted as described in these Rules and cannot be returned, transferred to another individual, substituted for another prize, or exchanged in whole or in part for cash. Coast Capital reserves the right, in its sole discretion and for any reason whatsoever, to substitute any prize or part thereof, with another prize of equivalent or greater value.

Personal Information

- **You authorize Coast Capital to collect and use your personal information to administer the Contest.**
- **By entering the Contest and answering the post question, you authorize Coast Capital to use your answer in Coast Capital's video, website and other promotional material, without further permission, without any form of notice or remuneration and with or without identifying you as the author of the answer.**
- **In the event that you are a potential winner, you authorize Coast Capital to broadcast, publish, and otherwise use your name, place of residence, voice, Instagram and Facebook identity, likeness, Contest posts, statements regarding the Contest, and photographs and video recordings of you receiving the Prize for promotional purposes in connection with this Contest, without further permission, any form of notice or remuneration.**
- You acknowledge that any personal information that you share over Instagram or Facebook may also be used by Instagram or Facebook as set out in Facebook or Instagram's own privacy policy.
- All personal information collected for this Contest that is in the possession of Coast Capital will be destroyed in accordance with the Coast Capital Privacy Policy.

Release and Exclusion of Liability

- You agree to release and hold harmless Coast Capital and each of its affiliates, agents, employees, directors, successors and assigns against any and all liability in any way associated with the Contest, including but not limited to claims for:
 - Injury, loss, or damage of any kind resulting from the acceptance or use of a Prize or from participation in the Contest,
 - Any harm that you may sustain or incur as a result of the negligence of Coast Capital,
 - Typographical or other errors in the offer or administration of the Contest, including but not limited to errors in advertising, these Rules, the selection and announcement of Prize winners or distribution of the Prizes,
 - Lost, late, incorrect, incomplete, or misdirected Contest entries,
 - Failure of any reason whatsoever of a selected entrant to receive notice of a Prize,
 - Defects or delays in the Prize awarded that are outside of Coast Capital's control,
 - The use of your statements, place of residence and likeness, including as a result of distortion, blurring, processing or reproduction,
 - Any injury or damage to any person's computer or data contained therein or other property as a result of any person's participation in the Contest,
 - Any malfunction, failure, or other problems relating to Instagram, telephone network or lines, computer on-line systems, servers, access providers, computer equipment

- or software, failed or misdirected computer or telephone transmissions, or other errors of any kind whether human, mechanical or electronic, or
- Any damage or loss, including any economic loss, special, indirect, or consequential loss or damage or punitive damages, whether in contract, tort, or under any other theory of law or equity, arising from, connected with, or relating to the Contest or the submission of entries to the Contest, or participation in the Contest, or the Prizes, regardless of the cause or any negligence by any of Coast Capital's employees, agents or representatives.
- You release and hold harmless Facebook and Instagram as well as each of their agents, employees, directors, successors and assigns, from any and all liability in any way associated with the Contest and acknowledge that the Contest is in no way sponsored, endorsed, administered by, or associated with Facebook or Instagram. All submissions and information provided by you for the Contest are submitted to Coast Capital and not Instagram or Facebook.
- You acknowledge that your use of Facebook and Instagram is governed by Facebook's terms of use, privacy policies, and other agreements, and that it is your responsibility to understand and abide by such terms, policies, or agreements. Coast Capital will not be liable to you for any reason from your use of Facebook and Instagram or your inability to use Facebook and Instagram.

Dispute Resolution

- All disputes, claims and causes of action arising out of or connected with the Contest, prizes or these Rules will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of British Columbia, Canada.

General Terms and Conditions

- Coast Capital reserves the right, in its sole discretion, to cancel, modify, suspend or terminate this Contest or to amend the Rules, without notice and without compensation to any participant in the Contest.
- Generally prizes and gifts are non-taxable, however you acknowledge and accept any responsibility of tax liability.
- The Contest and the Rules shall be governed by and construed in accordance with all applicable municipal and provincial laws in British Columbia and federal laws in Canada.