

# Rules and Regulations

1. The “Win When You Spend” contest runs from 10:00 a.m. (Eastern Time) on December 4, 2017 until 3:00 p.m. (Eastern Time) on December 23, 2017. Entries will only be accepted during regular service hours of the FirstOntario Credit Union branch located in Lime Ridge Mall (999 Upper Wentworth Street, Unit 302, Hamilton, ON), Monday to Wednesday 9:30 a.m. to 5:00 p.m., Thursday and Friday 9:30 a.m. to 7:00 p.m., and Saturday from 9:30 a.m. to 4:00 p.m.
2. To be entered into the contest, bring a receipt from a purchase made between December 4<sup>th</sup> and 23<sup>rd</sup> from a retailer in CF Lime Ridge Mall to the FirstOntario branch located in Lime Ridge Mall, during FirstOntario branch operating hours. Upon showing the receipt to a branch staff member, you will be given a ballot. Ballots must be completed in the branch and deposited in the contest ballot box. Only one (1) ballot will awarded per receipt. Up to three (3) additional ballots can be earned. One (1) additional ballot for showing your FirstOntario debit card, one (1) for showing your FirstOntario Mastercard, and one (1) for opening an account at FirstOntario Credit Union.
3. This contest is open to individuals who are 18 years of age and older, except employees, representatives or agents (and those with whom such persons are domiciled, whether related or not) of FirstOntario Credit Union, its subsidiaries and affiliates. The contest is only available to individuals who reside in Ontario; it is not open to residents of Quebec.
4. There will be one (1) prize awarded for the “Win When You Spend” contest of CDN\$1,000.00 which will be deposited into a FirstOntario Credit Union chequing account. The winner will be required to become a Member at FirstOntario Credit Union. The winner will be selected from the contest ballots collected during the “Win When You Spend” contest dates from December 4<sup>th</sup> and December 23<sup>rd</sup>, 2017. No prize substitution is permitted, except by FirstOntario Credit Union, in their sole discretion. FirstOntario Credit Union reserves the right to substitute the prize with another of equal or greater value.
5. All contest entries are the property of FirstOntario Credit Union.
6. The prize winner will be chosen in a random draw. The draw will be held on Saturday, December 23, 2017 at 3:00 p.m. (Eastern Time)
7. Chances of winning will depend on the total number of entries received collectively, during the contest.
8. The prize will be awarded upon verification that the potential winning entrant has met all contest requirements, including successfully answering a time-limited, mathematical, skill-testing question. The prize must be accepted as awarded and may not be transferred. Attempts will be made to contact the potential winning entrant at the phone number that was provided on the contest ballot, for a period of seven (7) days following the draw date. If the potential winning entrant cannot be contacted within the allotted time, FirstOntario Credit Union reserves the right to void that entry and select another potential winning entrant for the prize.
9. To be awarded the prize the winner must sign a waiver indicating his/her agreement to be bound by contest Rules and agrees that FirstOntario Credit Union shall have the right to announce and publish the winner’s name, address (city only), photograph and likeness without compensation in any advertising or publicity. This contest is subject to all relevant laws.
10. FirstOntario Credit Union does not, under any circumstances, sell or willingly disclose to any third party, information that is gathered.
11. CF Lime Ridge Mall and subsidiaries are not affiliated with this contest.
12. To claim the prize, the winner must open a Membership at FirstOntario Credit Union. Membership Share fee is \$25.00.