

Contest Rules and Regulations

READ Saskatoon's Financial Literacy Month Family Bingo

GENERAL RULES AND REGULATIONS

1. Eligibility

NO PURCHASE NECESSARY.

This Contest is open to legal residents of Canada, excluding residents of Quebec. Employees of READ Saskatoon and, the Contest Sponsor ("Conexus Credit Union"), their respective affiliates, subsidiaries, advertising and promotional agencies, and the immediate family members and those with whom they are domiciled each are not eligible.

2. How to Enter

The Entrant must complete the Bingo Card and follow Contest directions in full to be eligible.

By entering the Contest, the Entrant consents to the release of their name. The Entrant declares to have complied with the Contest Rules. Further, the winner must conform to all directions given by the Contest organizers or their participation in the Contest will be denied.

All entries become the property of READ Saskatoon and will not be returned to entrants. Entries can be submitted by email at info@READsaskatoon.com or by mail at

READ Saskatoon
#2-706 Duchess Street
Saskatoon, SK S7K 0R3

3. Use of Private Information

By entering the Contest, the Entrant consents to the use of their address and phone number in order to inform them that they have won a prize and to deliver the prize to them.

4. Contest Period

Contest runs November 1 – November 30, 2021. All entries must be received by 1:00 p.m. (central standard time) on the advertised deadline date of the Contest, Tuesday, December 14, 2021.

Draws will be made on December 16, 2021. Contest winners will be announced and posted on READ Saskatoon's website by Thursday, December 16, 2021.

4. Prize

Prizes must be accepted as awarded and no cash equivalent is available. NO SUBSTITUTION OF PRIZES IS PERMITTED EXCEPT BY READ SASKATOON OR CONTEST SPONSOR, CONEXUS CREDIT UNION, IN ITS SOLE DISCRETION. READ SASKATOON/CONTEST SPONSOR, CONEXUS CREDIT UNION, RESERVES THE RIGHT TO SUBSTITUTE ANY PRIZES WITH ANOTHER PRIZE OF EQUAL OR GREATER VALUE. PRIZES ARE NON-TRANSFERABLE AND ARE NOT REDEEMABLE FOR CASH OR CREDIT.

An Entrant can win only one of the prizes being awarded in the Contest.

5. Winner Selection and Qualification

Random draws:

Random draws will be executed by READ Saskatoon in Saskatoon, Saskatchewan, for 10 prizes valued at between \$20 and \$50 each, from all eligible entries received on or before the Contest closing date. The odds of winning a prize will depend upon the total number of eligible entries received on or before the applicable Contest closing date. A selected entrant who has not successfully filled all the mandatory fields and completed the skill-testing question correctly will be deemed to have forfeited the prize and READ Saskatoon/Contest Sponsor, Conexus Credit Union, shall be entitled to select a new name from the qualified entrants.

Criteria for random draw eligibility:

Unless otherwise specified, the judging panel will consist of READ Saskatoon staff. Judges will ensure the winning draw has completed a minimum of one (1) bingo line.

Notification

Prize winners will be phoned and may be required to complete and return a release form in order to redeem their prize. Inability to contact a prize winner after 3 telephoned attempts or return of mailed prize as undeliverable will result in forfeit of prize. By entering this Contest the entrants automatically agree to accept and abide by these General Rules and Regulations.

6. General Terms and Conditions

Contest entrants agree to abide by the terms of these General Rules and Regulations and by the decisions of the judging panel, which are final on all matters pertaining to the Contest. This Contest is governed by the laws of Canada. All federal and local laws and regulations apply. All taxes, fees, and surcharges on prizes are the sole responsibility of the prize winner. Return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. By entering, participants release and hold harmless the Contest Sponsors, READ Saskatoon, and their respective subsidiaries, affiliates, directors, officers, and employees (collectively, "Contest Entities") from any and

all liability for any injuries, loss or damage of any kind arising from or in connection with the Contest, or the use or acceptance of any prize won.

Restrictions, conditions, and limitations apply.

BY ENTERING THIS CONTEST, YOU AGREE TO BE BOUND BY THESE GENERAL RULES AND REGULATIONS. The rules will be posted at all times at www.READsaskatoon.com Entrants further agree to be bound by the decisions of the judging panel, which shall be final and binding in all respects.

ONE BINGO CARD PER FAMILY CAN BE ENTERED. ABUSERS OF THE ENTRY POLICY WILL BE DISQUALIFIED OR RESTRICTED AT CONTEST SPONSOR'S DISCRETION.

7. Limitations of Liability

If, for any reason, the Contest is not capable of running as planned, READ Saskatoon/Contest Sponsor, Conexus Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Contest. Except as expressly warranted herein, the Prizes are provided to winners as is without further warranty of any kind.

IN NO EVENT SHALL CONTEST ENTITIES BE RESPONSIBLE HEREUNDER FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR INDIRECT DAMAGES, EVEN IF CONTEST ENTITIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.