

## "GROCERIES FOR A YEAR" CONTEST RULES

### Contest description and duration

1. These rules govern all aspects of the "**Groceries for a Year**" contest and are binding for participants.
2. The "**Groceries for a Year**" contest is organized by Caisse populaire acadienne ltée (hereinafter "UNI") and runs from Monday, July 23, 2018, at 12:01 a.m. to Friday, September 7, 2018, at 11:59 p.m.

### Eligibility

3. This contest is open exclusively to New Brunswick residents (hereinafter "members") aged 19 or older who are enrolled full-time at a post-secondary institution on or after August 20, 2018. The following individuals are excluded: employees, officers, volunteers, representatives or agents of UNI, as well as any persons with whom they reside.

### How to enter

4. To enter the contest, participants must go to [www.uni.ca/mygroceries](http://www.uni.ca/mygroceries).
5. Participants must fill out and submit the official contest entry form, providing all necessary personal information including full name, full address, e-mail address, telephone number, age, member status, name of business location (if applicable) and field of study.
6. Participants who are declared winners and who are not UNI members must open an account before receiving their prize and keep their account active for the duration of the payment period in accordance with the contest rules.
7. Limit of one entry per participant. Each participant may win only one time. Participants submitting more than one entry will be automatically disqualified from the contest.

### Prizes

8. There are three (3) prizes of \$3,200 each to be won, to be disbursed in weekly deposits of \$100 (for a total of 32 weeks) to each winner's UNI account.
9. Prizes will be drawn randomly among all eligible entries received during the contest period. The draw will take place on **Friday, September 21, 2018**, or at a later date if it is impossible to proceed with the draw at this date, in front of witnesses. The odds of winning depend on the number of eligible entries received during the contest period.

### General conditions

10. To be declared a winner, randomly selected participants must comply with the following additional conditions:
  - a) Be reachable by UNI within ten (10) days of the draw date;
  - b) Confirm that they meet the eligibility criteria and the other requirements set out in these rules and supply proof of full-time enrolment at a post-secondary institution before receiving their prize;
  - c) Correctly answer, unassisted, a time-limited mathematical skill-testing question administered by telephone;
  - d) Sign and return, within fifteen (15) days of receipt, a declaration and liability waiver to be sent to them by mail, fax or e-mail by the contest organizers.

In the event of failure to comply with any of the conditions listed above or any other condition mentioned in these rules, the selected participant will be disqualified and a new draw held for the prize in accordance with these contest rules until a participant is selected and declared the winner of the prize. The same conditions shall then remain applicable subject to any necessary amendments.

11. Within five (5) days of receiving the declaration and liability waiver, UNI will contact the winner in order to inform him or her of the procedure for taking possession of the prize. If the selected person refuses the prize or fails to meet other requirements within ten (10) business days following this notice, UNI will be freed from any further obligation with regard to awarding this prize and, at its discretion, may proceed with a new draw until a winner has been declared.
12. All contest participants agree to abide by these rules and the decisions of UNI, which is administering the contest and whose decisions are final.

13. Prizes must be accepted as described in these rules and may not be transferred to another person or substituted with another prize.
14. All entries will be subject to verification by UNI. Any fraudulent entries will be automatically rejected and disqualified from the draw. The decisions of UNI in this regard are final and binding.
15. In the event that UNI is unable to award a prize as described in these rules, it reserves the right, at its sole discretion, to substitute for the prize another prize of comparable value.
16. UNI and all other parties associated with this contest assume no liability and make no other guarantees in respect of the prizes and contest.
17. All contest participants release the contest organizers from any liability with respect to damage or penalties that might arise from their participation in the contest or from their acceptance or use of any prize. The winners undertake to sign a declaration and liability waiver to this effect prior to taking possession of their prize.
18. All selected winners acknowledge that once they have received written confirmation of their prize, fulfilment of any requirements related to the prize becomes each winner's full and sole responsibility.
19. UNI reserves the right, at its sole discretion, to end the contest if it is unable to continue the contest due to events beyond its control. In this case, it shall assume no liability for the discontinuation.
20. UNI, its subsidiaries and its institutions, as well as all other legal entities within its corporate group and their respective members, directors, officers, employees and all other parties associated with this contest (hereinafter "Releasees") shall not be held liable for any entries that are lost, misdirected or late due to postal service delays or any other malfunction on any grounds. They shall further not be held responsible for any malfunction including, but not limited to: a technical failure of networks and/or online computer systems, servers or providers, computer hardware, software or any other malfunction resulting directly or indirectly from a virus, bug or failure affecting the submission of an entry to UNI for any reason, including, but not limited to, traffic congestion on the Internet network or any website, or any combination of the above. UNI and the other Releasees shall not be held liable for any damage that might affect a participant's computer hardware as a result of his or her entry in the contest. UNI and the other Releasees shall not be responsible for any other problem that may adversely affect the conduct of this contest in accordance with the rules set out herein.
21. By accepting the prize, the winner authorizes UNI to use his or her name, place of residence, photograph, likeness, voice and statements regarding the prize for advertising purposes, without any form of remuneration.
22. We may, where permitted by law, use the information you provided on entering this contest to offer you products and services that may be of interest to you. We may contact you through various means, including by telephone, online or by postal mail, using the contact information you have provided to us. By completing the entry form, you are consenting to such use and communication.
23. The contest rules are available online at [www.uni.ca/mygroceries](http://www.uni.ca/mygroceries)
24. In the event of any discrepancy between the French and English versions of these rules, the French version shall prevail.
25. The contest is governed by all applicable laws.