

“DREAM BIG, ONE DOLLAR AT A TIME” CONTEST RULES

Description and contest period

1. These rules govern all aspects of the “**Dream Big, One Dollar at a Time**” contest and are binding on entrants.
2. The “**Dream Big, One Dollar at a Time**” contest is organized by Caisse populaire acadienne ltée (hereinafter referred to as UNI) and runs **from Saturday, October 1, 2022, at 12:01 a.m. to Tuesday, February 28, 2023, at 11:59 p.m.**

Eligibility

3. This contest is open exclusively to residents of New Brunswick between the ages of 4 and 15 who hold a School Caisse account during the contest period or who have signed up for the new 2007 version of the School Caisse account (hereinafter “entrant”). The terms “entrant” and “winner” include, where necessary, the minor entrant’s parent or guardian.

How to enter

4. To be eligible for the contest, an entrant must:
 - a. open an account and enrol in the new School Caisse account (2007 version) at any UNI business location between October 1, 2022, and February 28, 2023,
 - b. or have a School Caisse account (2007 product) at one of UNI’s business locations during the contest period.
5. The member is automatically enrolled if they complete:
 - a. A minimum of one (1) monthly deposit in their School Caisse account during the contest period from **Saturday, October 1, 2022, at 12:01 a.m. to Tuesday, February 28, 2023, at 11:59 p.m.** for the draws for the fifty \$50 prizes (10 draws per month, so ten \$50 prizes per month);
 - b. a minimum of five (5) deposits into their School Caisse account during the Contest Period from **Saturday, October 1, 2022, at 12:01 a.m. to Tuesday, February 28, 2023, at 11:59 p.m.** for the annual draws of the ten \$300 prizes.
6. No purchase required: It is also possible for School Caisse account holders to enter the contest by writing an essay of at least 1000 words on “My Reason to Save” complete with their name, address, city, postal code, telephone number, email address, the name of their UNI business location, the folio number if applicable and the date. Mail all of the above in an envelope with sufficient postage to the following address: UNI Financial Cooperation, MARTIN-J.-LÉGÈRE Building, 295 Blvd. Saint-Pierre West, P.O. Box 5554, Caraquet NB E1W 1B7. Mailed entries must be postmarked no later than February 28, 2023, failing which they will be declared null and void. Upon receipt of the essay, the contest entry will be treated in the same manner as electronic entries, will be considered as a deposit, and will give the entrant one chance to win if all other eligibility and entry requirements are met. Only one entry per postage-paid envelope. Entries obtained in this manner are subject to the same conditions as other entries. No mechanical reproductions will be accepted. Entries become the property of UNI and will not be returned.
7. Limit of one entry per entrant per draw. An entrant can only win once for draws held in a single month (10 draws of \$50 per month) and the entrant can only win once for the annual draws (10 draws of \$300).

Prizes

8. There are **fifty (50) prizes of \$50** to be won, with 10 draws each month. Winners will receive a total of \$50 deposited in their School Caisse account.
 - a. Prizes will be drawn randomly from all eligible entries received during the month (minimum of 1 monthly deposit in their School Caisse account). The **ten (10) monthly prizes of \$50** will be drawn in the presence of witnesses on the second Friday of the month, or any subsequent date if the draw cannot be held on that date. The odds of winning depend on the number of eligible entries received during the month.

9. There are **ten (10) annual prizes of \$300** to be won. The winners will receive a total of \$300 deposited in their School Caisse account.
 - a. Prizes will be drawn randomly from all eligible entries received during the Contest Period (minimum of 5 deposits in their School Caisse account during the Contest Period). The **ten (10) annual prizes of \$300** will be drawn in the presence of witnesses on Friday, March 31, 2023, or any subsequent date if the draw cannot be held on that date. The odds of winning depend on the number of eligible entries received during the contest period.

General terms and conditions

10. To be declared a winner, the entrant (i.e., the minor's parent or guardian) selected at random must meet the following additional conditions:
 - a. Be contacted by UNI within ten (10) business days of the draw date
 - B. Confirm that the minor entrant meets the eligibility and other requirements in these rules

Failure to comply with any of the conditions mentioned above or any other condition mentioned in these contest rules will result in disqualification, and a new draw for the prize will be conducted in accordance with these contest rules until an entrant is selected and declared the winner of the prize. The same conditions will continue to apply, with any necessary adaptations.

11. UNI will send a letter to the winner informing them of the terms and conditions for taking possession of their prize. In the event that the selected entrant declines the prize or fails to comply with the other mandatory terms and conditions within ten (10) business days of being contacted by UNI, UNI will be released from any obligation to award the prize and may, at its discretion, hold a new draw until a winner is identified.
12. By entering the contest, entrants agree to abide by these rules and the final decisions of UNI, which administers the contest.
13. The prize must be accepted as described in these rules and cannot be transferred to another person or substituted for another prize.
14. All entries will be subject to verification by UNI. Fraudulent entries will be automatically rejected and will not be eligible for the draw. UNI's decision in this regard will be final and binding.
15. In the event that UNI is unable to award a prize as described in these rules, it reserves the right to substitute, at its sole discretion, a prize of comparable value.
16. UNI, as well as any other party involved in this contest, disclaims any liability with respect to the prizes or the contest and do not provide any warranty with respect thereto.
17. Contest entrants release the contest organizers from any liability for damages or penalties that may result from their entry in the contest or acceptance and use of the prize.
18. Each selected entrant acknowledges that upon receipt of the letter confirming their prize, fulfillment of the obligations associated with the prize becomes the sole and exclusive responsibility of the winner.

UNI reserves the right, at its sole discretion and without warning, to end the contest in whole or in part and to change the rules at any time if it deems necessary. In such a case, UNI cannot be held liable.

19. UNI, its subsidiaries and institutions and any other legal entity in its corporate group, and their members, directors, officers, employees and any other party involved with this contest (hereinafter referred to as the "Releasees"), disclaim all liability for any entry that is lost, misdirected or late entries due to a postal service issue or any other failure for any reason whatsoever. They will not be held liable for any problems including, but not limited to a technical failure of computer networks and/or online systems, servers or providers, computer equipment, software or any other problem resulting directly or indirectly from a virus, bug or problem sending a message to UNI for any reason, including, but not limited to, Internet or website traffic congestion or a combination of the two. UNI and the other releasees cannot be held liable for any damage that may occur to entrants' computer equipment as a result of entering the contest. UNI and the other releasees cannot be held liable for any other problem that may interfere with the proper conduct of this contest in accordance with the rules set forth herein.
20. By accepting the prize, winners (the parent or guardian) authorize UNI to use their names, places of residence, photos, likenesses, voices and statements regarding the prize for advertising purposes, without any compensation.
21. The competition rules are available at <https://www.uni.ca/en/schoolcaisse/home/>.
22. In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
23. The contest is subject to all applicable laws.