

Interior Savings Credit Union

Contest Rules and Regulations

2023 Penticton Anniversary Celebration Promotion

PARTICIPATION IN THIS CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE CONTEST RULES.

You have a chance to win when you:

TO ENTER

The contest begins May 1, 2023 at 9:30 AM Pacific Standard Time (PST), and closes June 30, 2023, at 1:00 PM PST, (the “**Contest Period**”). All entries must be received within the Contest Period, and you may only enter the contest once.

You may enter the contest by legibly printing your full name, date of birth, full address, and full phone number on a plain 3” x 5” index card located in the Penticton Branch.

You do not need to be an existing customer of Interior Savings Credit Union to enter the Contest, and you do not need to make any purchase to enter.

All entries become the property of Interior Savings upon receipt and will not be returned to you.

The contest is open to all residents of British Columbia 19 years or older, except employees, representatives, or agents of Interior Savings, its wholly or partially owned subsidiaries, its advertising agencies, its judging organization(s), and any family members with whom any of the foregoing individuals reside.

PRIZES

There is one Grand Prize available to be won.

1. A \$500 1-year non-redeemable term deposit at post 1 year rate. To receive the prize, the contest winner must either be a current ISCU member in good standing or meet the account opening requirements to open a new membership.

The prize must be accepted as awarded, has no cash equivalent, is not transferable and cannot be substituted, exchanged, or extended.

The Term Deposit awarded above may be re-invested or redeemed as the winner so chooses after an initial 1-year term: however, the term deposit cannot be re-invested, redeemed, transferred, or otherwise accessed before then.

TO WIN

A random draw will be held by July 15, 2023 to select 1 entry from all eligible entries received during the Contest Period. The chances of being selected depend upon the number of eligible entries received during the Contest Period. All decisions of the judges with respect to all aspects of the contest are final.

The selected entrant(s) will be advised by telephone or email. Before being declared a winner, the selected entrant(s) must: **(a)** correctly answer a mathematical, time-limited, skill-testing question, and **(b)** sign a declaration and release (within the time limits specified by Interior Savings Credit Union) confirming compliance with these rules, acceptance of the prize as awarded, consenting to the use of his/her name, address, testimonial and/or photograph, without compensation, in any publicity carried out by Interior Savings and/or its licensed issuers and their advertising agencies, and releasing all contest sponsors and organizers from liability in connection with the awarding and use of the prize.

To win, the selected entrant(s) must have complied with and must remain in compliance with these rules in full. If a selected entrant cannot be reached over a four day period after the draw, despite a minimum of three attempts, or if a selected entrant is reached but is not willing, able or available to correctly answer the skill-testing question, sign the declaration and release and otherwise comply with these rules, Interior Savings may disqualify that entrant and hold a further draw from the remaining eligible entries received during the Contest Period.

Interior Savings Credit Union may request valid proof of identity, residency, age and other relevant documentation, and Interior Savings Credit Union may disqualify a selected entrant if Interior Savings Credit Union determines (in its sole discretion) that the provided proof is not sufficient.

The prize must be claimed from the Interior Savings Credit Union – Penticton Branch located at 101-251 Green Ave W, Penticton BC.

GENERAL RULES & REGULATIONS

By entering the contest, each entrant:

1. agrees to abide by these rules and all decisions of Interior Savings with respect to all aspects of the contest, which are final.
2. agrees to indemnify and hold harmless Interior Savings and its employees, directors, officers, members, affiliates and agents from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (i) the entrant's failure to comply with any of these rules; (ii) any misrepresentation the entrant makes under these rules or otherwise to Interior Savings; or (iii) the entrant's participation in the contest; and
3. consents to Interior Savings using and disclosing: (i) the entrant's personal information for the purposes of administering the contest, and (ii) each winner's name and hometown for the purpose of advertising the contest and any future contests, without further notification, permission, payment, or consideration.

Interior Savings assumes no responsibility for lost, illegible, incomplete, delayed, destroyed, or misdirected entries, or for any condition caused by events beyond its control which disrupts or interferes with the contest.

Interior Savings provides no representations or warranties in respect of the prize or the contest.

If for any reason the contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond its control, Interior Savings reserves the right to cancel, terminate, modify, or suspend this contest.

The contest is subject to all applicable federal, provincial, and municipal laws and regulations, and is void where prohibited by law. For more information, please contact Interior Savings.

The winner must initial that they have read and agree to these Contest Rules and Regulations:

Prize Winner Name
(Please Print)

Prize Winner Initials

Date

Interior Savings Credit Union Contest Rules and Regulations

Winner Skill-Testing Question

In accordance with the Interior Savings Credit Union Contest Rules, a copy of which I have initialed and are attached hereto, I understand to be eligible to win a Prize that I must correctly answer the following mathematical question within 10 minutes without using an electronic device:

Step 1: multiply 10 times 3.

Step 2: add 10 to the answer from step 1

Step 3: divide the answer from step 2 by 2

Step 4: subtract 10 from the answer to step 3.

Answer: _____

Prize Winner Name (Print)

Prize Winner Signature

Date

Interior Savings Credit Union

Winner Release Form

For good and valuable consideration, including the prize I may receive from Interior Savings Credit Union. I hereby:

1. Certify that I am at least 19 years old, have complied with the "Rules" governing Interior Savings Credit Union Penticton Branch Celebration (the "Contest"), a copy of which Rules I have initialed and are attached hereto and I will accept the prize as offered.
2. Give Interior Savings Credit Union and its employees, directors, officers, members, affiliates, agents and representatives (the "Releasees") the absolute right and permission to publish or use photographic portraits or pictures of me, or in which I may be included, in whole or in part, in conjunction with my name for promotional activities relating to the Contest and any future contest, without further notification, permission, payment and consideration.
3. Give the Releasees, the absolute right and permission to broadcast or use video tapes or films of me or magnetic tape recordings of my voice, or in which I or my voice may be included, in whole or in part, in conjunction with my name for promotional activities relating to the Contest and any future contest, without further notification, permission, payment and consideration.
4. Waive any right that I may have to inspect and/or approve the finished product or the advertising copy that may be used in connection therewith or the use to which said advertising copy may be applied in connection with the promotional activities relating to the Contest and any future contests.
5. Hold harmless the Releasees from any liability by virtue of any error, blurring, distortion, alteration, optical illusion, or use in composite form whether intentional or otherwise, that may occur or be produced in the taking of said pictures, photographic portraits, or the taping of said video tapes, or said magnetic tape recordings, or the filming of said films, or in any processing tending towards the completion of the finished product.
6. Remise, release and forever discharge the Releasees of and from all manner of actions, causes of action, suits, debts, dues, accounts, bonds, covenants, contracts, claims and demands whatsoever which I now have, or may hereafter have, against any of the Releasees arising out of my use or enjoyment, as the winner, of a prize in the Contest.
7. Waive any right that I may have to claim against any of the Releasees in respect of any injury, accident, loss, damage, misfortune or expense I may sustain or incur arising out of such use or enjoyment of a prize in the Contest; and without restricting the generality of the foregoing, I hereby remise, release and forever discharge the Releasees of and from all manner of actions, causes of action, suits, debts, dues, accounts, bonds, covenants, claims or demands whatsoever in respect of any injury, accident, loss, damage, misfortune or expense I may sustain or incur as a result of the negligence of any Releasees.
8. Agree to indemnify and hold harmless the Releasees from any and all damages, injuries, claims, causes of actions and losses of any kind (including actual legal fees and expenses) arising from or related to: (a) my failure to comply with any of the Rules; (b) any misrepresentation I made or in the future make to Interior Savings Credit Union in connection with the Contest; or (c) my participation in the Contest and receipt or use of any prize.
9. Represent and warrant to Interior Savings Credit Union that I have obtained independent legal advice regarding this agreement and its effect, or I have voluntarily chosen not to do so.

Interior Savings Credit Union

Winner Release Form

IN WITNESS WHEREOF I have hereunto set my hand and seal this ____ day of _____, 20____.

WITNESS

SIGNED, SEALED & DELIVERED by

(name of selected entrant) in the presence of:

Witness' Signature

Witness' Name (please print)

Witness Branch Name

Witness Branch Address

SELECTED ENTRANT:

Signature

Name (please print)

Address

City, Province

Postal Code