

Vancity Visa* Holiday Contest 2024

Official Contest Rules

This contest (“**Contest**”) is sponsored by Vancouver City Savings Credit Union (“**Vancity**”), 183 Terminal Avenue, Vancouver, British Columbia V6A 4G2 in accordance with these official contest rules (the “**Contest Rules**”).

1. **Contest Period:** The Contest starts at 12:00 am PST Wednesday, November 20, 2024, and ends at 11:59 pm PST on Tuesday, December 31, 2024 (the “**Contest Period**”).

2. **Prizes:**

There are six (6) prizes to be won.

One (1) grand prize (“**Grand Prize**”) available to be won, of a \$5,000 Visa statement credit. The value of the Grand Prize is \$5,000 CAD.

Five (5) secondary prizes (“**Secondary Prizes**”, together with the Grand Prize, “**Prizes**”) to be won, each consisting of a \$1,000 Visa statement credit. The value of each Secondary Prize is \$1,000 CAD.

Prizes are not eligible for substitution and must be accepted as awarded. Chances of winning depend on the number of eligible entries. Only one (1) prize can be awarded to a winner. A winner’s entries will be removed from subsequent draws.

3. **Award of Prizes:** Six random draws will be held for the Prizes on or about January 21, 2025 at or about 12:00 pm (PST) from all eligible entries. The eligible entry that is selected for each draw must comply with these Contest Rules to win a Prize. The odds of an Entry being drawn in each Prize draw will depend on the total number of eligible Entries received during the Contest Period. Additional draws may be made, if necessary, to award the Prizes. The potential winners must be confirmed as a winner in accordance with these Contest Rules. Unclaimed Prizes will not be reissued by Vancity.

4. **How to Enter:** No purchase is necessary to enter or win. You must be the Primary Cardholder or Account Administrator on the enviro™ Visa account. The Primary Cardholder is the person who applied for the personal use Visa account. The Account Administrator is the Authorized User who has been designated by the Authorized signatory(ies) as the Account Administrator for a business use Visa Account, on the application or in any other manner considered acceptable by Vancity.

There are two (2) ways to enter the Contest (each an “**Entry**”):

- During the Contest Period, visit the “[Contest Website](http://www.vancity.com/offers/contest-visa-holiday)” (www.vancity.com/offers/contest-visa-holiday) to enter the Contest by completing all entry fields (First Name, Last Name, Business name (if applicable), Email Address, Phone Number, Last 4 digits of your credit card) and agree to these

Contest Rules. The email address or phone number provided must match the associated email address or phone number on your account (you can access this information by logging into Manage My Visa [card](#)). The Business name (if applicable) should match the business name on the front of your card. Each Eligible Purchase, as defined below, made on the Visa account specified in the contest entry form during the contest period that is posted before the campaign draw date counts as 1 (one) entry. A purchase is considered an eligible purchase provided that the transaction is greater than or equal to \$5 CAD in value (“Eligible Purchase”). Refunds, balance transfers, fees and interest charges are not considered an Eligible Purchase. Eligible purchases include those made by the Primary Cardholder or Account Administrator and all Authorized Users on the account. There is a maximum of 65 entries per account during the contest period.

- **Alternative entry** – If you do not wish to enter online, but want to enter the Contest, you may do so by mailing a letter with the following information: your first name, last name, business name (if applicable), email address, phone number, last 4 digits of your credit card and, in 150 words or less, a response to: “Why do you think Vancity is a financial force for change?”. You must also state in the letter that you agree to these Contest Rules. The email address or phone number provided must match the associated email address or phone number on your account (you can access this information by logging into Manage My Visa [card](#)). The Business name (if applicable) should match the business name on the front of your card. You must mail this letter to: Vancity, Attention: Visa Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8. Participants are responsible for ensuring the letters are delivered before the end of the Contest Period. Each mail-in entry will result in one (1) entry in the random prize draw. Max 65 entries per person.

5. **Withdrawal from Entry.** If you enter using the Contest Website or Alternative Entry but do not wish to participate in the Contest, you must notify Vancity in writing prior to Tuesday, December 31, 2024. Please mail your “Withdrawal from Contest” notification with the title “Visa Holiday Contest”, your First Name, last Name, Email Address, Phone Number, and Last 4 digits of your credit card to: Vancity, Attention: Visa Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.
6. **Eligibility:** The Contest is open to all Vancity enviro™ Visa* Primary Cardholders and Account Administrators, with their name embossed on the card. Entrants must be legal residents of British Columbia, be at least 19 years old. The account must be active and in good standing at the time of draw and when the statement credit is applied to the account.

Potential winners may be required to provide Vancity with proof that the potential winner meets all eligibility requirements, including proof of residency status and any other documents required by Vancity. Potential winners who do not meet the eligibility criteria will be disqualified.

7. **Entrant’s Agreement:** By entering the Contest, you:
 - (a) Acknowledge that you have read, understand and agree to be bound by these Contest Rules;
 - (b) Consent to Vancity contacting you in accordance with these Contest rules;
 - (c) Agree not to challenge or claim against Vancity in relation to the Contest; and
 - (d) Agree that the decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.

8. **Disqualification:** Vancity may disqualify any Entry that does not comply with these Contest Rules. If a potential winner (selected entrant) cannot be contacted, fails to respond within the time specified in Section 10, fails to correctly answer the skill-testing question, fails to provide the required information or identification for verification in accordance with Section 9, or if the Prize or prize notification is returned as undeliverable, then the potential winner will be disqualified and will forfeit the Prize without notice.
9. **Selection of Winners:** The potential winner is subject to verification by Vancity, including proof of identity by government issued identification and eligibility. Selected entrants will be notified starting January 27, 2025, and no later than February 14, 2025, by telephone or email using the phone number or email address associated with the entrant and contacted by an administrator. Prizes will be awarded as a Visa statement credit and will be applied to each winner's Account within 30 days of the winner's formal acceptance, provided that the Account is still open, usable, and in good standing at the time of draw and when statement credit is applied, with all eligibility criteria continuing to be met.

A winner can be a Primary Cardholder or a Business. Only one (1) prize can be awarded to each winner. If a Primary Cardholder has multiple personal use Visa accounts and registers more than one account into the contest and wins, all other Entries from their personal use accounts will be removed before another draw is made. If a Business has multiple business use Visa accounts (with the same or different Account Administrators) and registers more than one account into the contest and wins, all other Entries from their business use accounts will be removed before another draw is made.

10. **To Claim a Prize:** The selected entrants will be contacted by phone or in any other manner determined by Vancity. To be declared a winner and claim a prize, the potential winner must:
 - within five days of the initial notification by Vancity:
 - a) correctly answer a time-limited, mathematical skill-testing question;
 - b) sign and return, without further compensation, Vancity's Declaration and Release confirming compliance with these Contest Rules and acceptance of the prize as offered, releasing Vancity, its affiliates and their agents with respect to injuries, accident, loss or damages relating to the Contest or the awarding of the prize, and consenting to use of the potential winner's name, city, photograph and/or statement in any publicity carried out by Vancity relating to this Contest;
 - comply with these Contest Rules.

If, in Vancity's sole discretion, a potential winner fails to do any of the above, is disqualified pursuant to Section 8, or is not verified pursuant to Section 9, then that entrant will be disqualified and a new entrant will be drawn.

Each winner is solely responsible for use of the Prize and for any costs, fees, taxes and expenses associated with a Prize, including any taxes on the Prize. You are solely responsible for any tax consequences that may result as a part of entering this Contest and/or winning the Contest. Please consult your tax advisor for more information.

11. Name/Image of Winners

By accepting the Prize, the winner consents to the use by Vancity of their name, address (city and province), photo, image, likeness, biographical information, voice and/or any statements made by the winner regarding the Contest or Vancity for promotional, advertising, marketing, publicity and commercial purposes in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

If any entrant or the winner has any questions or does not wish Vancity to use any or all of their name, photo, image, likeness, biographical information, voice and/or any statements made regarding the Contest or Vancity for purposes other than Contest administration, please contact Vancity at: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.

- 12. Release and Indemnification:** You agree to indemnify, release and hold harmless Vancity, its affiliates and each of their respective directors, officers and employees from any and all liability for any loss, harm, damages, cost or expense arising out of or resulting from, in whole or in part, directly or indirectly, from your participation in the Contest, participation in any Contest-related activity or the acceptance, use or misuse of any Prize awarded in the Contest, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.
- 13. Privacy:** By entering the Contest, you consent to Vancity collecting, using and disclosing the personal information submitted by you for the purpose of administering the Contest and in accordance with [Vancity's Privacy Policy](#). Your information will be kept confidential and used solely for the purpose of administering the Contest.
- 14. Technical Problems:** Vancity is not responsible for: (a) any technical malfunction or other system problems that could affect your ability to enter the Contest; (b) the failure of your entry or Contest question to be received or captured for any reason; or (c) any injury or damage to your computer, mobile device or wearable device resulting from participating in the Contest.
- 15. Changes:** Vancity may withdraw, amend, or suspend the Contest (or change these Contest rules) for any reason without any notice, including to deal with any technical problems, computer/mobile viruses or bugs, unauthorized interventions or other cause beyond Vancity's reasonable control that interfere with the proper conduct of the Contest. Vancity may also adjust any of the dates and timeframes provided in the Contest Rules without prior notice to you to verify compliance by any participant as a result of any technical or other problems, or because of any other circumstances which Vancity believes may affect the proper administration of the Contest. The decision of Vancity is final with respect to any changes to this Contest or these Rules.
- 16. Laws:** This Contest is subject to all applicable federal and provincial laws and shall be governed exclusively by the laws of the Province of British Columbia, Canada.