

Contest Rules

“Win up to \$2,500”

Contest

1. The contest is held and organized by Desjardins Financial Security Life Assurance Company (hereinafter “Desjardins Insurance”), and runs from July 1, 2017 to September 30, 2017 (contest closing date).

ELIGIBILITY

2. The contest is open to Desjardins Insurance group retirement savings plan participants.
3. To enter, participants must visit the participant services website at dfs.ca/participant between July 1, 2017 and September 30, 2017.
4. Employees of a Desjardins Group component and any person residing with them are not eligible to enter this contest.
5. Participants must be Canadian residents who have reached the age of majority in their province or territory of residence at the time of the draw.
6. No entry form or purchase required.

PRIZE

7. There will be two (2) prizes. Participants will have the chance to win a prize valued between C\$1,000 and C\$2,500. Winners each receive \$1,000 for logging in to the secure participant services website at www.dfs.ca/participant, and an additional \$1,000 (in Canadian dollars) for choosing online statements prior to or during the contest period. In addition, winners will receive an additional \$500 (in Canadian dollars) if there is a valid email address in their file prior to or during the contest period.
8. Winners will be able to choose their prize:
 - Gift cards redeemable at retailers selected by Desjardins Insurance
 - A lump-sum contribution to their Desjardins Insurance group retirement savings account
 - A combination of gift cards and a lump-sum contribution to their group retirement savings account
9. Both winners may choose one (1), two (2) or three (3) different prizes among the prizes listed above, up to a maximum of the amount won. Winners must confirm their choice in writing.

DRAW

10. The draw will take place on October 11, 2017, at 2:00 p.m. at the Desjardins Insurance offices located at 1050 Côte du Beaver Hall, 16th floor, Montreal, Quebec. The names of the two (2) prize winners will be drawn at random from all eligible entries received.
11. The odds of winning depend on the number of contest participants. A person cannot win more than one (1) prize.

GENERAL CONDITIONS

12. In the hours following the draw, the contest organizers will contact the winners by phone or email, at which time the winners must correctly answer the following skill-testing mathematical question to be entitled to their prize: $3 \times 4 + 3 - 7$. If the person does not answer correctly, the contest organizers will randomly draw another name from all eligible entries received. If, after ten (10) business days of receiving a call or an email, the plan participants whose names have been drawn have still not contacted the contest organizers, the contest organizers reserve the right to award the prize to another individual.
13. Prizes must be accepted as awarded and may not be transferred to another person (including the winner's successor or heir), substituted or redeemed for cash. In the event that a prize cannot be awarded as described for reasons beyond Desjardins Insurance's control, a substitute prize of equal value will be offered.
14. Desjardins Insurance will inform the winners by email how to claim their prize.
15. The winners must sign a declaration and release form in accordance with the terms stipulated by Desjardins Insurance and return it within ten (10) business days of receipt.
16. If a winner chooses to deposit their prize in their Desjardins Insurance group retirement savings account, Desjardins Insurance has until December 1, 2017, to deposit the bonus into the winner's account.
17. If a winner chooses a gift card, they acknowledge that upon receipt of the gift card from the selected retailer, all obligations related to the gift card become the complete and exclusive responsibility of the selected retailer. The winner also releases Desjardins Insurance from any liability for damages that may result from accepting or using the prize. Desjardins Insurance shall not assume any liability whatsoever if the retailer fails to meet its obligations (e.g., bankruptcy).
18. If a winner chooses a gift card from the travel agency selected by Desjardins Insurance, each traveller shall be responsible for purchasing appropriate travel insurance at their expense. Desjardins Insurance cannot, under any circumstances, be held liable for medical expenses or other costs normally covered by travel insurance. Travel arrangements and reservations must be made by the winner through the travel agency selected by Desjardins Insurance and are subject to availability.
19. No compensation will be paid by Desjardins Insurance if all or a portion of the prize is unused, whatever the reason.

20. Desjardins Insurance reserves the right to change the contest terms and conditions or to terminate the contest at any time whatsoever without notice.
21. Desjardins Insurance reserves the right to disqualify any individual or cancel any entry that does not comply with these contest rules.
22. All decisions by Desjardins Insurance are final and binding.
23. Desjardins Insurance cannot be held liable for any misplaced or late entries or any malfunction whatsoever that may affect the availability or operation of its website or any component of its telecommunications systems or networks during the contest period. Nor will Desjardins Insurance be held liable for any damage to participants' computers or to components of computer systems used to enter the contest.
24. By entering this contest, all participants release Desjardins Insurance from any liability for any damages that may result from entering the contest or accepting and using the prize, should the individual be declared the winner.
25. The winners release Desjardins Insurance and all persons involved in the holding of this contest from all liability for any and all injury, accident, loss or other damage or inconvenience related to their prize, or in connection with the acceptance, transportation or use of said prize.
26. The winners authorize Desjardins Insurance to use their names, photographs, places of residence, voices and/or likenesses in any advertising associated with the contest, without any form of compensation.
27. Participants agree to abide by these rules and regulations.
28. Residents of Quebec may submit any dispute regarding the organization or conduct of a promotional contest to the Régie des alcools, des courses et des jeux for a ruling. Any dispute with respect to the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.
29. These rules and regulations are available on the participant services website at dfs.ca/participant. A paper copy of these rules and regulations can be sent by mail if requested from the Customer Contact Centre at 1-800-968-3587.
30. A French version of these rules and regulations is available on dfs.ca/participant. In the event of a discrepancy between the English and French versions of these rules, the French version shall prevail.
31. The winners' names will be announced on the participant services website for a period of two (2) weeks and in Desjardins Insurance's essential electronic newsletter.
32. The contest is subject to all applicable laws.