

VANCITY 2026 ANNUAL GENERAL MEETING

CASHABLE TERM DEPOSIT CONTEST

OFFICIAL CONTEST RULES

Event: Vancity AGM 2026: 80th Celebration

This Vancity 2026 Annual General Meeting 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 runs during the AGM event from approximately 4:45 pm to 9:00 pm PST on Monday, May 4, 2026 (the “**Contest Period**”).
2. **Prizes:** There are two (2) prizes to be won, each consisting of one (1) \$1,000 cashable term deposit (the “**Prize**”), with term length and interest rate determined by Vancity in its sole discretion. The approximate retail value of the Prize is \$1000. There is a limit of one (1) prize per Vancity member. The Prize must be accepted as awarded, is not transferable, and will not be reissued if unclaimed.
3. **Award of Prize:** Two (2) random draws for the Prizes will be conducted on or about May 8, 2026, from all eligible entries received during the Contest Period. Additional draws may be conducted as needed. Odds of winning depend on the number of eligible entries received.
4. **How to Enter:** No purchase necessary. Limit one (1) entry per person. Vancity members attending the Vancity 2026 Annual General Meeting who have registered as an attendee will be automatically entered into the Contest. There are two (2) ways to enter the Contest during the Contest Period:
 - a. **Registration in-person** – Vancity members attending in person will be registered at the Sheraton Vancouver Wall Centre by Vancity staff. Vancity members attending in person at one of the live webcast locations will be registered at the branch location by Vancity staff.
 - b. **Registration online** – Vancity members attending virtually will be registered via their online banking login.
5. **Withdrawal from Contest:** If you wish to attend the Vancity 2026 Annual General Meeting but do not want to participate in the Contest, you must notify Vancity in writing prior to May 4, 2026. Please mail your “Withdrawal from Contest” notification with your full legal name, address, phone number and email address that Vancity has on record in respect to your membership, to Vancity (Marketing Department) PO Box 2120 Station Terminal, Vancouver BC V6B 5R8, or email the information to contests@vancity.com
6. **Eligibility:** Open to British Columbia residents who are 19 years of age or older. Employees of Vancity, its affiliates, and their respective immediate family members (parents, siblings, children) or household members are not eligible. Vancity may require proof of eligibility at any time.

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7. **Entrant's Agreement:** By entering, you: (a) agree to be bound by these Contest Rules; (b) consent to Vancity contacting you regarding the Contest; (c) waive any claims against Vancity relating to the Contest; and (d) accept that all Vancity decisions regarding the Contest are final and binding.
8. **Disqualification:** There is a limit of one (1) entry per Vancity member. Vancity may disqualify any entrant who: fails to comply with these Contest Rules; cannot be contacted; fails to respond within required timeframes; fails the skill-testing question; attempts to tamper with the Contest or entry process; submits multiple entries; engages in fraudulent or deceptive conduct; or whose notification is returned undeliverable. Disqualified entrants forfeit all Prize rights without notice.
9. **Selection of Winner:** The selected entrant will be contacted by Vancity via email address and/or phone number provided in the entry to arrange an in-branch appointment for Prize redemption. If the selected entrant is not already a Vancity member at the time of Prize redemption, the selected entrant must open an account with Vancity and become a member in accordance with Vancity's standard account opening requirements before the Prize can be awarded. Any costs associated with becoming a Vancity member (including the membership share purchase) are the selected entrant's sole responsibility. If the selected entrant fails to complete all Prize redemption requirements including those in Section 10 within 30 days of being contacted by the branch, the selected entrant forfeits the Prize, and Vancity may select an alternate winner subject to the same conditions. When contacted, the potential winner must respond to Vancity within five (5) days. Failure to respond within five (5) days of notification or return of email notification as undeliverable will result in disqualification, and another entrant may be selected at random, at Vancity's sole discretion. Potential winners are responsible for checking their email, including their spam and/or junk email account folders.
10. **Declaration of Winner:** To be declared a winner, the selected entrant must:
 - meet the eligibility requirements in Section 6;
 - correctly answer a mathematical skill-testing question, unaided;
 - sign and return a Prize release form; and
 - meet the requirements in Section 9.

If a selected entrant fails to meet any requirement, Vancity may disqualify them and select an alternate winner, subject to the same conditions. Once declared a winner, a Vancity branch staff member will open the cashable term deposit and deposit the Prize funds into the Vancity account held by the winner.

11. **Publicity:** By accepting the Prize, the winner consents to Vancity using their name, likeness, and statements for promotional purposes in any media, worldwide, without additional compensation, except where prohibited by law.
12. **Release and Indemnification:** By entering, you agree to release, indemnify, and hold harmless Vancity, its affiliates, and their respective directors, officers, and employees from any and all claims, losses, damages, or expenses arising from your participation in the Contest or acceptance of the Prize, including privacy claims. In no event shall Vancity be liable for any indirect, incidental, special, consequential, or punitive damages of any kind.

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13. **Privacy:** By entering, you consent to Vancity collecting, using, and disclosing your personal information for Contest administration in accordance with [Vancity's Privacy Code](#). Your information will be kept confidential. All entries become Vancity's property and will not be returned.
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 to be received ; or (c) any injury or damage to your computer or mobile device resulting from participating in the Contest.
15. **Changes:** Vancity may withdraw, cancel, amend, or suspend the Contest, or modify these Contest Rules, at any time without notice for any reason, including technical problems, viruses, unauthorized interventions, or other causes affecting Contest administration. All Vancity decisions regarding Contest changes are final.
16. **Tax:** By entering, you accept responsibility for any tax liability related to the Prize.
17. **Laws:** This Contest is governed by the laws of British Columbia and the laws of Canada applicable therein.

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