

Vancity

183 Terminal Avenue Vancouver BC V6A 4G2

CASHABLE TERM DEPOSIT CONTEST

OFFICIAL CONTEST RULES

Event: Vancity 2026 Annual General Meeting Branch Webcast Contest 2026

Locations: Abbotsford Community Branch - 32675 South Fraser Way, Abbotsford, BC V2T 1X9; First Credit Union Powell River 4721 Joyce Ave, Powell River, BC V8A 3B5; and Victoria Community Branch - 3075 Douglas St, Victoria, BC V8T 4N3

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 runs at the Locations from approximately 6:00 pm to 9:00 pm PST on Monday, May 4, 2026, (the “**Contest Period**”).
2. **Prize:** One \$250 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 \$250. There is a limit of 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:** One random draw 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 1 entry per person. To enter, Vancity members must sign in with branch staff at a Location during the Contest Period and consent to be contacted for Contest administration purposes. All attendees who sign in will be automatically entered into the Contest.
5. **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.
6. **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.
7. **Disqualification:** Vancity may disqualify any entrant who: fails to comply with these Contest Rules; cannot be contacted or fails to respond within required timeframes; fails the skill-testing question; tampers with the Contest, submits multiple entries, or engages in fraudulent conduct. Disqualified entrants forfeit all Prize rights without notice.
8. **Selection of Winner:** The selected entrant will be notified within 10 days after the Contest Period using the contact information provided at sign-in. The potential winner must respond and

Vancity

Vancity

183 Terminal Avenue Vancouver BC V6A 4G2

complete all Prize redemption requirements, including those in Section 9, within 5 days of notification. Failure to do so, or undeliverable notification, results in disqualification and Vancity may select an alternate winner at its sole discretion. Potential winners are responsible for monitoring their email, including spam folders.

9. **Declaration of Winner:** The selected entrant must:

- meet the eligibility requirements in Section 5;
- correctly answer a mathematical skill-testing question, unaided;
- sign and return a Prize release form; and
- provide any additional documentation requested by Vancity.

Failure to meet any requirement may result in disqualification. Once declared a winner, Vancity will open the cashable term deposit and deposit the Prize funds into the winner's Vancity account.

10. **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.
11. **Release and Indemnification:** By entering, you release, indemnify, and hold harmless Vancity, its affiliates, and their respective directors, officers, and employees from all claims, losses, damages, or expenses arising from your participation in the Contest or acceptance of the Prize. Vancity shall not be liable for any indirect, incidental, special, consequential, or punitive damages.
12. **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.
13. **Technical Problems:** Vancity is not responsible for: (a) technical malfunctions, lost, misdirected, incomplete, or delayed entries; or (b) damage to devices from Contest participation.
14. **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.
15. **Tax:** By entering, you accept responsibility for any tax liability related to the Prize.
16. **Laws:** This Contest is governed by the laws of British Columbia and the laws of Canada applicable therein.

Vancity