

VANCITY 2026 BOARD OF DIRECTORS ELECTION

RETAIL CASHABLE TERM DEPOSIT CONTEST

OFFICIAL CONTEST RULES

This Vancity 2026 Board of Directors election 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 from 9:00 am PST Tuesday, April 7, 2026 to 4:30 pm PST on Friday, April 24, 2026 (the “**Contest Period**”).
2. **Prizes:** There is one (1) prize to be won, consisting of one (1) \$2,500 cashable term deposit (the “**Grand Prize**”), one (1) of five (5) \$500 cashable term deposits (the “**Second Prize/s**”), and one (1) of twenty-five (25) \$200 cashable term deposits (the “**Third Prize/s**”) from Vancity. Prizes are not eligible for substitution and must be accepted as awarded. An unclaimed prize will not be reissued by Vancity.
3. **Award of Prize:** On Friday, May 8, 2026, a random draw will be conducted from all eligible entries received during the Contest Period to select a total of thirty-one (31) potential winners, in the following order: first, one (1) Grand Prize winner; second, five (5) Second Prize winners; and third, twenty-five (25) Third Prize winners. The first selected entrant will be deemed the Grand Prize winner; the next five (5) selected entrants will be deemed the Second Prize winners, and the next twenty-five (25) selected entrants will be deemed the Third Prize winners. An entrant who is selected as a winner of a Prize is not eligible to win any other Prize in the Contest. If an entrant is ineligible, declines a Prize, or fails to comply with these Rules, Vancity may, at its discretion, select an alternate entrant by random draw. The odds of winning a Prize are dependent upon the total number of eligible entries received during the Contest Period.
4. **How to Enter:** No purchase is necessary. There is a limit of one (1) entry per Vancity member. Vancity members voting for the Vancity 2026 Board of Directors will be automatically entered into the Contest. There are three (3) ways to enter the Contest during the Contest Period:
 - a) **Online Ballot Entry** – Vancity members can submit a ballot online through the Simply Voting platform, accessible via Vancity’s website at www.vancity.com/election.
 - b) **Mail-In Entry** – Mail-in ballot entries are sent to Vancity members who can then cast their ballot by mailing it to the address indicated on the ballot. The ballot entry must be postmarked by April 24, 2026 and received by May 1, 2026. Alternatively, Vancity members may drop off their completed mail-in ballots at any Vancity branch by close of business on April 24, 2026.
 - c) **Alternative Entry** – If you do not want to vote in the Vancity 2026 Board of Directors’ Election but want to enter the Contest, you may enter the Contest by printing your full legal name, address, phone number and email address that Vancity has on record with respect to your membership on a piece of paper and mailing it in an envelope with sufficient postage to: Vancity, Attention: Marketing Department, PO Box 2120 Station

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Terminal, Vancouver BC V6B 5R8. These entries must be postmarked by April 24, 2026 and received by May 7, 2026.

5. **Withdrawal from Contest:** If you wish to vote in the Vancity 2026 Board of Directors' Election but do not want to participate in the Contest, you must notify Vancity in writing prior to April 24, 2026. 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:** The Contest is open to Vancity retail members who are members as of the Contest start date, are residents of British Columbia and 19-years of age or older, provided they are not employees of Vancity or its affiliates nor members of the households with employees of Vancity or its affiliates. Corporate members who also have a retail account are only eligible to win in one of the Vancity 2026 Board of Directors election contests.
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;

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183 Terminal Avenue Vancouver BC V6A 4G2

- 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.
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. Vancity may also adjust any of the dates and timeframes provided in the Contest Rules without prior notice to you 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. 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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