VANCITY'S WISH & WIN - VANCITY 80th ANNIVERSARY CONTEST

OFFICIAL CONTEST RULES

The Wish & Win – Vancity 80th Anniversary 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. **Definitions**. The following definitions apply to these Contest Rules:
   a. "**Member**" is an individual or Business with an account at Vancity; and
   b. "**Business**" is a privately owned (not publicly traded) business, including sole proprietorships, partnerships, corporations, agricultural operations, or incorporated Societies/organizations.

2. **Contest Period**. The Contest period (the "**Contest Period**") starts at 12:01 AM PT September 10, 2026 and ends at 11:59 PM PT December 16, 2026 (the "**Contest Closing Date**").

3. **Eligibility Requirements.** To participate and be eligible for the prize draw, you must meet the following eligibility requirements:
   a. if an individual, you must be 19 years of age or older;
   b. be a resident of British Columbia;
   c. have entered the contest through one of the methods detailed below in the "**How to Enter**" section; and
   d. if a Member, your accounts at Vancity must be in good standing during the Contest Period and when the Prize is awarded. To be "in good standing", the Member must not: (i) be in default of any terms or conditions of their membership with Vancity; (ii) be in breach of any account, lending or card holder agreement with Vancity; (iii) have had any Vancity's accounts cancelled or closed; or (iv) have had any membership suspended.

   You do not need to be a Member to enter this Contest. By entering, entrants represent and warrant that they satisfy all eligibility requirements. Vancity reserves the right to verify eligibility and may require a signed declaration or other information reasonably necessary to confirm eligibility.

4. **Ineligibility**. The following are ineligible to participate in the Contest:
   a. Employees of Vancity, and their respective immediate family members (parents, siblings, children) and household members, are not eligible to participate in the Contest.
   b. Financial entities, directors or officers of provincial agencies, Estates, Registered Education Savings Plans, Registered Disability Savings Plans, and all trust accounts are not eligible.

c. Large businesses, including corporations employing 20 or more employees, publicly traded companies, and affiliated or related entities of such businesses, are not eligible.

5. **Prizes.** A total of $1,000,000 in cash prizes will be awarded, as follows:
   a. 1 x $200,000 prize
   b. 1 x $100,000 prize
   c. 8 x $80,000 prizes
   d. 6 x $10,000 prizes

   All prizes must be accepted as awarded, are non-transferable, and are subject to applicable terms set by Vancity.

6. **Award of Prizes.** Sixteen (16) random draws will be conducted on or about January 11, 2027 (the "**Draw Date")** from all eligible entries received during the Contest Period. The odds of winning depend on the total number of eligible entries received. Prizes will be awarded to the entrant as identified in the Contest entry form or, for existing Members, as stated on the file of the account associated with the winning entry. Where a Business Member is selected, the prize shall be awarded solely to the legal entity identified as the membership holder in Vancity's records. No director, officer, shareholder, signing authority, contact person, employee, volunteer or representative shall have any personal entitlement to the prize.

7. **Limit of One Prize.** An entrant may win only one prize in the Contest. If an entrant is selected for more than one Prize draw, they will be awarded only the first prize drawn, and an alternate entrant will be selected for any subsequent prize(s).

8. **How to Enter.** No purchase necessary. You do not need to be a Member to enter this Contest. Eligible entrants may enroll and enter the Contest using one of the following three methods of enrollment: (a) Online Enrollment Method; (b) In-branch assistance; or (c) Mail-In Essay Enrollment Method.

   a. **Online Enrollment Method:** Complete the online form on the Contest page **(www.vancity.com/wishandwin)** during the Contest Period to earn one Contest entry. When filling out the online form, Contest entrants must provide their full legal name and accurate personal information, for verification and eligibility purposes. Failure to provide this information correctly will result in automatic disqualification from the Contest. For existing Members, whether retail or Business, when filling out the form you must accurately provide the last 4 digits of your Member card number (if a Vancity Member) or the last 4 digits of your membership number (if formerly an FCU Community Financial member) to be eligible.

b. **In-Branch Accessibility Support**: Vancity is committed to ensuring that all entrants can participate in the Contest. While the online enrollment method described above is the primary method for Contest entry, entrants who are unable to complete the online form independently may visit a Vancity branch during regular business hours to request assistance. A branch staff member will assist the entrant in completing a paper entry form that captures the same information required by the online form. The completed paper form will be processed by Vancity and will be treated as equivalent to an entry submitted through the online enrollment method for all purposes under these Contest Rules. In-branch assisted entries are subject to the same eligibility requirements, entry limits, and Contest Rules as online entries.

c. **Mail-In Essay Enrollment Method:** Entrants may also submit in writing their full legal name, address, city, province, postal code, telephone number, email address, and a unique and original essay of 100 words or more on the topic **"What is your wish for a better future?"** and mail it to Vancouver City Savings Credit Union, PO Box 2120, Station Terminal, Vancouver, BC V6B 5R8, Attn: 80th Anniversary Contest. Mail must be date-stamped no later than November 30, 2026, and must be received by Vancity no later than December 16, 2026. Each essay submitted must be unique. Duplicate, substantially similar, incomplete, fraudulent, or ineligible entries will be void. Entries may be deemed ineligible if they do not include all required entrant information, are not unique and original, or do not reasonably relate to the required essay topic. Multiple essay entries submitted together in the same envelope or via any bulk-mail method will not be accepted. Maximum of one entry via essay per entrant. By submitting an essay, the entrant grants Vancity a perpetual, irrevocable, royalty-free license to use, reproduce, and display the essay for any purpose, including promotional purposes. Essays will not be returned.

IMPORTANT: Existing Vancity members entering via the Mail-In Essay Enrollment Method must provide the email address associated with their Vancity membership and eligible account(s). The email address provided will be used to identify entrants, attribute Contest entries, and, where applicable, link essay entries with entries earned through other Contest activities. For existing members, Vancity may use the information provided to verify eligibility and determine the total number of entries the member is entitled to receive based on their other eligible activities during the Contest Period.

9. **Additional Entries**. An entrant may earn a maximum of 2,500 entries, provided each entry is obtained in accordance with these Contest Rules. Entries in excess of this limit will not be counted. For each eligible action completed within the Contest Period, you will earn extra entries as determined below (see Section 10 for the definition of "Eligible Account"):

Non-Members

- Complete the contest entry form at **www.vancity.com/wishandwin**: **1 entry**
- Become a Vancity member: **1 entry**

Retail Members

- Complete the contest entry form at **www.vancity.com/wishandwin**: **1 entry**
- For each completed year of Vancity membership: **1 entry**, up to a maximum of 60 entries
- For each new pre-authorized payment set up in an Eligible Account with a unique payee: **5 entries**
- For every $500 of net new money deposited into Eligible Accounts: **10 entries**
- For each set up of an eligible payroll or pension direct deposit in an Eligible Account (subject to the qualifying conditions in Section 13): **20 entries**

Business Members

- Complete the contest entry form at **www.vancity.com/wishandwin**: **1 entry**
- For each completed year of Vancity membership: **1 entry**, up to a maximum of 60 entries
- For each set up of a pre-authorized payment to a unique payee in an Eligible Account: **5 entries**

10. **Eligible Accounts.** For the purposes of this Contest, the following accounts are considered "**Eligible Accounts**" and may be used to earn Contest entries through qualifying activities described in these Contest Rules.
    a. **Retail Members:** Eligible accounts include: Vancity Essential™ Chequing, Vancity Essential Plus™ Chequing, Vancity Total™ Chequing, Pay As You Go Chequing, Chequing Plus, Access Chequing, Jumpstart™ High Interest Savings Account, Tiered Savings Account, First Chequing, Student Chequing, Senior Chequing, First Savings, Power Saver, Student Savings, and Senior Savings.
    b. **Business Members:** Eligible accounts include: Independent Business Account, Business Self Serve Package, Business Full Serve Package, Community Service Package, Business Jumpstart™ Savings Account, and FCU Community Financial business chequing and business savings accounts.
    c. **Ineligible Accounts:** For greater certainty, U.S. dollar accounts, registered accounts (including RRSP, RRIF, TFSA, FHSA, RESP and RDSP accounts), and any other account designated by Vancity as ineligible are excluded from this Contest

11. **Membership Year Calculation.** A member's membership years will be determined based on the "Member Since" date recorded by Vancity. The number of membership years will be calculated as of the Contest Closing Date, using the anniversary of the date on which the member first became a Vancity member. Any fraction of a membership year will not be counted towards a member's membership years. Members may receive a maximum of 60 entries based on membership years. Vancity's electronic membership records begin in 1985, and a recorded "Member Since" date in 1985 may reflect a membership that began in 1985 or in any earlier year. Accordingly, any member whose recorded "Member since" date is in 1985 or earlier will receive the maximum 60 membership-based entries, regardless of the number of completed membership years and regardless of any other evidence of an earlier membership start date. Former members of First Credit Union, now operating as FCU Community Financial, a division of Vancity, will be issued entries based on the combined number of years at First Credit Union and FCU Community Financial, a division of Vancity, subject to the 60-entry maximum and the treatment of 1985 or earlier "Member since" dates described above.

12. **$500 Balance Increase Measurement.** Vancity will measure the net increase in a member's combined average balance across all Eligible Accounts by comparing the member's average balance in August 2026 (the "**Baseline Average Balance**") to the member's average balance during September, October, November and December 2026 (the "**Final Average Balance**").

    Members will receive ten entries for each $500 of positive Net Balance Increase (the difference between the Final Average Balance and the Baseline Average Balance).

    Vancity reserves the right, in its sole discretion, to exclude temporary deposits, short-term balance increases, or other transactions intended to artificially inflate Contest entries, and to use average balance calculations and other reasonable verification measures to ensure entries reflect genuine account funding activity.

13. **Payroll/Direct Deposit Entries.** To earn the payroll entries, entrants must set up and receive at least two automated, recurring direct income deposits of $200 or more into an Eligible Account. Eligible direct deposits include: (a) payroll deposits, (b) government credits, or (c) pension payments (each a "**Direct Deposit**"). The Direct Deposit must originate from a single source, use eligible Payments Canada transaction codes, and must not be split between multiple accounts or financial institutions. Tax refunds, insurance payments, direct deposits to commercial accounts, and other non-qualifying credits are ineligible. Vancity, in its sole discretion, will determine whether a direct deposit qualifies, including in cases of non-standard employment arrangements (such as on-demand platform work e.g., DoorDash, Skip the Dishes, Uber, Uber Eats, Lyft) or business owners paying themselves, which may be reviewed on a case-by-case basis. If there is uncertainty

about eligibility, entrants are encouraged to contact Vancity's Member Service Centre at 604-877-7000 or 1-888-826-2489 (toll-free), visit your local branch, or submit an inquiry through the www.vancity.com/ContactUs/ page. To be eligible, the first eligible Direct Deposit must be credited to the Eligible Account by **December 16, 2026 at 11:59 PM** PT.

14. **Pre-authorized Payments Entries.** To qualify for pre-authorized payment entries, an eligible retail or business member must complete a pre-authorized payment transaction from an Eligible Account during the Contest Period. Five Contest entries will be awarded for each unique payee for whom a qualifying pre-authorized payment is made from an Eligible Account during the Contest Period. To be eligible, qualifying pre-authorized payments must be processed from an Eligible Account no later than **December 16, 2026, at 11:59 PM PT.**

    Note: Eligible existing members will receive entries associated with qualifying payroll direct deposits and pre-authorized payments in Eligible Accounts that are active and continue to meet the Contest requirements during the Contest Period. Payroll direct deposits or pre-authorized payments in Eligible Accounts that are discontinued before or during the Contest Period are not eligible for Contest entries.

15. **Entry Allocation**. The total number of entries allocated to each membership, whether individual or business, will be calculated by summing up the entries granted in accordance with the criteria outlined above for the duration of the Contest Period.

    a. **Existing Retail and Business Members:** Once enrolled in the Contest, existing retail and Business Members will automatically receive entries for qualifying activities already in place at the start of the Contest Period, including qualifying payroll direct deposits and pre-authorized payments in Eligible Accounts. No additional action is required**.** Eligible Members may earn additional entries by adding new eligible qualifying activities during the Contest Period, as detailed above.
    b. **Dual Members:** Where the same individual is both a retail Member and the sole proprietor, sole shareholder, or beneficial owner of an individually held Business Membership, that individual may participate in the Contest in only one capacity, either as a Business Member or as a retail Member, but not both. All Contest entries earned by that individual will be allocated to the capacity selected at enrollment, and the individual is eligible to receive only one Prize. Sole proprietors must enter the Contest using the last four digits of their business member card.
    c. **Joint Account:** For jointly held accounts, any Contest entries earned through qualifying activity, including entries based on Net Balance Increase, will be credited solely to the primary account holder associated with the joint account. Entries will not be duplicated or allocated to other joint account holders. For the purposes of

calculating Net Balance Increase, Vancity may consider eligible balances across an entrant's accounts, including jointly held accounts. Where Net Balance Increase is attributable to a joint account, any Contest entries earned from that joint account will be allocated solely to the primary account holder of that account and will not be duplicated or allocated to other joint account holders.

d. **New Members**: New Members begin earning entries after opening Vancity products or services; the more eligible actions they complete, the more entries they will receive.

16. **No Running Count or Interim Entry Tabulation.** Contest entries earned through qualifying banking activities will be tabulated by Vancity following the conclusion of the Contest Period. During the Contest Period, Vancity will not provide entrants with a running count, interim tally, or estimate of their accumulated Contest entries. Any entry information provided by Vancity staff, whether in branch, by telephone, or through any other channel, is approximate only, may not reflect all qualifying activities, and is not binding on Vancity. Vancity's final tabulation of entries after the close of the Contest Period is determinative for all purposes under these Contest Rules.

17. **Selection of Winners.** Each selected entrant will be notified within 10 days of the Draw Date, via e-mail and/or phone using the contact information provided in the form entry to arrange an in-branch appointment for Prize redemption and complete all steps outlined therein, including the completion of a Winner Declaration and Release form.

    a. If the selected entrant fails to complete all Prize redemption requirements including those in Section 18 within 7 days of being contacted by Vancity, the selected entrant forfeits the Prize, and Vancity may select an alternate winner subject to the same conditions.

    b. If the selected entrant is not a 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. The Prize will then be deposited in the selected entrant's new account with Vancity. Any costs associated with becoming a Vancity member (including the membership share purchase) are the selected entrant's sole responsibility.

    c. As a condition of receiving the Prize, the selected winner must book and attend at least 1 consultation with an independent, qualified financial planner or wealth advisor of their choosing, who need not be a Vancity advisor. The purpose of the consultation is to support the winner in determining a responsible course of action for the Prize. Vancity assumes no responsibility for the advice provided, the winner's use of the Prize, or understanding of the available options for the responsible, long-term use of the Prize in pursuit of personal and/or business financial goals. For clarity, the required consultation is for informational and

educational purposes only. Vancity does not recommend or endorse any advisor, strategy, or product.

d. If Vancity has already paid you the Prize and you do not remain a member in good standing for a minimum of 90 days after the end of the month during which you receive your Prize, Vancity reserves the right to require repayment of the full amount of the Prize. You hereby authorize Vancity to deduct all or any part of that amount from any account you maintain with Vancity, even if this places you into overdraft. If you do not have any accounts with us at that time, we will send you an invoice for the value of the Prize, which invoice you agree to pay within 30 days of its postmark date.

18. **Declaration of Winner.** To be declared a winner, the selected entrant must:

    a. meet all eligibility requirements set out in these Contest Rules, including those detailed in Section 3 and Section 17;
    b. correctly answer a mathematical skill-testing question, unaided;
    c. sign and return a Prize release form; and
    d. meet the requirements for Selection of Winner set out above.

    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, the Prize funds will be deposited into an Eligible Account held by the winner. If the winner does not already hold an Eligible Account, a Vancity branch staff member will assist the winner in opening one, into which the Prize funds will be deposited.

19. **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.

20. **Disqualification.** Vancity may disqualify any entrant who: fails to comply with these Contest Rules; cannot be contacted, including where notification is returned undeliverable; fails to respond within required timeframes; fails the skill-testing question; attempts to tamper with the Contest or entry process; engages in fraudulent or deceptive conduct; or is, in Vancity's sole discretion, abusing or attempting to abuse the Contest or not acting in good faith, including any person whose overall member relationship with Vancity is not in good standing. Disqualified entrants forfeit all Prize rights without notice.

21. **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.

22. **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, connected with, or relating to the Contest or acceptance of the Prize, including privacy claims, regardless of the cause

or any fault by Vancity. In no event shall Vancity be liable for any indirect, incidental, special, consequential, or punitive damages of any kind.

23. **Privacy.** Vancity will collect personal information from you to administer the Contest and to determine your eligibility to receive the Prize. This includes the personal information collected and disclosed as part of the Contest and the information required to open the products and services. 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.

24. **Technical Problems**. Vancity is not responsible for: (a) technical malfunctions affecting Contest entries; (b) entries not received or captured; (c) damage to your devices from Contest participation; or (d) entries lost, misdirected, illegible, incomplete, or delayed.

25. **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.

26. **Conflicts.** In the event of a conflict between these Contest Rules and the content of any document, brochure or promotional material advertising the Contest, these Contest Rules shall prevail.

27. **Disputes**. Any dispute between Vancity and you or any other person arising from, connected with, or relating to the Contest("**Disputes**") will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and you hereby irrevocably attorn to the jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within 1 year after the event giving rise to the Dispute occurred, after which time all proceedings regarding the Dispute are barred.

28. **Vancity Decisions Final.** Decisions of Vancity regarding all aspects of the Contest are final and binding on all entrants.

29. **Tax**. By entering, you accept responsibility for any tax liability related to the Prize. Vancity does not provide tax advice. Winners are responsible for determining any tax consequences arising from receipt or use of the prize.

30. **Laws.** This Contest is governed by the laws of British Columbia and the laws of Canada applicable therein. If any provisions of these Contest Rules are found by any court of competent jurisdiction to be unenforceable, all remaining provisions hereof will remain in full force and effect.