

Assiniboine Credit Union
Member Referral Program – Monthly Member Draw
Rules and Regulations

Each month, Assiniboine Credit Union (“**ACU**”) will conduct a random draw (the “**Monthly Draw**”), for a \$500 prize (a “**Prize**”) from Eligible Members who have made a Successful Referral pursuant to the ACU Member Referral Program. Please see the rules and regulations of the Monthly Draws (the “**Rules**”) set out below for information on eligibility and how to enter.

In these Rules, the term “**Eligible Member**” means an ACU member who is age 18 or over and is not an employee of ACU, or a member of ACU’s Board of Directors.

The term “**Successful Referral**” means a referral which directly results in a non-member of ACU becoming a new member of ACU (which, at a minimum, will involve such new member opening an account with ACU) (the “**New Member**”). To be considered a Successful Referral in respect of an Eligible Member, the New Member must present a duly-completed Member Referral Card to ACU (which legibly states the referring Eligible Member’s name, member information and contact information, as well as the correct answer to the skill-testing question) upon becoming a New Member.

DRAW ELIGIBILITY AND HOW TO ENTER

The Monthly Draw for a month is open to all Eligible Members that have made one or more Successful Referrals during such calendar month. An Eligible Member will receive one entry to the Monthly Draw for each Successful Referral made by the Eligible Member during such month.

Please note that Successful Referrals processed after the end of a calendar month will be entered into the following month’s Monthly Draw.

All entries into the Monthly Draw will be discarded after the Prize has been awarded in respect of such Monthly Draw; entries will not be carried forward to future Monthly Draws.

PRIZE INFORMATION

Each month, there will be one (1) Prize available to be won, being a \$500 CAD deposit to the ACU account of the winner’s choosing. Odds of winning a Prize will depend on the number of eligible entries in the Monthly Draw for such month.

WINNER SELECTION AND NOTIFICATION

- The winner of each Monthly Draw will be randomly selected by a representative of ACU within the first ten (10) calendar days of the following month, from all of the valid entries received during the month. The selection of the potential winners will be witnessed by a member of ACU’s marketing department. **The winner of each Monthly Draw is selected randomly from the eligible entries and not based on any other factors.**
- The winning member’s ACU branch will contact the winning entrant by telephone or other contact information on such entrant’s account within five (5) days following the winner’s selection. By making a Successful Referral and entering a Monthly Draw, an entrant consents to publication of the entrant’s name on ACU’s website as a winner.

- Only the winner will be contacted directly. If ACU cannot make contact with a winner within 90 days following the winner's selection, and does not have any reason to believe that further attempts to make contact with the winner will be successful, in its sole discretion, then such winner will be ineligible to win the Prize and ACU may, in its discretion, draw a replacement winner.
- Each winner may be required to sign a written waiver in ACU's form. Each winner's eligibility and compliance with these Rules will be verified before a Prize is awarded. If a winner's eligibility and compliance with these Rules cannot be verified for any reason, a Prize will not be awarded to such ineligible/non-compliant winner, and a new winner will be drawn to receive such Prize (subject to verification of eligibility and confirmation of compliance of the new winner in accordance with these Rules).

DISCLAIMERS

- By entering a Monthly Draw, an entrant is deemed to have read and agreed with all the Rules referenced and contained herein. ACU reserves the right to rule on any issue(s) not covered by these Rules. In the event that an entrant should disagree with any decision made by ACU, the entrant's sole remedy is to withdraw the entrant's entry to the Monthly Draw.
- ACU reserves the right to terminate the Monthly Draws, or any of them, at any time.
- An entrant is entirely responsible for any and all entry- and Monthly Draw-related costs. ACU is not responsible for any problems, losses or damages experienced by the entrant due to forces beyond the control of ACU, such as but not limited to illegible or incomplete Member Referral Cards, or errors or delays in the course of processing a New Member. ACU is not responsible for any unfortunate or unwelcome occurrences and/or damages that may befall entrants as a result of entering the Monthly Draws.
- The Monthly Draws and these Rules are governed by and interpreted in accordance with the laws of the Province of Manitoba.
- If you do not want to be eligible for a Monthly Draw, please contact Marketing@acu.ca. ACU will request your name and contact information in order to ensure that your entry(ies) can be identified and removed from the Monthly Draw.