

Assiniboine Credit Union
Collabria Visa Draw Contest – Summer 2021
Rules and Regulations

Between 12:01 a.m. CDT on August 1, 2021 and 11:59 p.m. CDT on November 30, 2021 (the “**Contest Period**”), eligible individuals may enter a draw to win one (1) of nine (9) Grand Prizes of \$500 (the “**Draw**”) from Assiniboine Credit Union Limited (“**ACU**”), as sponsor, in collaboration with Collabria Financial Services Inc. (“**Collabria**”), as provider of the ACU Collabria Card (defined below). Please see the rules and regulations of the Draw (the “**Rules**”) set out below for information on eligibility and how to enter.

DRAW ELIGIBILITY

- The Draw is open to all individuals 18 years of age or older who are Manitoba residents.
- There are four (4) ways to enter the Draw:
 - (i) by getting approved for a Collabria Visa Card, arranged by ACU (an “**ACU Collabria Card**”) during the Contest Period and in accordance with the Rules under Option 1 below. For greater certainty, if an individual applies for an ACU Collabria Card during the Contest Period but is not approved before the end of the Contest Period (being 11:59 p.m. CDT on November 30, 2021), the individual will not be entered under this entry method (i);

OR

- (ii) by activating an ACU Collabria Card (which, for greater certainty, is either newly-approved or was inactive on the first day of the Contest Period) during the Contest Period and in accordance with the Rules under Option 1 below;

OR

- (iii) by using an ACU Collabria Card to make a purchase during the Contest Period and in accordance with the Rules under Option 1 below;

OR

- (iv) by writing and submitting an original testimonial about ACU in accordance with the Rules under Option 2 below (**no purchase or credit card application is required**).
- Each entrant will receive **a maximum of one (1) entry** into the Draw – regardless of the number of ACU Collabria Card approvals, activations and/or purchases made, and/or the number of ACU testimonials submitted during the Contest Period. Any attempt to earn extra entries by using multiple/different email addresses or identities may void all of such entrant’s entries and may lead to disqualification from the Draw.
 - There will be nine (9) grand prizes of \$500 (each, a “**Grand Prize**”), with each Grand Prize being awarded to one eligible winner of the Draw (for greater certainty, nine eligible winners will receive one Grand Prize each). Odds of winning a Grand Prize will depend on the number of eligible entries.
 - Board members and staff of ACU and Collabria are not eligible to participate in the Draw.

HOW TO ENTER

Option 1: Become Approved for an ACU Collabria Card, Activate an Inactive ACU Collabria Card, or Make a Purchase on your ACU Collabria Card

- Any individual who does any one (1) or more of the following during the Contest Period will automatically be given one (1) entry into the Draw:
 - (a) Becomes approved for an ACU Collabria Card;
 - (b) Activates a new ACU Collabria Card, or an ACU Collabria Card that was inactive on the first day of the Contest Period; or
 - (c) Makes a purchase on his/her ACU Collabria Card.
- The ACU Collabria Card action described in (a), (b) or (c) above must be completed (or, in respect of a purchase in (c) above, must be posted) by 11:59 pm CDT on November 30, 2021. No ACU Collabria Card action described in (a), (b) or (c) above which is completed or posted after this time will be considered in determining Draw eligibility.

Option 2: E-mail an Original Testimonial to ACU (no purchase or ACU Collabria Card required)

- Each ACU testimonial entry must be:
 - (a) An original testimonial about ACU written by the entrant – if the entrant has previously submitted a story or testimonial to ACU in connection with a past ACU draw or contest, such previously-submitted story or testimonial will not be accepted and the entrant will not be entered into the Draw under Option 2 unless he/she provides a new, original testimonial that meets the requirements of these Rules
 - (b) In Microsoft Word format or written in the body of the e-mail submission
 - (c) Approximately 30 to 140 characters long
 - (d) In English or French
- Entries will be accepted by e-mail only. Enter or attach your original ACU testimonial and send it to Marketing@acu.ca with the Subject Line “ACU Testimonial – Collabria Visa Draw” to enter the Draw.
- All entries must be received by 11:59 pm CDT on November 30, 2021. No entries received after this time will be considered.
- Only one submission per individual will be accepted – submitting multiple testimonials will not result in additional entries into the Draw.
- By entering the Draw using this Option 2:
 - (a) Each entrant represents that he/she is the sole creator and writer of the testimonial submitted and no other party has any intellectual property rights or claims in respect of the ownership or use of the testimonial.

- (b) Each entrant agrees that by submitting his/her original testimonial, ACU will have the **exclusive** rights to use and publish his/her original testimonial, or any part thereof, from time to time, in perpetuity, anywhere in the world and in any medium, without any compensation or notification to the entrant.
- (c) Each entrant acknowledges that his/her testimonial, or an excerpt from his/her testimonial, may be used in ACU's marketing materials or in other ways to promote ACU from time to time, and agrees that such use is acceptable. The entrant's name may be published by ACU in association with his/her testimonial.
- All of the following information must be submitted with the email containing or attaching the testimonial:
 - (a) The entrant's name and age; and
 - (b) The entrant's address and telephone number.

WINNER SELECTION AND NOTIFICATION

- The nine (9) potential winners of the Draw will be randomly selected by a member of ACU's marketing department on December 14, 2021 at 2nd Floor, 200 Main Street, Winnipeg, MB, from all of the valid entries received during the Contest Period. The selection of the potential winners will be witnessed by two (2) witnesses from ACU's marketing department. **This is not a merit-based Draw, and the winners will not be selected based on the number or size of ACU Collabria Card transaction(s) or the quality or content of testimonial submitted, provided the entrant complies with these Rules.**
- ACU will announce the potential winners during the week of December 13, 2021, by publication on ACU's website and contacting the winning entrants by telephone. By entering the Draw, an entrant consents to publication of his/her name on ACU's website for this purpose.
- Only the potential winners will be contacted directly. If ACU cannot make contact with a potential winner by 5:00 p.m. on December 31, 2021 and does not have any reason to believe that further attempts to make contact with the potential winner will be successful, such potential winner will be ineligible to win a Grand Prize and ACU will redraw a replacement potential winner.
- Each potential winner will be required to (i) attend in-person at an ACU branch to answer a mathematical skill-testing question; and (ii) sign a written waiver in ACU's form, if required by ACU, as conditions of such winner being eligible to win a Grand Prize. Each winner's eligibility and compliance with these Rules will be verified before the prize is awarded. If a winner's eligibility and compliance with these Rules cannot be verified for any reason, a Grand Prize will not be awarded to such ineligible/non-compliant winner, and a new winner will be drawn to receive such Grand Prize (subject to verification of eligibility and confirmation of compliance of the new winner).
- Once a winner's eligibility and compliance with these Rules have been verified, a Grand Prize will be distributed to the winner via cheque (mail or pick-up) or, if a winner has an ACU chequing or savings account, via direct deposit to such ACU account at such winner's request.

- Without requirement to do so, ACU may, as a condition of the prize award, require a written waiver from each of the winners.

DISCLAIMERS

- By entering the Draw, an entrant is deemed to have read and agreed with all the Rules of the Draw. 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 his or her entry prior to the deadline for entries. All related expenses incurred shall be borne solely by the entrant. No entries may be withdrawn after the Contest Period has ended.
- An entrant is entirely responsible for all entry-related costs, including but not limited to: purchase or renting of equipment, use of computer systems, transmission fees, transaction fees, etc. Neither ACU nor Collabria is not responsible for any damage or loss that may occur during the sending of entries via the internet or for any problems or damages experienced by the entrant due to forces beyond the control of ACU or Collabria, such as but not limited to troubles relating to computer networks, computer virus infections or unauthorized computer access, or errors or delays in the course of or relating to an ACU Collabria Card approval, activation or purchase posting. Neither ACU nor Collabria is responsible for any unfortunate or unwelcome occurrences and/or damages that may befall entrants as a result of entering the Draw, applying for or using an ACU Collabria Card, or use by ACU of an entered testimonial.
- An entrant must possess the exclusive rights to the entered testimonial, and is responsible for having obtained any necessary permissions relating to the subject and/or subject matter of the entered testimonial. Neither ACU nor Collabria is responsible for any claims or complaints against infringement of rights or damages from third parties relating to the subject and/or subject matter of entries, and the entrant agrees to indemnify and hold ACU and Collabria harmless in such cases. An entered testimonial which relates to an identified or identifiable person may infringe on such person's right of privacy or may disclose such person's personal information. An entrant shall use due care to avoid any infringement of personal rights including but not limited to obtaining necessary permission from such person to the use of his or her name or personal information prior to submitting the testimonial.
- The Draw and these Rules and Regulations are governed by and interpreted in accordance with the laws of the Province of Manitoba.
- If you are not interested in participating in this ACU Collabria Visa Draw Contest and do not want to be eligible for the Draw, please contact **Marketing Department at 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 Draw.