

Vancity Google Pay Debit Contest 2024

Official Contest Rules

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 starts at 12:00 am PST Wednesday, October 16, 2024, and ends at 11:59 pm PST on Wednesday, November 6, 2024 (the “**Contest Period**”).
2. **Prizes:** There are three (3) prizes to be won, each consisting of one (1) \$1000 cashable term deposit (the “**Prize**”). All amounts in these rules are in Canadian dollars. Prizes are not eligible for substitution and must be accepted as awarded. Chances of winning depend on the number of eligible entries. Only one (1) prize can be awarded to a winner. A winner’s entries will be removed from subsequent draws.
3. **Award of Prizes:** Three random draws will be held for the Prizes on Friday, November 15, 2024. The eligible entry that is selected for each draw must comply with these Contest Rules to win a Prize. Additional draws may be made, if necessary, to award the Prizes. The potential winners must be confirmed as a winner in accordance with these Contest Rules. Unclaimed Prizes will not be reissued by Vancity.
4. **How to Enter:** No purchase is necessary to enter or win.
 - **Automatic entry** – you will be automatically entered into the Contest by using your Vancity MEMBER CARD® debit card through Google Pay or Apple Pay. Each successful Google Pay or Apple Pay debit card transaction during the Contest Period counts as 1 (one) entry. There is a maximum of 25 entries per participant/entrant.
 - **Alternative entry** – If you do not want to use Google Pay or Apple Pay, but want to enter the Contest, you may do so by mailing a letter, with your full legal name, address and phone number and, in 150 words or less, a response to: “Why do you think Vancity is a financial force for change?”, to: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8. Participants are responsible for ensuring the letters are delivered before the end of the Contest Period.
5. **Withdrawal from Entry.** If you wish to use Apple Pay or Google Pay but do not want to participate in the Contest, you must notify Vancity in writing prior to Wednesday, November 6, 2024. Please mail your “Withdrawal from Contest” notification with your full legal name, address and phone number to: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.
6. **Eligibility:** The Contest is open to all Vancity MEMBER CARD® debit card users, who are cardholders as of October 16, 2024. Entrants must be legal residents of British Columbia, be 19 years and older, and must have a physical active Vancity MEMBER CARD® debit card

with their name embossed on the card and be using Google Pay and/or Apple Pay.

7. **Participant's Agreement:** By entering the Contest you:
 - (a) Acknowledge that you have read, understand and agree to be bound by these Contest Rules;
 - (b) Consent to Vancity contacting you in accordance with these Contest rules;
 - (c) Agree not to challenge or claim against Vancity in relation to the Contest; and
 - (d) Agree that the decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.
8. **Disqualification:** Vancity may disqualify any entry that does not comply with these Contest Rules. If a potential winner (selected entrant) cannot be contacted, fails to respond within the time specified in Section 10, fails to correctly answer the skill-testing question, fails to provide the required information or identification for verification in accordance with Section 9, or if the Prize or prize notification is returned as undeliverable, then the potential winner will be disqualified and will forfeit the prize without notice.
9. **Winner Verification:** The potential winner is subject to verification by Vancity, including proof of identity by government issued identification and eligibility.
10. **To Claim a Prize:** The selected entrants will be contacted by phone or in any other manner determined by Vancity. To be declared a winner and claim a prize, the potential winner must:
 1. within five days of the initial notification by Vancity:
 - a) correctly answer a time-limited, mathematical skill-testing question;
 - b) sign and return, without further compensation, Vancity's Declaration and Release confirming compliance with these Contest Rules and acceptance of the prize as offered, releasing Vancity, its affiliates and its and their agents with respect to injuries, accident, loss or damages relating to the Contest or the awarding of the prize, and consenting to use of the potential winner's name, city, photograph and/or statement in any publicity carried out by Vancity relating to this Contest;
 2. comply with these Contest Rules.

If, in Vancity's sole discretion, a potential winner fails to do any of the above, is disqualified pursuant to Section 8, or is not verified pursuant to Section 9, then that entrant will be disqualified and a new entrant will be drawn.

11. **Release and Indemnification:** You agree to indemnify, release and hold harmless Vancity, its affiliates and each of their respective directors, officers and employees from any and all liability for any loss, harm, damages, cost or expense arising out of or resulting from, in whole or in part, directly or indirectly, from your participation in the Contest, participation in any Contest-related activity or the acceptance, use or misuse of any Prize awarded in the Contest, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.
12. **Privacy:** By entering the Contest, you consent to Vancity storing, sharing and using the personal information submitted by you for administering the Contest and in accordance with

Vancity's privacy policy (available at <https://www.vancity.com/PrivacyAndSecurity/>.) All entries become the property of Vancity and will not be returned.

13. **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 or Contest question to be received or captured for any reason; or (c) any injury or damage to your computer, mobile device or wearable device resulting from participating in the Contest.
14. **Changes:** Vancity may withdraw, amend, or suspend the Contest (or change these Contest rules) for any reason without any notice, including to deal with any technical problems, computer/mobile viruses or bugs, unauthorized interventions or other cause beyond Vancity's reasonable control that interfere with the proper conduct of the Contest. Vancity may also adjust any of the dates and timeframes provided in the Contest Rules without prior notice to you to verify compliance by any participant 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. The decision of Vancity is final with respect to any changes to this Contest or these Rules.
15. **Laws:** This Contest is subject to all applicable federal and provincial laws and shall be governed exclusively by the laws of the Province of British Columbia, Canada.