

OFFICIAL RULES

“WIN 1 OF 5 APPLE IPADS” Contest (the “Contest”)

THE FOLLOWING CONTEST IS VALID ONLY IN CANADA, EXCLUDING THE PROVINCES OF BRITISH COLUMBIA, MANITOBA AND QUEBEC. TO BE ELIGIBLE FOR THIS CONTEST, YOU MUST BE A LEGAL RESIDENT OF CANADA WHO HAS REACHED THE AGE OF MAJORITY IN THE PROVINCE OR TERRITORY IN WHICH YOU RESIDE. THIS CONTEST WILL BE CONSTRUED ACCORDING TO APPLICABLE CANADIAN LAW. SUBMISSION OF AN ENTRY CONSTITUTES ACCEPTANCE OF THESE OFFICIAL RULES. LIMIT OF ONE (1) ENTRY PER PERSON. LIMIT OF ONE (1) PRIZE PER PERSON. **NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.**

1. **HOW TO ENTER:** The Contest begins on Monday, March 11th, 2024 at 12:00:01 am (PT) and ends on Sunday, March 31st, 2024 at 11:59:59 pm (PT) (the “**Contest Period**”). All entries must be received during the Contest Period. To enter for a chance to win, apply for a product on springfinancial.ca Entries valid with fully funded unsecured loan or loan increase only, all complete information provided within the Contest Period.

NO PURCHASE NECESSARY METHOD OF ENTRY. To enter, please call our toll free number at 1-888-877-2898 and complete an electronic entry form with our team.

Spring Financial Inc. (the “**Sponsor**”), its affiliates, advertising and promotion agencies, and each of their respective agents, employees, directors, officers, shareholders, successors and assigns (collectively, the “**Releasees**”) are not responsible for (and have no liability in relation to) any lost, late, misdirected or incomplete entries (all of which are void) or for any inaccurate transcription of entry information. Proof of sending an entry is not proof of receipt by Sponsor. Limit of one (1) entry per person. Only one (1) prize to be awarded per confirmed winner. All entries from any individual submitting or attempting to submit multiple entries are void. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

2. **PRIZE:** There are (5) prizes available to be won. Five confirmed winners will be awarded a 9th Generation iPad by Apple, each with an approximate retail value of **\$500.00**. Prizes must be accepted as awarded without substitution and are not transferable, not for resale and have no cash surrender value. Sponsor has the right, in the event that a prize cannot be awarded as described for any reason, to substitute another prize or prizes of equal or greater value, without liability. The prizes are offered by a third party, and winners will need to coordinate dates and times of participation directly with such third party. All expenses not specified (including but not limited to transportation, incidentals or any other costs not

specifically listed) are the responsibility of the prize winner. Chances of winning are dependent upon the number of eligible entries received during the contest period. If the prize notification is returned as undeliverable, if a winner cannot be contacted for any reason, or if a winner fails to execute and return any required documentation within the time frame specified, the prize will be forfeited.

- 3. SELECTION OF PRIZE WINNER:** The (5) random draws will be held on Wednesday, April 3rd, 2024 at approximately 12:00 pm (PT) (the “**Draw Date**”). The Sponsor or its designated representatives will attempt to contact the selected entrants within ten (10) business days of the Draw Date. If a selected entrant cannot be reached within ten (10) business days of the draw date, the selected entrant will be disqualified, and the Sponsor retains the right, in its sole discretion, to randomly select another entrant from among the remaining eligible entries. The Sponsor will not be responsible for failed attempts to contact a selected entrant.

Before being declared a confirmed prize winner, each selected entrant will be required to: (a) correctly answer a mathematical skill-testing question administered by phone, without mechanical or other aid; (b) supply proof of age and residency by providing a photocopy of one (1) piece of Canadian issued government photo identification (including date of birth); and (c) sign and return within ten (10) business days of notification the Sponsor’s declaration and release form, which (among other things): (i) confirms compliance with these Official Rules; (ii) acknowledges acceptance of the prize as awarded; (iii) releases the Releasees from any and all liability in connection with this contest, the entrant’s participation therein and/or the awarding and use/misuse of the prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the contest and/or photograph or other likeness without further notice or compensation, unless required by law, in any publicity or advertisement carried out by or on behalf of the Sponsor or its affiliates in any manner whatsoever, including print, broadcast or the internet. If the selected entrant: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed contest documents within the specified time; and/or (c) cannot accept the prize for any reason; then he/she will be disqualified (and will forfeit all rights to the prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate eligible entrant from among the remaining eligible entries received in accordance with these Official Rules during the Contest Period (in which case the foregoing provisions of this section shall apply to such new selected entrant).

- 4. ELIGIBILITY:** The contest is open only to legal residents of Canada (**excluding British Columbia, Manitoba and Quebec**) who have reached the age of majority in their province or territory of residence. Employees, representatives and agents of Sponsor and its affiliates, distributors, agents, advertising and promotion agencies involved in this Contest and those living in the same household of such

persons are not eligible to enter or win. The entrant is the individual whose name appears on the entry form. Only one (1) entrant's name may appear on the entry form.

5. **INTERNET:** Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft, destruction or unauthorized access to, or alteration of entries. Sponsor and its agents are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers or providers, computer equipment, software, failure of any email or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the internet or at any website or any combination thereof, including any damage to entrant's or any other person's computer and other property relating to or resulting from participation in this Contest or from downloading any materials in this contest. ANY ATTEMPT TO UNDERMINE THE LEGITIMATE OPERATION OF THIS CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY PERSON(S) RESPONSIBLE TO THE FULLEST EXTENT OF THE LAW.
6. **PRIVACY/PERSONAL INFORMATION:** By entering this contest, each entrant consents to the collection, use and disclosure by Sponsor of his/her personal information including name and contact information (including but not limited to telephone number, address and email address) (a) for the administration of this Contest including but not limited to the announcement of winners and awarding and delivery of prizes; and (b) unless otherwise indicated by the entrant, for market and consumer research purposes. The name of the confirmed winner may be posted on the social media pages of the Sponsor and/or its affiliates. Sponsor's privacy policy may be found at <https://www.springfinancial.ca/privacy-policy>.
7. **GENERAL:** No correspondence regarding entries will be entered into with entrants, except as provided in these Official Rules. By entering the contest, and in consideration for eligibility to win a prize, entrant agrees to be bound by these Official Rules, and agrees that Sponsor shall not be held responsible for, and entrant has no right to bring any claim, action or proceeding of any kind or nature whatsoever against the Releasees in connection with: (1) entrant's participation in this contest; (2) the awarding, receipt, possession, use and/or misuse of a prize; or (3) participation in any activities related to this contest. Sponsor reserves the right, in its sole discretion, to modify, cancel, terminate or suspend all or any part of this contest at any time for any reason without prior notice, subject to applicable laws. In such case, Sponsor may, but shall not be required to, in its sole discretion, determine the winner in accordance with these Official Rules, from among all valid, non-suspect entries received prior to the event which warranted such action. Sponsor reserves the right, in its sole discretion, to disqualify any individual who

(a) tampers with, or attempts to tamper with, the entry process; or (b) violates any of these Official Rules. All matters in relation to the contest and the awarding of prizes, including the eligibility of entrants, the declaration of a winner and any entrant's compliance with the Official Rules, will be determined in the sole discretion of the Sponsor, whose decision is final. In the event of any discrepancy or inconsistency between the terms and conditions of these Official Rules and disclosures or other statements contained in any contest-related materials, including, but not limited to: the Contest entry form, website, point of sale, television, print or online advertising; the terms and conditions of these Official Rules shall prevail, govern and control.