



**Steinbach Credit Union (SCU)
Member Referral Contest (The "Contest")**

OFFICIAL RULES AND REGULATIONS

No purchase necessary. See eligibility section below for further details. To complete your contest entry, you must read and agree to the following contest rules (the "Contest Rules"). Participation in the Contest constitutes full and unconditional agreement and acceptance of the Contest Rules.

1. **CONTEST PERIOD:** Starting **July 2, 2025 at 10:00 AM Central Time (CT)** and ending **December 31, 2025 at 11:59 PM CT** (the "Contest Period").
2. **ELIGIBILITY:** The Contest is only open to Canadian residents, excluding Quebec residents, who have reached the age of majority. Employees of SCU or any of its respective divisions, parent, subsidiary, or affiliated companies (the "Sponsor") and any person domiciled with an employee of the Sponsor are not eligible to participate or win a Prize in the Contest.
3. **HOW TO ENTER:** Complete and submit the Refer a New Member online form for a friend or family member who would benefit from becoming an SCU member. If they become a new member as a result of your online form submission, you'll be entered into the draw. SCU reserves the right to refuse any entry for any reason that it may determine.

No purchase necessary. To enter the Contest without a purchase, send through a handwritten entry form containing your name, address, postal code, telephone number, and an original (no photocopies) essay of a minimum of 50 words explaining why you should win this contest. Limit one essay entry per person per day, during the contest period. Entries can be mailed to the following address:

**SCU Member Referral Contest
Attn: Marketing Department
333 Main Street
Steinbach, MB R5G 1B1**

Each prize will consist of one (1) \$500 savings account.

The Prize is not transferable and has no cash surrender value. The Sponsor has the right, in their absolute discretion, to make substitutions of equivalent kind or value in the event of unavailability of any component of the Prize for any reason whatsoever.

4. **PRIZE DRAWING:** On or before January 15, 2026, two (2) potential winners from each SCU branch (1575 Lagimodiere Blvd, Winnipeg, Manitoba, 2100 McGillivray Blvd, Winnipeg, Manitoba and 333 Main Street, Steinbach, Manitoba) will be selected through a random draw of all eligible entrants. Six (6) potential winners will be selected. Draw will be held at 333 Main Street, Steinbach, Manitoba by contest judges appointed by SCU (the "Contest Judges"). The odds of winning depend on the number of valid entries received.
5. **HOW TO CLAIM YOUR PRIZE:** The selected potential winners will be notified on or before January 15, 2026. Potential winners must claim the Prize within one week after being notified of being a potential winner, or within an acceptable time limit at the sole discretion of SCU.

Before being declared a winner, the potential winner will be required to provide valid proof of identity, age and residence, and any other relevant documentation requested by SCU, and complete a Declaration of Liability, Waiver and Publicity Release (the "Release") form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question. In the event that a potential winner is disqualified or otherwise determined to be ineligible, SCU may, in its sole discretion, hold another random draw to determine an alternate potential winner. SCU is not responsible, whether as a result of human error or otherwise, for any failure to contact any potential winner. By accepting a Prize and signing the Release, winners consent to the use of their names, addresses, voices, and statements relating to the Contest or the Sponsor, and photographs or other likenesses, without further compensation, in any publicity carried out by the Sponsor or any related entities in connection with the Contest, except where prohibited by law.

6. **CONDITIONS OF ENTRY:** Entrants: (i) acknowledge compliance with these Contest Rules including all eligibility requirements and, (ii) agree to be bound by the decisions of the Contest Judges, made in their sole discretion, which

shall be final and binding in all matters relating to the Contest. Entrants who have not complied with these Contest Rules are subject to disqualification.

DISCLOSURES

7. Any attempt by an entrant or other individual to deliberately damage or undermine the legitimate operation of the Contest, including, but not limited to, any fraudulent claims, is a violation of criminal and civil laws. Should such an attempt be made, the Sponsor reserves the right to seek remedies and damages from any such individual to the fullest extent permitted by law.
8. Should any draw indicate that an entrant is entitled to win a Prize and that representation is later deemed to have occurred as a result of an error of any kind in connection with the Contest, or as a result of fraud, then the entrant's eligibility to entitlement of such Prize will be decided in accordance with the terms and conditions of these Contest Rules.
9. If a dispute arises relating to a Prize won between an entrant and the Sponsor, a combination of factors will be assessed in determining if that entrant is in fact eligible to win a Prize. The Contest Judges will determine that entrant's entitlement to any Prize. In no event will the Sponsor be liable for more than the one (1) prize.

DISCLOSURES

10. The Sponsor reserves the right to suspend, cancel or modify the Contest at any time, if fraud, technical failures or any other errors or other causes beyond the control of the Sponsor corrupt the administration, security, and/or integrity of the Contest.
11. The Contest is subject to all Federal, Provincial, and Municipal laws.
12. All issues and questions concerning the construction, validity, interpretation and enforceability of these Contest Rules, or the rights and obligations of all entrants and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the Province of Manitoba without regard to Manitoba conflicts of law principles. All entrants consent to the jurisdiction and venue of the Province of Manitoba.

13. The invalidity or unenforceability of any provision of these Contest Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In particular, Sponsor employees are not authorized to waive, modify or amend any provision or provisions of these Contest Rules in any manner whatsoever.
14. Certain Personal information, including name, address and phone number, collected from entrants will be used by the Sponsor for the purpose of administering the Contest. The Sponsor will not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by the Sponsor to fulfill the above purposes, in accordance with SCU's privacy code which can be found at <https://www.scu.mb.ca/online-banking-security/privacy-policies> or as permitted or required by law.