



A DIVISION OF FIRST WEST CREDIT UNION

The United Way Drive Thru Breakfast Golden Ticket Contest – Terms and Conditions

By participating in the Contest (as defined below), entrants agree to abide by these Terms and Conditions (the “Contest Rules”). By participating in the Contest, you understand that you are providing your information to First West Credit Union (the “Sponsor”), and any information provided will be used to administer the Contest in accordance with the Sponsor’s privacy policy.

Contest Period

1. The United Way Drive Thru Breakfast Golden Ticket Contest (the “Contest”) will take place at the 10th Annual North Okanagan Drive Thru Breakfast Event (the “Event”) on October 07, 2021 from 6:30 am to 9:00 am (the “Contest Period”).

Eligibility

2. The Contest is open to any resident of British Columbia who is at least 19 years of age or older on the date that he or she attends the Event or is a resident of British Columbia under the age of 19 years (a “Minor”) and has the permission from their parent or legal guardian to participate in this Contest.
3. To be eligible to participate to be awarded the Prize, an entrant must:
 - a. Notify the Sponsor (pursuant to these Contest Rules) that you are the recipient of the “Golden Ticket”; and
 - b. Book and complete a Financial Snapshot or Personal Investment Plan at a Valley First Credit Union or Enderby & District Financial branch pursuant to the timelines set out in these Contest Rules...
4. Directors, employees, contractors, agents and other representatives, and their respective immediate families, of the Sponsor, or any of their affiliates, divisions, or promotional agencies are not eligible to enter or win.
5. The Contest is open only to individuals; no groups, organizations, or other non-natural persons are eligible to win.
6. No purchase necessary.

Prize Available

7. There is one (1) prize available to be won by the Golden Ticket holder. The prize consists of a \$1,000 award, offered in one of the five following ways, of which the Golden Ticket holder can choose (the “Prize”):



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“Smart Start”

This prize is a \$1,000 CAD Registered Education Savings Plan held at First West Credit Union.

“Your Future”

This prize is a \$1,000 CAD term deposit or Registered Retirement Savings Plan held at First West Credit Union.

“Lose Your Loan”

This prize is awarded as \$1,000 CAD towards the Golden Ticket holder’s personal loan, issued as a cheque and delivered to the Golden Ticket holder’s financial institution holding his or her loan.

“Lose Your Credit Card”

This prize is awarded as \$1,000 CAD towards the Golden Ticket holder’s credit card balance, issued as a cheque and delivered to the Golden Ticket holder’s financial institution holding their credit card.

8. The Sponsor reserves the right to substitute a prize of equal value without liability or further notice. The Prize must be accepted by the Golden Ticket holder in his or her name and is non-transferable, non-exchangeable, not redeemable for cash and no component thereof is convertible to cash. The Prize must be accepted as awarded and may not be sold.
9. In the event a Minor receives the Golden Ticket, he or she is permitted to transfer such Golden Ticket to his or her parent or legal guardian, who will then be the eligible entrant (subject to compliance with these Contest Rules).

Winner Confirmation and Claiming the Prize

10. The Golden Ticket holder must contact the Sponsor by email (marketing@valleyfirst.com) or by telephone (250 488 5447) between October 7, 2021 and October 21, 2021 (the “Notification Period”), to arrange for the administration of the mathematical skill-testing question and comply with these Contest Rules in order to awarded the Prize. The Golden Ticket holder must, on or before November 7, 2021 have claimed his or her Prize, failing which, any such Prize claim is null and void, and his or her Prize is forfeited. If the Golden Ticket holder is not eligible or is not otherwise confirmed as a winner, as determined by the Sponsor in its sole discretion, then he or she will be disqualified and his or her Golden Ticket will be disregarded.
11. In order to receive the Prize, the Golden Ticket holder must:
 - a. Notify the Sponsor that they are the recipient of the Golden Ticket within the Notification Period;
 - b. Correctly answer a mathematical skill-testing question;



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- c. Book and complete a Financial Snapshot or Personal Investment Plan at a Valley First Credit Union or Enderby & District Financial branch on or before October 29, 2021; and
 - d. Sign a declaration stating that they:
 - i. Have read, understood and complied with these Contest Rules;
 - ii. Release and discharge the Sponsor, its subsidiaries, affiliates, officers, directors, employees and agents; and
 - iii. Consent to the announcement of the Golden Ticket holder's name and the use by or on behalf of the Sponsor of the Golden Ticket holder's name, address, photograph, likeness, voice or statements, and/or use for advertising and promotional purposes without any further compensation to the Golden Ticket holder.
12. The United Way will be giving out 1000 breakfast bags at the Event during the Contest Period in accordance with the Event's rules, which can be found here: NorthOKDriveThru.com. The chances of winning the Contest are 1 in 1000 (One-In-One Thousand) as the Golden Ticket will be found in one of the 1000 breakfast bags. The recipient of the Golden Ticket would subsequently be bound by these Contest Rules in order to receive the Prize.

General

- 13. In addition to the rules and regulations of the Event, each and all entrants agree to abide by and be bound by these Contest Rules. Any award of the Prize is conditional upon compliance with these Contest Rules and the Golden Ticket holder signing any further releases required by the Sponsor, including any Contest and Photography Release form, confirming his or her agreement to abide by and be bound by these Contest Rules and accepting the Prize as offered.
- 14. All information provided by any entrant at the Event, including the Golden Ticket holder becomes the property of the Sponsor and will not be returned. Information on the Sponsor's use of personal information in connection with this Contest and other matters is contained in the [privacy policy](#).
- 15. The Sponsor is not responsible for any individual not entered, or the Golden Ticket being lost, stolen, misdirected, damaged or delayed, for any reason whatsoever. No communication with entrants will be entered into except with the Golden Ticket holder.
- 16. The awarding of the Prize is subject to all federal, provincial, and other laws applicable in British Columbia. Void where prohibited. The Sponsor may, where required by law, disclose Contest entrant information to the government. If any provision of these Contest Rules is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect.



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17. The Golden Ticket holder consents to the use by the Sponsor or any other subsidiary of the Sponsor, of his or her name, municipality of residence, photograph, voice and statements without charge or compensation other than the Prize awarded.
18. All decisions made by the Sponsor with respect to all aspects of the Contest are final. The Sponsor's failure to enforce any of the Contest Rules shall not constitute a waiver.
19. The Sponsor, its subsidiaries and affiliates, and any of their respective directors, officers, employees, agents, or other representatives will not, under any circumstances, be responsible for, or liable to any entrant or any other person for:
 - i. any failure for any reason whatsoever of the Golden Ticket holder to receive a Prize notification;
 - ii. any erroneous, lost, damaged, late, incomplete, misdirected, deleted, defective, or altered Golden Ticket, regardless of the cause;
 - iii. any changes in telephone number or other contact details after the Contest Period has concluded;
 - iv. any computer, online, telephone, or technical malfunctions or errors that may occur, regardless of the cause; and
 - v. this Contest is not capable of being completed in accordance with these Contest Rules.
20. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR INTERFERE WITH THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND/OR OTHER RELIEF FROM ALL RESPONSIBLE PERSONS TO THE FULLEST EXTENT PERMITTED BY LAW.
21. The Sponsor reserves the right, at its sole discretion, to cancel, modify, terminate or suspend this Contest, in whole or in part. If any event or any human intervention corrupts or affects the administration, security, impartiality or the normal running of this Contest as provided for in these Contest Rules, the Sponsor may, at its sole discretion, disqualify any entrant responsible for such misconduct.
22. None of the Sponsor, or any other subsidiary companies of the Sponsor, or any of their respective directors, officers, employees, agents, or other representatives will be responsible for any erroneous, lost, damaged, late, incomplete, misdirected, deleted, defective, or altered Golden Ticket, regardless of the cause, any computer, online, telephone, or technical malfunctions or errors that may occur, regardless of the cause, injuries, accidents, loss or misfortune relating to the Prize awarded, a Golden Ticket Holder's use of the Prize awarded and/or otherwise resulting from the Contest. The Golden Ticket holder agrees to indemnify and save harmless the Sponsor, or any other subsidiary companies of the Sponsor and each of their respective directors, officers, employees, agents and other representatives (and each of them) of and from all claims, demands, proceedings, liabilities and costs whatsoever relating to the Prize awarded, the Golden Ticket holder's use of the Prize awarded and/or



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resulting from the Contest, including without limitation legal costs on a solicitor-and-client basis. Without limiting anything else contained in these Contest Rules, the Sponsor and its affiliated companies, and their respective directors, officers, employees, agents, and other representatives are not liable if for any reason the Contest is not capable of being completed in accordance with its Contest Rules and as result a Prize not being awarded in accordance with these Contest Rules, including without limitation for reasons relating to technical failures, the loss or non-existence of communications capability, computer virus or tampering, or any other cause.

23. By entering this Contest, you acknowledge that you have read, understood and agreed to be bound by these Contest Rules.