

# Virtual One Financial Services Grand Opening Grand Prize Draw Contest

04/02/09

## **Virtual One Credit Union Ltd.**

### **Grand Opening Contest Official Rules and Regulations**

#### **CONTEST ELIGIBILITY, CHANCES OF WINNING AND SKILL-TESTING QUESTION:**

- 1.** This contest is sponsored by Virtual One Credit Union Ltd. on the opening of their Trillium Branch, Virtual One Financial Services, at Unit G1, 15 Bronte College Court, Mississauga, Ontario, L5B 0E7 and is open to residents of Ontario only, 18 years of age or older, except for employees of Virtual One Credit Union Ltd., the employees' immediate family members and persons with whom such employees are domiciled. Identification must be produced on request.
- 2.** The odds of winning in the Grand Prize Draw Contest depend upon the number of entrants/draw prize ballots received during the specified time of the contest. Virtual One Credit Union Ltd. reserves the right to extend or cancel the contest without notice to any contestants if a minimum number of 500 [Five Hundred] eligible draw prize ballots are not received during the specified time of the contest.
- 3.** In order to be declared a winner, selected entrants will be required to correctly answer a time-limited mathematical skill-testing question, sign a declaration and release form verifying compliance with the rules and regulations, and the acceptance of the prize as awarded and return all documents prior to date and time specified by Virtual One Credit Union Ltd. All answers to the skill-testing question are final and if incorrect then the selected entrant is no longer eligible to receive the prize.
- 4.** In the event the selected entrant does not meet the eligibility requirements or otherwise qualify for a prize, then Virtual One Credit Union Ltd. has no obligation to award any prize to that selected entrant.

#### **HOW TO ENTER AND WIN**

- 5.** To enter a draw prize ballot all entrants must visit the Trillium Branch of Virtual One Credit Union Ltd. located at Unit G1, 15 Bronte College Court, Mississauga, Ontario, L5B 0E7 and fill out and deposit a draw prize ballot in the ballot receptacle provided at the Trillium Branch. Virtual One Credit Union Ltd. may make the ballot receptacle available at promotional events leading up to the Grand Prize Draw contest at their sole discretion. The contest will be open from Tuesday February 10<sup>th</sup>, 2009 through to the closing of the contest at 3:30 pm on Wednesday February 18<sup>th</sup> 2009.
- 6.** Incomplete ballot entries will be disqualified. All entry draw prize ballots shall become the property of Virtual One Credit Union Ltd. Virtual One Credit Union Ltd. is not responsible for any lost, misdirected or delayed entries. Photocopies of draw prize ballots, or ballots

received by telephone, facsimile, courier, email or any other electronic medium will not be accepted. There is a limit of one draw prize ballot entry per person

7. No purchase is necessary to enter a ballot. The Virtual One Financial Services Grand Opening "Grand Prize Draw" contest will run from February 10<sup>th</sup> -18<sup>th</sup> at the new Trillium Branch Location. To enter, complete a draw prize ballot. Entry must be received by the closing of the draw. The closing of the draw is Wednesday February 18<sup>th</sup>, 2009 at 3:30 p.m.

8. All contestants agree to have their names enrolled to receive the quarterly newsletter prepared by Virtual One Credit Union Ltd.

9. The Grand Prize draws will be held on Wednesday February 18<sup>th</sup>, 2009 at 4:00 p.m. at the Trillium Branch of Virtual One Credit Union Ltd. located at Unit G1, 15 Bronte College Court, Mississauga, Ontario, L5B 0E7

## PRIZES

10. There are eight (8) prizes available to be won in the contest. The prizes include:

- An LG 47 inch LCD TV. Approximate retail value of this prize is fourteen hundred and ninety-nine dollars CDN (\$1,499.00).
- A Nintendo Wii Console. Approximate retail value of this prize is two hundred and eighty-nine dollars CDN (\$289.00) and A Wii Fit game with Balance Board. Approximate retail value of this prize is one hundred and nine CDN (\$109.00)
- A local Spa Certificate. Approximate retail value of this prize is two hundred and fifty CDN (\$250.00). The Contest Sponsors are not responsible for scheduling Spa attendance and assume no liability for scheduling restrictions of any kind whatsoever. The Spa prize must be used in accordance with the terms specified by the Spa owners or the prize is null and void and no cash equivalent will be awarded.
- An Apple 8G iPod touch. Approximate retail value of this prize is two hundred and thirty-nine CDN ( \$239.00)
- A Magellan Road Mate GPS. Approximate retail value of this prize is one hundred and sixty-nine CDN (\$169.00)
- A Kodak EasyShare camera M893 IS. Approximate retail value of this prize is one hundred and thirty-nine CDN (\$139.00)
- A Stage West Dinner and Theatre Package. Approximate retail value of this prize is one hundred and fifty CDB (\$150.00). The Contest Sponsors are not responsible for scheduling Stage West Dinner and Theatre attendance and assume no liability for scheduling restrictions of any kind whatsoever. The Stage West Dinner and Theatre prize must be used in accordance with the terms specified by the Stage West Dinner and Theatre tickets provided or the prize is null and void and no cash equivalent will be awarded.
- A Kodak 7" Digital Picture Frame. Approximate retail value of this prize is one hundred CDN (\$100.00)

## WINNER NOTIFICATION

11. No correspondence will be entered into except with the selected entrants. If no winner is declared for a prize, then that prize will not be awarded.

## GENERAL CONTEST RULES

12. Prizes are not redeemable in cash and must be accepted as awarded.

13. By claiming the prize, the winner authorizes the use, without any additional compensation, of his or her name and/or likeness and/or voice/photograph and municipality of residence for promotion and/or advertising purposes in any manner and in any medium (including without limitation, radio broadcasts, newspapers and other publications and in television or film releases, slides, videotape, distribution over the internet and picture date storage) which Virtual One Credit Union Ltd. may deem appropriate.

14. All decisions of the contest judges with respect to this contest are final.

15. In accepting the prize, the winner, and any guest(s), acknowledges that Virtual One may not be held liable for any loss, damages or injury associated with accepting or using this prize(s).

16. Detailed contest rules applicable to this contest, including contest entry dates, how to enter, and prize value, number and any restrictions applicable to these prizes are available upon request.

17. All winners and his/her guest, as applicable, will be required to sign a declaration and release, confirming contest eligibility, compliance with contest Official Rules and Regulations and releasing Virtual One Credit Union Ltd. and their employees, affiliates and subsidiaries, authorized retailers, agents, contractors, representatives, advertising, promotion and contest management agencies and any independent judging organization from any liability, claims, damages and/or responsibility in connection with the conduct of the contest or the awarding of the prize before receiving their prize.

18. Prizes are non-transferable prior to the awarding of the prize, except in the discretion of Virtual One Credit Union Ltd.

18. Virtual One Credit Union Ltd. retains the rights, in its absolute and sole discretion, to make substitutions of equivalent kind or approximate value in the event of the unavailability of any prize or component of the prize for any reason whatsoever.

19. This contest is subject to the laws of the Province of Ontario and the Federal laws of Canada as applicable.

20. These Official Rules and Regulations govern this contest and must be followed, and by agreeing to participate in the contest, all entrants agree to comply with, and be bound by these Official Rules and Regulations.

21. The Contest Sponsors are not responsible for commencing, continuing, or completing the contest or awarding the prizes in the event of circumstances beyond the Contest Sponsor's control.

22. Only one prize per individual will be awarded.