



## **CONTEST RULES**

### **“It's a good time to invest”**

#### **1. MANDATORY RULES**

Subject to applicable laws, these rules govern all aspects of It's a good time to invest Contest and bind all entrants.

#### **2. CONTEST DESCRIPTION AND DURATION**

It's a good time to invest Contest organized by Laurentian Bank of Canada (hereinafter, the “contest organizer” or “Laurentian Bank”) will run from October 1, 2021 (12:01 a.m. EST) to December 30, 2021 (11:59 p.m. EST) (hereinafter, the “contest period”).

#### **3. ELIGIBILITY**

This contest is open to Quebec residents. To qualify for the contest, you must:

- Have reached the age of majority and be a resident of the province of Quebec on October 1, 2021;
- Hold or open a Tax-Free Savings Account (TFSA) with Laurentian Bank of Canada or LBC Financial Services Inc. (LBCFS) and contribute a minimum of \$1,000 between October 1, 2021, and December 30, 2021.

The following are not eligible for the contest:

- Residents of other provinces of Canada.
- Employees, representatives or agents of Laurentian Bank of Canada, LBCFS or any other subsidiary of these entities;
- Advertising and promotional agencies;
- Any person domiciled at the same address as the aforementioned persons and entities or those dealing at arm's length with any of these persons and entities.

#### **4. HOW TO ENTER**

Four (4) entry options are available for the chance to win one (1) of three (3) \$5,000 prizes:

To be automatically entered (no entry form required):

1. Non-clients of Laurentian Bank must have opened a TFSA account with LBCFS and made a contribution(s) totalling a minimum amount of \$1,000 between October 1, 2021 and December 30, 2021. New TFSAs are opened with LBCFS only. Opening a TFSA account must be done at the branch with a mutual fund advisor or representative. The minimum contribution amount required to qualify for the contest must remain in the TFSA account at least until the draw (withdrawal date may depend on the type of investment chosen).

1.1. Laurentian Bank clients who do not have a TFSA prior to the contest period must have opened a TFSA account with LBCFS and made a contribution(s) totalling a minimum amount of \$1,000 between October 1, 2021, and December 30, 2021. New TFSAs are opened with LBCFS only. Opening a TFSA account can be done at the branch or remotely with an advisor or a mutual fund representative. The client can open a TFSA over the phone with a mutual fund representative; however, the account will be “on hold” until the signed documents are received (25 calendar days following the opening date). The minimum contribution amount required to qualify for the contest must remain in the TFSA account at least until the draw (the withdrawal date will depend on the type of investment chosen).

1.2. Clients of Laurentian Bank or LBCFS who hold a TFSA during the contest period must have made a contribution(s) totalling a minimum amount of \$1,000 in a Laurentian Bank or LBCFS TFSA between October 1, 2021 and December 30, 2021. The minimum contribution amount required to qualify for the contest must remain in the TFSA account at least until the draw (the withdrawal date will depend on the type of investment chosen).

To be entered upon application:

2. No purchase or consideration required. You can enter by writing a 50-word text answering the question, “What project would you like to accomplish with a TFSA?” and sending it to It's a good time to invest Contest, 1360 René-Lévesque Blvd West, 6<sup>th</sup> floor, Transit 726, Montréal, Quebec H3G 0A8 with your first and last name, age, civic address, city or municipality, postal code, telephone number, and email address (optional). The personal

information requested is only collected and used for the purposes of It's a good time to invest Contest, specifically to inform the entrant that they have won a prize, if applicable, to send them their prize and to publish their first and last name and city of residence on the Laurentian Bank website. By entering It's a good time to invest Contest, you agree to Laurentian Bank's collection of your personal information listed above and its use for the purposes of administering It's a good time to invest Contest. You also expressly consent, if you win a prize, to the publication of your first and last name and city of residence on the Laurentian Bank website. To be included on the list of entries, submissions must be received by 5 p.m. EST on January 3, 2022. One entry per address. Limit of one entry per person and one chance to win per person.

## **5. PRIZES**

Three (3) \$5,000 prizes will be offered for the duration of the contest and will be randomly drawn among the eligible entrants who have met all the entry requirements by the date of the draws detailed below. Confirmed winners will be able to invest \$5,000 each to be deposited into their Laurentian Bank or LBCFS TFSA account within 30 days of the draw, if the accumulated contribution room is not fully utilized (the client is responsible for verifying their contribution room with the Canada Revenue Agency). In the event that the client no longer has unused contribution room, the amount will be deposited during the 2022 taxation year to avoid any penalty. Confirmed winners will be contacted by a BLC advisor or LBCFS mutual fund representative within 10 days of being notified of the win in order to provide investment instructions based on their financial situation.

If the winner holds a TFSA with Laurentian Bank and a TFSA with LBCFS, they can choose the account where they would like the \$5,000 prize to be deposited. Similarly, if the winner has multiple TFSAs with Laurentian Bank or LBCFS, they can choose the account where they would like the \$5,000 prize to be deposited.

Laurentian Bank and LBCFS cannot act as tax advisors and the winners remain solely responsible for ensuring that the contribution made to their TFSAs is within the limits allocated to them.

If the winner entered the contest by submitting the 50-word text without opening or contributing to a TFSA, a cheque in the amount of \$5,000 will be sent to the winner's residence at the address provided at the time the text was submitted pursuant to subsection 4(2) of these rules, within 40 days of the date of the draw. The mailing address for the cheque must be confirmed by the winner at the time the prize is announced (by phone or email).

Total value of the prizes: \$15,000.

## **6. DRAW**

Three random draws will be held to determine the 3 winners:

Draw 1: November 15, 2021, at 11 a.m. (EST),

Draw 2: December 15, 2021, at 11 a.m. (EST),

Draw 3: January 17, 2022, at 11 a.m. (EST),

Monthly draws will include not only those who became eligible during the month, but also clients who have contributed since the start of the contest period, except winners. The earlier customers meet the eligibility criteria, the more likely they are to win a prize.

Electronic draws will be conducted by the contest organizers at 1360 René-Lévesque Blvd, 12<sup>th</sup> Floor, Montréal, Quebec H3G 0A8 to select the three (3) contest winners from the eligible entrants. The odds of winning depend on the number of entrants.

## **7. AWARDING OF PRIZES**

Following the draw, those declared winners will be notified by telephone and/or email within ten (10) business days of the date of each of the three (3) random draws. The \$5,000 prize should be invested in the winner's TFSA if the \$75,500 contribution room is not fully utilized. Otherwise, the amount will be deposited before the end of February 2022.

If the winner entered the contest by submitting the 50-word text without opening or contributing to a TFSA, they are not required to open a TFSA with LBCFS. A cheque in the amount of \$5,000 will be sent to them within 40 days of the draw at the address confirmed when they were declared the winner.

Before being declared a winner, randomly selected individuals must correctly answer a mathematical skill-testing question. If the question is answered incorrectly, the person is automatically disqualified. If the answer is incorrect or the entrant is ineligible for any other reason, the prize will simply be cancelled.

**7.1** To be declared a "confirmed winner," an individual must:

- 7.1.1 Be contacted by telephone or email by the Laurentian Bank contest organizers within ten (10) business days of the draw date set out in section 6 of the rules.
- 7.1.2 Meet the conditions set out in sections 3 and 4 of the rules.
- 7.1.3 Correctly answer a mathematical skill-testing question posed by the Laurentian Bank contest organizers via the Laurentian Bank declaration and waiver of liability form or by email.
- 7.1.4 Sign the Laurentian Bank declaration and waiver of liability form sent by mail or email and return it to the Laurentian Bank contest organizers at the address provided, within 5 business days of it being sent by Laurentian Bank.

**7.2 Disqualification.** If the entrant breaches any of the above conditions, they will be disqualified and will not be eligible to receive any prizes. In this case, Laurentian Bank reserves the right, in its sole and absolute discretion, to randomly select another entrant as a potential winner or to cancel the prize.

**7.3 Receipt of the prize.** Upon receipt of the declaration and waiver of liability form signed by the selected entrant, Laurentian Bank will contact the winner by email or telephone to inform them of the terms for receiving their prize.

## **8. ACCEPTANCE OF THE PRIZE**

The prize shall be accepted as described in these rules and may not be exchanged, transferred or sold, in whole or in part, to any other person.

## **9. EXCLUSION OF LIABILITY**

Laurentian Bank and its subsidiaries, the contest organizers and their authorized representatives will not accept any liability whatsoever in any cases where their inability to act results from a fact or situation beyond their control or is the result of a strike, lockout or other labour conflict in their facilities, or in organizations or companies whose services were employed for the purposes of this contest.

## **10. MISCELLANEOUS**

The contest organizers and Laurentian Bank accept no responsibility for any personal loss or injury arising from the awarding of the prizes in this contest. To get the contest rules, write to us or visit [www.laurentianbank.ca](http://www.laurentianbank.ca). The names of the winners will be posted on the contest webpage at <https://www.laurentianbank.ca/tfsacontest>. To find out who the winners are, simply send us a postage-paid envelope at the following address:  
Laurentian Bank It's a good time to invest Contest  
1360 René-Lévesque Blvd, 12<sup>th</sup> Floor, Transit 726, Montréal, Quebec H3G 0A8

## **11. ADVERTISING**

The confirmed winner, through their participation in the contest, authorizes Laurentian Bank and its subsidiaries, the contest organizers and their agents to use their name or photograph for advertising purposes without compensation.

## **12. CANCELLATION OR MODIFICATION OF THE CONTEST**

Laurentian Bank reserves the right, in its sole and absolute discretion, to modify, cancel, terminate or suspend the contest in whole or in part.

## **13. DISPUTE**

A dispute as to the organization or conduct of this promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. A dispute as to the awarding of a prize may be submitted to the Régie solely in an attempt to settle it.