



**SUNSHINE COAST CREDIT UNION ("SCCU")
Draw a Grand contest (the "Contest") OFFICIAL CONTEST RULES
("Rules")**

HOW TO ENTER

Deposit which may not be redeemed for at least one (1) year ("Qualifying Term Deposit"). For every additional \$5,000 deposited into a Qualifying Term Deposit, an Entrant will receive one (1) additional entry into the Contest, up to a maximum of twenty (20) entries per person.

To receive one (1) entry in the Contest without purchasing a Qualifying Term Deposit, eligible entrants may prepare and submit an original, handwritten 50 to 100 word essay entitled: "How banking locally helps support our community", including their full name, mailing address, date of birth, phone number and email address and the statement "I agree to comply with the Official Contest Rules" (together, an "Essay Entry") and submit it either (a) via Canada Post, with sufficient postage (post-marked by December 1st, 2025 and received by December 31st, 2025); or (b) via hand delivery (received on or before December 31st, 2025) to: Draw A Grand Contest, Sunshine Coast Credit Union, 985 Gibsons Way, Gibsons, BC, V0N 1V8, including full name, mailing address, date of birth, phone number and email address. Essay Entries must each contain an original handwritten essay and be sent/delivered in a separate envelope. Envelopes containing more than one Essay Entry will be disqualified.

No purchase necessary. The Contest starts on September 1, 2025, and ends December 31st, 2025 (the "Contest Period"). During the Contest Period, eligible entrants ("Entrants") will receive one (1) entry for the first five thousand dollars (CAD \$5,000) deposited into a SCCU term.

There is no entry fee and no purchase necessary to enter this Contest. In order to open a Qualifying Term Deposit or other SCCU products/services, Entrants must be or become a Sunshine Coast Credit Union member. Becoming a member requires the purchase of SCCU shares. In order to be eligible for Contest entry(ies), all deposits to Qualifying Term **Deposits must be new deposits to Sunshine Coast Credit Union, and may not be transferred from existing accounts or deposits held by Sunshine Coast Credit Union or a subsidiary or affiliate thereof.**

LIMIT: There is a maximum of twenty (20) qualifying entries per person, regardless of the method(s) of entry.

THE PRIZES

- The contest shall commence on the first day of each calendar month and end on the last day of the same calendar month.
- There are four (4) prizes in total to be won at the end of each month. The prize consists of one (1) payment of one thousand dollars (CAD\$1000) per winner (“Monthly Prize Payment”).
- Winners of the Monthly Prize Payment will be removed from the draw for the remaining contest period. However, losers will stay in the draw until the end of the contest period.
- In no case shall SCCU be required to award more prizes than those set forth herein, or award a prize other than as specified herein. No alternative to the prizes will be offered or provided by SCCU unless at SCCU’s discretion. The prizes are not transferable and must be accepted as awarded.
- Winners are solely responsible for reporting and paying all taxes, if applicable, resulting from claiming prizes. Monthly Prize Payments are not transferable, assignable or commutable in whole or in part.

Selected Entrants Requirements

Before being declared a winner, in order to win a prize, each Selected Entrant must: a) Sign a declaration form: This Contest is open to residents of British Columbia nineteen (19) years old or over on the date the Contest Period begins. SCCU employees, directors and family members living in the same household as an employee and or director are not eligible to win. A random draw will be conducted on or around the 30th of each month starting in September 2025, to select one entry from all eligible entries received. Entries will be selected at random and selected entrants notified by phone and/or email within approximately one (1) week of the draw date. The personal information of all Contest entrants is protected by Sunshine Coast Credit Union’s Privacy Policy. Prizes will be provided by or delivered by SCCU and personal information may be disclosed to SCCU for this purpose.

I. Confirming compliance with these Contest Rules and acceptance of the Prize as offered;

II. Acknowledging the non-responsibility of SCCU, and its affiliated and related companies, and their respective officers, employees, directors, agent's and with respect to all damages, claims, injuries, accidents, loss or misfortune relating to the awarding, use and enjoyment of the Prize;

III. Acknowledging SCCU's, and its affiliated and related companies, and their respective officers, employees, directors, agents' and retailers' right to publish and/or broadcast the Selected Entrant's picture, name, voices, statements or photograph(s) in print or electronically without further compensation other than the Prize offered.

b) Correctly answer a time-limited skill testing mathematical question If a Selected Entrant does not meet these requirements or cannot be contacted by SCCU after at least five (5) attempts during the two (2) week period after the draw, or is contacted but is unwilling or unable to comply in full with these Rules, the Selected Entrant will be disqualified and SCCU may, in its discretion, randomly select another entry in place of the disqualified entry.

Chances of Winning

The chances of winning are dependent upon the number of eligible entries received.

Contest Laws and Regulations

The contest is subject to all applicable Federal, Provincial, Municipal, and local laws and regulations. The Prize is non-transferable and must be accepted as awarded with no substitution except at the sole and absolute discretion of SCCU. SCCU is not responsible for lost or incomplete entries. SCCU reserves the right to discontinue the Contest or alter the Rules at any time.

Disqualification

SCCU reserves the right to review all entries and to disqualify from participation any individual whose entry does not comply with the requirements set out in these Rules.

Contact: inquiries@sunshineccu.net or 604.740.2662