

SUNSHINE COAST CREDIT UNION (“SCCU”)

For Your Next Adventure contest (the “Contest”) OFFICIAL CONTEST RULES (“Rules”)

HOW TO ENTER

No purchase necessary. The Contest starts on April 1, 2026, and ends April 24, 2026 (the “Contest Period”). During the Contest Period, eligible entrants (“Entrants”) will receive one (1) entry for the first one thousand dollars (CAD \$1,000) deposited into a SCCU term deposit which may not be redeemed for at least one (1) year (“Qualifying Term Deposit”). For every additional one thousand dollars (CAD \$1,000) 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.

There is no entry fee and no purchase necessary to enter this Contest. To receive one (1) entry in the Contest without purchasing a Qualifying Term Deposit, eligible entrants may prepare and submit an original, handwritten statement of approximately 50 to 100 words describing their views on banking locally, and submit it with 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”) either (a) via Canada Post, with sufficient postage (post-marked by April 18, 2026 and received by April 24, 2026); or (b) via hand delivery (received on or before April 24, 2026) to:

For Your Next Adventure Contest

Sunshine Coast Credit Union

985 Gibsons Way, Gibsons, BC, V0N 1V8

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. Essay Entries will not be judged, scored, published, or used for marketing or promotional purposes and are required solely to provide an alternative method of entry to the Contest. Essay Entries have the same chance of winning as Qualifying Term Deposit entries. All eligible entries will be entered into a single random draw.

In order to open a Qualifying Term Deposit or other SCCU products/services, Entrants must be or become a SCCU 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 SCCU, **and may not be transferred from existing accounts or deposits held by SCCU 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 PRIZE

- There is one (1) prize to be won (“Prize”). The Prize consists of one (1) payment of five thousand dollars (CAD \$5,000) to the winner (“Prize Payment”).
- The Prize Payment will be deposited into the winner’s SCCU account or, if the winner is not a member of SCCU, the Prize Payment will be paid as directed by the winner.
- In no case shall SCCU be required to award more prizes than the Prize as set forth herein, or award a prize other than as specified herein. No alternative to the Prize will be offered or provided by SCCU unless at SCCU’s discretion. The Prize is not transferable and must be accepted as awarded.
- The winner is solely responsible for reporting and paying all taxes, if applicable, resulting from claiming the Prize. The Prize Payment is not transferable, assignable or commutable in whole or in part.

ELIGIBILITY

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.

THE DRAW

A random draw will be conducted on or before April 30, 2026, to select one (1) entry from all eligible entries received during the Contest Period. The entry will be selected at random and the selected Entrant will be notified by phone and/or email within approximately one (1) week of the draw date.

SELECTED ENTRANT REQUIREMENTS

Before being declared a winner, in order to win the Prize, the selected Entrant must:

a) Sign a declaration form:

- I. Confirming compliance with these 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, agents and with respect to all damages, claims, injuries, accidents, loss or misfortune relating to the awarding, use and enjoyment of the Prize; and
- III. Acknowledging the right of SCCU, and its affiliated and related companies, and their respective officers, employees, directors, agents and retailers to publish and/or broadcast the selected Entrant's picture, name, voice, 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 these Rules (including the Privacy Notice and General terms below) and 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. Decisions of SCCU regarding any and all aspects of the Contest are final and binding on all persons participating in the Contest.

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

PRIVACY NOTICE

SCCU will collect personal information from you to administer the Contest and to determine your eligibility to receive the Prize. This may include the information you submit as part of the Contest, information you provide on your membership application and information required to open a Qualifying Term Deposit.

By participating in the Contest, you consent to SCCU's collection, use and disclosure of your personal information for the administration of the Contest, and otherwise in accordance with SCCU's Privacy Policy.

SCCU may transfer personal information that we collect or that you provide as described in these Rules and this Privacy Notice to contractors, service providers and other third parties we use to support our business (such as service providers that assist us with cloud-based data storage) and who are contractually obligated to keep personal information confidential, use it only for the purposes for which we disclose it to them, and to process the personal information with substantially the same standards set out in SCCU's Privacy Policy.

SCCU may process, store and transfer your personal information in and to the United States, which has different privacy laws that may or may not be as comprehensive as Canadian law. In these circumstances, the governments, courts, law enforcement or regulatory agencies of the United States may be able to obtain access to your personal information through the laws of the United States. Whenever we engage a service provider, we require that its privacy and security standards adhere to SCCU's Privacy Policy and applicable Canadian privacy legislation.

You are welcome to contact us to obtain further information about our policies regarding service providers outside of Canada.

By participating in the Contest, you also consent to SCCU using aggregated and anonymized information from your personal information to generate reports regarding the Contest and entrant demographics, which reports SCCU may disclose to other persons provided that no identifying information is included in such reports.

GENERAL

SCCU will not be liable to any person for any damage or loss arising from, connected with, or relating to the Contest, regardless of the cause or any fault by SCCU or any person for whom SCCU is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

The Contest is subject to all applicable laws and regulations and is void where prohibited by law. If any provisions of the Contest are found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Rules are governed solely by the laws of British Columbia, Canada, and the federal laws of Canada applicable in British Columbia, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between SCCU and you or any other person arising from, connected with, or relating to the Contest, participation in the Contest, the use or misuse of personal information provided in connection with the Contest, or any related matters ("**Disputes**") will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes.

To the fullest extent permissible by applicable law, by participating in the Contest, you agree to indemnify and hold SCCU harmless against any and all third-party claims arising out of or in connection with any breach by you of these Rules or your participation in the Contest.

SCCU is not obligated to pay any of the Prize Payment to any person, if SCCU is of the opinion, in its sole discretion, that such person, or any other person or group of persons connected directly or indirectly in any way with such person, is abusing or attempting to abuse the Contest or is otherwise not acting in good faith in its dealings with SCCU.

These Rules do not, in any way, affect the fees related to the operation of any of SCCU's personal memberships, card products or credit services.

All dollar amounts mentioned are in Canadian dollars.