

2020 Kindred Credit Union Member Referral Draw Contest

OFFICIAL RULES & REGULATIONS

All referrals must be received by 11:59 p.m. EST on November 30, 2020.

No purchase or payment is necessary to enter or win. Declaration of eligibility and release of liability may be required. This contest is intended for play in Ontario, Canada only and will be governed by Canadian law. Do not enter if you are not eligible.

Draw Contest Eligibility

To be eligible for this Draw, an individual must:

- be a legal resident of Ontario, Canada and
- be 18 years of age or older at time of entry; and
- have an open personal chequing or savings account in good standing at Kindred Credit Union (Kindred), and;
- not be employed by Kindred, its affiliates, or subsidiaries. Members of their respective immediate families and anyone with whom such employees, affiliates, or subsidiaries are domiciled are also not eligible.

Referring Member Promotion Period

The Referring Member Promotion Period begins September 1, 2020 at 12:00 a.m. EST and closes at 11:59 p.m. EST on November 30, 2020.

Prize draws will be held at the following times and dates:

12:00 p.m. EST Tuesday, October 1, 2020

12:00 p.m. EST Friday, November 2, 2020

12:00 p.m. EST Monday, December 1, 2020

How to Enter

Kindred members will automatically be entered into this draw when they refer a non-member who then opens a membership at Kindred. New members opening an account will be asked how they heard about Kindred at the time of membership opening. Kindred will not be held liable should the new member not identify the referring member.

Due to the confidential nature of the membership application and account opening process, you will not be notified of the status of any individual applications of persons referred by you.

Eligible members may have an unlimited number of entries meeting the promotion eligibility requirements; however, there is a limit of (1) prize per eligible member.

All entries become the property of Kindred and will not be returned. Kindred respects your privacy and will not sell or trade your information to any outside parties.

All entrants must meet the eligibility requirements set forth in these rules in order to qualify for entry into the draw(s). By entering, entrants agree to be bound by the rules and the decisions of Kindred, which are final in all respects. By entering, entrants consent to the use of their name, address and/or photograph, without compensation, in any future publicity carried out by Kindred in connection with this contest.

Prizes

There will be three (3) \$500 Socially Responsible Kindred GICs awarded, 60 month term at rate at time of draw.

No substitution of prizes is permitted except by Kindred, in their sole discretion. Kindred reserves the right to substitute any prize with a prize of equal value for any reason whatsoever. The prize is not redeemable for cash or credit, in whole or in part. The prize must be accepted as awarded and may not be transferred. All federal, provincial and local laws and regulations apply. Kindred shall only be responsible for awarding the prize as stated in these official rules. Kindred expressly disclaims any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use of the prize.

Member Referral Prize Fulfillment

Winners will be selected by random drawing at the Kindred head office by the Member Services Project Manager (or designate) and Manager, Marketing (or designate) at approximately 12:00 p.m. on each of the dates indicated in the 'Referring Member Promotion Period' section above from among all eligible entries received during the contest period. Non-winning entries from each draw will be entered in each subsequent draw. Therefore, entries submitted earlier on will have a greater chance of winning. The odds of winning will depend upon the actual number of entries received during the contest period.

Winners will be notified by email and/or by telephone. Decisions of Kindred are final. No correspondence will be entered into except with the selected winners. In order to win the prize, the selected participant must meet the eligibility requirements as listed in the "Draw Contest Eligibility" and "How to Enter" sections above and have complied with all other official rules and must first:

- 1) Correctly answer a skill-testing question and;
- 2) Complete, sign, and return an affidavit of eligibility, liability, and publicity release** (waiver), where permitted by law within fifteen (15) days of receipt of prize notification or the prize will be forfeited and an alternate winner will be selected.

CLAIMING THE PRIZE

By accepting the prize, the winner consents to Kindred's use of his/her name, photograph and/or likeness, City and Province of residence, voice, and statements made by or attributed to him/her, in perpetuity, in connection with this contest in any and all media now known or hereafter developed (including, without limitation, print, broadcast, and internet), for all legitimate business purposes including advertising and promotional activities without additional compensation, unless prohibited by law.

The prize must be claimed at one of our eight Kindred locations. Prior to claiming the prize, the winner must sign a confirmation of prize waiver form as administered by a Kindred employee. The winner may be asked to present photo identification as verification to claim his/her prize. Upon delivery of the prize to the winner, Kindred will be deemed to have awarded the prize to the winner with the winner assuming full responsibility for the prize. Should a winner make any false statement(s) in any document referenced above, the winner will be required to promptly return to Kindred his/her prize. In the event there is a dispute of the entrant's identity, the prize will be awarded to the established email account associated with the entry.

If the selected entrant cannot be contacted by phone after 3 attempts over 15 days, fails to answer the skill-testing question correctly, or declines to sign the declaration and release form within 15 days of notification, another entry will be drawn.

INDEMNIFICATION BY ENTRANT

By participating in this Draw Contest, each entrant agrees to release and hold harmless Kindred, and its employees from any and all liability for any injuries, loss or damage of any kind to the entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any Prize, participation in the Contest, any breach of the Contest Rules, or in any Prize-related activity. The entrant agrees to fully indemnify Kindred from any and all claims by third parties relating to the Contest, without limitation.