



A DIVISION OF FIRST WEST CREDIT UNION

First West Credit Union Terms and Conditions

1. The \$1,000 prize (the "Prize") will only be awarded to a resident of British Columbia who is at least 19 years of age on the date that he or she enters the contest.
2. To be eligible to be awarded the Prize, an entrant must book and complete a Financial Snapshot or Personal Investment Plan at a Valley First or Enderby & District Financial branch between February 18th – March 18th, 2020 (the "Contest Period").
3. Directors, employees, contractors, agents and other representatives, and their respective immediate families, of First West Credit Union, First West Insurance Services Ltd. or any of their affiliates, divisions, or promotional agencies are not eligible to enter or win.
4. The Prize will only be awarded to individuals; no groups, organizations, or other non-natural persons are eligible to win.

Prizes

5. There is one (1) Prize available to be won in First West Credit Union's Valley First region. The Prize consists of a \$1,000 award, offered in one of the five following ways, of which the winner can choose:

"Smart Start"

This prize is a \$1,000 CAD Registered Education Savings Plan held at First West Credit Union.

"Your Future"

this prize is a \$1,000 term deposit or Registered Retirement Savings Plan held at First West Credit Union.

"Lose Your Loan"

This prize is awarded as \$1,000 CAD towards the contest winner's personal loan, issued as a cheque and delivered to the winner's financial institution holding their loan.

"Lose Your Credit Card"

This prize is awarded as \$1,000 CAD towards the contest winner's credit card balance, issued as a cheque and delivered to the winner's financial institution holding their credit card.

6. The Prize will be awarded by random draw as 1st prize in the "2020 Jopo Raffle" as part of the Vernon Winter Carnival. The draw will be held on Tuesday, February 18th, 2020 at 5.30pm.
7. Winning ticket holder must contact First West Credit Union by email (marketing@valleyfirst.com) or telephone 250 488 5447 between February 18th, 2020 to March 18th, 2020, to arrange for the administration of the skill-testing question and the awarding of the prize upon compliance with these rules. The winner must, by March 18th, 2020 have claimed his or her prize. If such winner does not claim his or her prize by this date, his or her prize is forfeited. If a prospective winner is not eligible or is not



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8. otherwise confirmed as a winner, as determined by First West Credit Union in its sole discretion, then he or she will be disqualified and his or her drawn entry will be disregarded and another entry will be drawn instead from the remaining entries in accordance with these rules.

9. First West Credit Union reserves the right to substitute a prizes of equal value without liability or further notice. The Prize must be accepted by the winner in the individual winner's name and is non-transferable, non-exchangeable, not redeemable for cash and no component thereof is convertible to cash. The Prize must be accepted as awarded and may not be sold.

General

10. The chances of winning depend upon the number of eligible entries in accordance with the rules of the contest.

11. In order to receive the Prize, the winner may be required to correctly answer, unaided, a time-limited, mathematical skill-testing question and to make arrangements to claim his/her applicable Prize.

12. In addition to the rules and regulations of the contest, each and all entrants agree to abide by and be bound by these rules. Any award of the prize(s) is conditional upon compliance with these rules and the winner signing any further releases required by First West Credit Union, including any Contest and Photography Release form, confirming his or her agreement to abide by and be bound by these rules and accepting the prize as offered.

13. All entries and prospective entries become the property of First West Credit Union and will not be returned. Information on First West Credit Union use of personal information in connection with this contest and other matters is contained in the [privacy policy](#).

14. First West Credit Union is not responsible for any individual not entered, or entries or prospective entries lost, stolen, misdirected, damaged or delayed, for any reason whatsoever. No communication with entrants will be entered into except with the prospective winner.

15. The awarding of the Prize is subject to all federal, provincial, and other laws applicable in British Columbia. Void where prohibited. First West Credit Union may, where required by law, disclose Contest entrant information to the government. If any provision of these rules is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect.

16. The winner consents to the use by First West Credit Union or any other subsidiary of First West Credit Union, of his or her name, municipality of residence, photograph, voice and statements without charge or compensation other than the prize awarded.

17. First West Credit Union, its subsidiaries and affiliates, and any of their respective directors, officers, employees, agents, or other representatives will not, under any circumstances, be responsible for, or liable to any entrant or any other person for:

- i. any erroneous, lost, damaged, late, incomplete, misdirected, deleted, defective, or altered entries, regardless of the cause;



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- ii. any failure for any reason whatsoever of the selected entrant to receive a prize notification;
- iii. any changes in telephone number or other contact details after contest entry forms are submitted;
- iv. any computer, online, telephone, or technical malfunctions or errors that may occur, regardless of the cause;
- v. this contest is not capable of being completed in accordance with these rules; and

18. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR INTERFERE WITH THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND FIRST WEST CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES AND/OR OTHER RELIEF FROM ALL RESPONSIBLE PERSONS TO THE FULLEST EXTENT PERMITTED BY LAW.

19. First West Credit Union reserves the right, at its sole discretion, to cancel, modify, terminate or suspend this contest, in whole or in part, if any event or any human intervention corrupts or affects the administration, security, impartiality or the normal running of this contest as provided for in these rules. First West Credit Union may, at its sole discretion, disqualify any entrant responsible for such misconduct.

20. None of First West Credit Union, or any other subsidiary companies of First West Credit Union, or any of their respective directors, officers, employees, agents, or other representatives will be responsible for any erroneous, lost, damaged, late, incomplete, misdirected, deleted, defective, or altered entries, regardless of the cause, any computer, online, telephone, or technical malfunctions or errors that may occur, regardless of the cause, injuries, accidents, loss or misfortune relating to the prize awarded, a winner's use of the prize awarded and/or otherwise resulting from the Contest. The winner agrees to indemnify and save harmless First West Credit Union, or any other subsidiary companies of First West Credit Union and each of their respective directors, officers, employees, agents and other representatives (and each of them) of and from all claims, demands, proceedings, liabilities and costs whatsoever relating to the prize awarded, a winner's use of the Prize awarded and/or resulting from the Contest, including without limitation legal costs on a solicitor-and-client basis. Without limiting anything else contained in these rules, First West Credit Union and its affiliated companies, and their respective directors, officers, employees, agents, and other representatives are not liable if for any reason the Contest is not capable of being completed in accordance with its rules and as result a Prize not being awarded in accordance with these rules, including without limitation for reasons relating to technical failures, the loss or non-existence of communications capability, computer virus or tampering, or any other cause.

21. By entering this contest, you acknowledge that you have read, understood and agreed to be bound by these contest rules and regulations.