

“Give your budget a boost!” contest
In French : Concours “Un coup de pouce pour votre budget!”

CONTEST RULES

CONTEST PERIOD

1. The **“Give your budget a boost!”** contest is organized by the Fédération des caisses Desjardins du Québec (the “contest organizers”). Subject to the following, it will run from March 4, 2013, to March 31, 2013, 11:59 p.m. (the “contest period”).

ELIGIBILITY

2. To be eligible for the contest, you must be a Canadian resident who has attained the age of majority (“the participant”). Not eligible are:
 - a) Employees, officers and directors of the Fédération des caisses Desjardins du Québec, of the Fédération des caisses populaires de l’Ontario Inc., members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses or persons with whom they are domiciled;
 - b) Employees, officers and directors of Tink Profitabilité numérique, as well as members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses or persons with whom they are domiciled.

HOW TO ENTER

3. Eligible participants will be entered in the contest if they:
 - a) Go to the Desjardins Group Facebook page, www.facebook.com/desjardins
 - b) Go to the **“Un coup de pouce pour votre budget!”** contest application
 - c) Fill out the form in its entirety
 - d) Click “Envoyer”
4. Participants can receive an additional entry if they share the invitation to participate with their Facebook friends.
5. No purchase or consideration required. To participate without sharing the invitation with their friends and receive an additional entry as specified under point 4, the participant must complete the conditions listed under paragraph 3 and write an original and legibly handwritten letter with their full name, complete address (including postal code), phone number (including area code), age, and a text of at least 50 words on “How to manage a budget.” The letter must be signed and placed in an envelope with sufficient postage and mailed to: “Give your budget a boost!” contest, 100 des Commandeurs, Lévis, Québec G6V 7N5, location 274. Letters must postmarked no later than March 31, 2013, or they will be rejected. There is a limit of one entry per postmarked envelope. Mechanical reproductions will not be accepted. Entries received will be subject to the same terms and conditions as entries received through other valid means. Entries become the property of the Fédération des caisses Desjardins du Québec and will not be returned,
6. **Limit.** There is a limit of two entries per person, regardless of the method of entry.

PRIZES

7. Four (4) \$300 prizes will be awarded. One (1) \$300 prize will be awarded each week of the contest, as described under paragraph 8. The total value of the prizes is \$1,200. At the discretion of contest organizers, the prizes may be awarded as cash or cheque.

DRAW

8. The winners will be selected at random in an electronic draw from all eligible entries and according to the schedule below. The draw will be held at the offices of the Fédération des caisses Desjardins du Québec in Lévis.

Week	Entry period (cumulative entries)	Draw date	Prize
Week 1	From Monday, March 4 to Sunday, March 10	March 14, 2013	1 prize of \$300
Week 2	From Monday, March 4 to Sunday, March 17	March 21, 2013	1 prize of \$300
Week 3	From Monday, March 4 to Sunday, March 24	March 28, 2013	1 prize of \$300
Week 4	From Monday, March 4 to Sunday, March 31	April 4, 2013	1 prize of \$300

9. The odds of being selected at random to win a prize depend on the total number of eligible entries received during each week of the contest.

GENERAL CONDITIONS

10. To be declared a prizewinner, all randomly selected participants must comply with all the terms in these contest rules and fulfil the following conditions:
- 10.1 Be reached by telephone by the contest organizers within fifteen (15) days of the draw
 - 10.2 Meet the eligibility criteria and other requirements set out in these rules
 - 10.3 Correctly answer, without assistance, a timed mathematical skill-testing question to be asked by telephone
 - 10.4 Sign and return the declaration and liability waiver (the "Declaration Form") received from the contest organizers by mail, fax, or email, at the organizers' choice, within fifteen (15) days of receipt.
11. Within fifteen (15) days of receiving the Declaration Form, the contest organizers will notify the prizewinners of the terms for receiving the prize in writing via email, postal mail or fax.
12. Failure to comply with one of the conditions mentioned in these contest rules or to accept the prize will result in the selected participant being disqualified. In such a case, the contest organizers may, at their discretion, cancel the prize or draw again until a participant is selected and declared a winner. If no participant is declared a winner in the sixty (60) days following the initial draw, the contest organizers shall be entitled to cancel the prize.
13. **Verification.** Entry forms and letters requiring no purchase or consideration and Declaration Forms are subject to verification by the contest organizers. Entry forms and letters requiring no purchase or consideration or Declaration Forms that are incomplete, inaccurate, illegible, manually or mechanically reproduced, defaced, fraudulent, obtained from unauthorized sources, submitted or mailed after the entry deadline, containing an invalid telephone number, or that are otherwise non-eligible can be rejected and will not entitle the entrant to an entry or to a prize, as the case may be.
14. **Disqualification.** The contest organizers reserve the right to disqualify a person or to cancel one or more entries of a person who participates or attempts to participate in this contest using methods that do not comply with these rules or that are unfair to other participants (e.g. entries in excess of the permitted number). Such a person may be reported to the appropriate legal authorities.
15. **Conduct of the contest.** Any attempt to sabotage the legitimate conduct of the contest constitutes a violation of civil and criminal laws. In the event of such attempts, the contest organizers reserve the right to reject the participant's entries and seek redress under the law.
16. **Acceptance of the prize.** Prize must be accepted as described in these rules and may not, in any case, be transferred, in whole or in part, to another person, replaced by another prize, except as otherwise provided for in these rules.

17. **Limitation of liability: use of prize.** By participating in this contest, the prizewinner releases the release contest organizers and persons on whose behalf behest the contest is held from any and all liability with respect to damages, harm or loss that may arise from receipt or use of the prize. Prizewinners acknowledge that upon receipt of the letter naming him or her as prizewinner, the execution of obligations in connection with the prize becomes the sole and complete responsibility of the various suppliers of products and services.
18. **Limitation of liability: conduct of the contest.** The contest organizers and persons on whose behalf the contest is shall not be held liable with respect to any of the following that may limit or prevent any person from reading the contest rules: malfunction of any computer component, software or communication line, loss or lack of network communication or any transmission that is faulty, incomplete, incomprehensible or erased by any computer or network. They shall not be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web page, software, etc., or by the transmission of any information related to participation in the contest.
19. **Limitation of liability : Facebook.** Entrants acknowledge and agree that the Facebook site is not owned or operated by the Fédération des caisses Desjardins du Québec, but acknowledge nevertheless that they are subject to Facebook's terms and conditions of use. The personal information obtained in the course of this contest is for the exclusive use of the Fédération des caisses Desjardins du Québec and will not be disclosed in any way to Facebook. This contest is not sponsored or endorsed by Facebook in any way and Facebook shall assume no liability in this regard.
20. **Limitation of liability: entries.** The contest organizers and persons on whose behalf the contest is held shall not be held liable for lost, misdirected or late entries, including any postal service-related problem or for any problem for any reason whatsoever with the website for the duration of the contest, including any damage to a participant's computer or mobile device.
21. **Limitation of liability: situation beyond the organizers' control.** The contest organizers and persons on whose behalf the contest is held shall not be held liable in any manner whatsoever for any situation in which their inability to act is the result of an event or circumstance that is beyond their control, or of a strike, lockout or any other labour dispute in the establishments of the organizations or firms whose services and facilities are used to hold this contest.
22. **Contest modification.** The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, should human intervention or an event occur that could alter or affect the administration, security, impartiality or conduct of the contest as provided for in these rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec, if required.
23. **Termination of participation in the contest.** If participation in the contest must be terminated, in whole or in part, for whatever reason, before the closing date provided in these contest rules, the contest organizers may proceed, at their sole discretion, with the draw among the entries duly received and registered up to the date of the event ending participation in the contest.
24. **Prize limit.** In no event shall the contest organizers be required to award more prizes than indicated in these contest rules or to award a prize otherwise than in compliance with these contest rules.
25. **Limitation of liability: participation in the contest.** Persons who participate or attempt to participate in this contest release the contest organizers and persons on whose behalf the contest is held from any and all liability for damages these persons may incur as a result of their participation or attempted participation in the contest.
26. **Authorization.** By participating in this contest, the prizewinners authorize the contest organizers and their representatives to use, if required, their name, photo, image, voice, amount of the prize, and place of residence and/or statement regarding the prize for publicity purposes, without any form of compensation. If the prizewinner is a minor, one of his parents or his guardian must give authorization in writing.
27. **Communication with participants.** No communication or correspondence shall be exchanged with participants during this contest except as provided for in these rules or at contest organizers' initiatives or to receive your consent for the use of your letter requiring no purchase or consideration.

28. **Personal information.** The personal information gathered on participants during this contest shall be used solely to administer the contest. No communication, commercial or otherwise, that is not related to the contest shall be sent to participants, unless participants have otherwise given their consent.
29. **Property.** No-purchase or other consideration entry letters and Declaration Forms are the property of the contest organizers and shall not in any case be returned to participants.
30. **Participant identification.** For the purpose of these rules, the participant is the person who performs the operation for which he or she was selected. It is to this person that the prize will be awarded if he or she is declared to be a prizewinner. If more than one person is listed on the same operation, the mathematical question shall be administered to the first person reached and the prize awarded to the person who correctly answers the question. For a no-purchase entry under section 5, the participant shall be the person whose name is listed on the no-purchase entry letter, and the prize shall be awarded to this person if he or she is declared a winner.
31. **Contest organizers' decision.** Any decision by the contest organizers or their representatives regarding the contest is final and without appeal.
32. **Severability of sections.** If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, that section will be considered invalid, but all other sections will be applied within the limits of the law.
33. These rules are available at www.facebook.com/desjardins.
34. In case of any discrepancy between the French and English versions of these rules, the French version shall prevail.
35. The contest is subject to all applicable legislation.

N.B. The masculine gender is used herein merely for the sake of brevity; no discrimination is intended.