

Desjardins Foundation Prizes

2025 COMPETITION RULES

The **Desjardins Foundation Prizes** are organized by the Desjardins Foundation (the "Organizer"). They help fund initiatives and projects that have a direct impact on preschool, elementary and secondary school students.

ELIGIBILITY

Organizations in the following categories are eligible for the Desjardins Foundation Prizes:

- Public and private preschools, elementary and secondary schools recognized by the [Government of Canada](#), [New Brunswick Department of Education and Early Childhood Development](#), [Alberta Education](#), the [Ontario Ministry of Education](#) or the [Quebec Ministère de l'Éducation](#), depending on their province.
 - [Charities registered with the Canada Revenue Agency](#) that are located in Alberta, New Brunswick, Ontario or Quebec, and work to help young people stay in school and succeed academically.
- (the "Eligible Applicants")

The following organizations are not eligible:

- Post-secondary educational institutions;
- Nursery schools, daycares and childcare centres;
- Religious organizations and groups;
- Political organizations;
- Pressure groups;
- Organizations not registered as charities with the Canada Revenue Agency.

Eligible Applicants must be represented by a person who is the age of majority in their province and who has been authorized by the eligible organization (the "Representative"). The project or initiative they submit must meet the following conditions:

- The Desjardins Foundation Prize money must only be used for this project.
- The project must directly benefit young people enrolled in kindergarten (including 4-year-old kindergarten), elementary school, secondary school or an adult learning program to obtain a high school diploma.
- The project must directly benefit more than one student.
- The project must be carried out in Alberta, New Brunswick, Ontario or Quebec.
- The amount requested must be used between January 1 and December 31, 2026.
- The Eligible Applicant must be represented by a Representative.
- The project may already be in development, as long as it's completed and rolled out between January 1 and December 31, 2026.

The following individuals cannot submit an application:

- Directors of the Desjardins Foundation, and any individuals living with them;
- Employees and directors of the Fédération des caisses Desjardins du Québec or Caisse Desjardins Ontario Credit Union Inc., Desjardins Insurance agents and any individuals living with them;
- Jury members and any individuals living with them.

Employees, managers and board members of caisses that belong to the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc., or any other Desjardins Group entity (including the individuals listed above) are not allowed to submit projects on behalf of any organizations or schools in which they invest, and they aren't allowed to collaborate on projects submitted to the Desjardins Foundation.

EXCLUSION CRITERIA FOR PROJECTS

Projects will not be eligible if any of the following apply:

- The project is connected to for-profit commercial activities.
- The prize would be used to cover the school's or organization's operating costs, or for a major infrastructure project. Projects that would not be eligible include re-roofing, schoolyard development, purchasing fences or pipes, purchasing paint to repaint classroom walls.
- The prize would be used to pay the salary of an employee at the educational institution, school service centre or school board.
- The project is not inclusive (for example, only for top students).
- The project is already complete.
- The project was submitted by a Representative who has already submitted another application for this year's competition.
- The project was submitted by a Representative who is in a conflict of interest situation, enabling them to derive a personal benefit, directly or indirectly.
- The project was already submitted by another Representative.

APPLICATION PERIOD

Eligible Applicants must submit their applications between October 1, 2025, at midnight (Eastern Time) and October 31, 2025, at 11:59 p.m. (Eastern Time) (the "Application Period").

HOW TO ENTER

To enter, Eligible Applicants must follow the steps and guidelines below:

1. Go to prixfondation.desjardins.com/en.
2. Fill out the application form and submit it between October 1, 2025, at midnight (Eastern Time) and October 31, 2025, at 11:59 p.m. (Eastern Time).
3. Applications will be evaluated based on the following criteria:
 - a. How involved young people will be in each step of the project: decision-making, taking charge of tasks, etc. (Criterion weight: 20%)
 - b. The project's impact on young people's motivation and decision to stay in school: Does it affect their self-esteem, sense of accomplishment or autonomy? Does it build ties with other students or a significant adult? Does it meet basic psychological needs, allowing students to better concentrate at school? (Criterion weight: 35%)
 - c. If the target students have specific needs or come from underserved communities. (Criterion weight: 20%)
 - d. Originality and creativity: Is it a unique experience that lets them discover and try new things? (Criterion weight: 10%)
 - e. Spinoffs beyond the target group or class. (Criterion weight: 5%)
 - f. Overall assessment: application presentation, motivation and commitment shown by the Representative, etc. (Criterion weight: 10%)

Each submitted and eligible application is reviewed by 2 jury members. The 2 scores are averaged to obtain the Eligible Applicant's preliminary result. Each of the criteria is weighted. Next, Desjardins Group directors, employees and agents are asked to vote for their favourite projects among the eligible applications, based on their overall impression of the following: project description, how the project motivates young people, and the amount requested. This vote lets eligible applications earn extra points, which are added to the jury members' preliminary results to obtain the final result. The vote will be held on the internal Desjardins portal and the portal used by Desjardins Insurance agents from November 10, 2025, at midnight (Eastern Time) to November 21, 2025, at 11:59 p.m. (Eastern Time). Desjardins directors, employees and agents can vote for as many projects as they'd like, but they can only give one vote to each project.

Jury composition

The jury is made up of around 100 independent and unpaid jury members who are retired Desjardins employees or retired education professionals. Jury members will only have access to the information needed to evaluate the application. They will not have access to any information that could be used to identify the Representative.

SELECTION OF WINNERS

The winning projects will be determined according to the selection criteria listed in the **How to enter** section above, as well as the votes cast by Desjardins employees, directors and agents. Winners will be selected no later than December 12, 2025, at 5:00 p.m. (Eastern Time), in the presence of witnesses at the Organizer's office, following a procedure validated by the Desjardins Group Monitoring Office.

Projects submitted but not selected under the Desjardins Foundation Prizes may be eligible for additional financial support from the caisse of the eligible participant's territory, in accordance with its contribution policy. To learn more about your caisse's commitment, please refer to its eligibility and exclusion criteria, as outlined in [the Desjardins Group's partnership application form](#).

The odds of winning depend on the number of eligible applications received during the Application Period.

The Desjardins Foundation reserves the right to reject any project that goes against Desjardins values, uses vulgar or inappropriate language, or involves individuals who could harm Desjardins Group's image or reputation. These projects can be rejected even if they meet the other criteria listed in these rules.

The Desjardins Foundation reserves the right to limit the number of projects submitted per school or organization, in order to ensure a wider variety of eligible applications.

To ensure that the prizes are awarded in a way that respects geographic, caisse network and Desjardins agent distribution, a discretionary amount may be allocated afterward to other projects, based on the final score obtained by the jury average and votes received.

The list of winning projects will be posted on the [Desjardins Foundation website](#) no later than December 19, 2025.

PRIZES

The total value being awarded is approximately \$2.25 millions. This amount may be increased at any time, following a decision by the Organizer's board of directors. The prize will be distributed equitably among the different geographic regions. If no eligible project is submitted for a region, the prize for this region may be cancelled, or, at the Desjardins Foundation's discretion, it may be awarded to another region where demand is higher.

The prize amounts will be equal to the lesser of the following amounts:

- The amount requested

OR

- Three thousand dollars (\$3,000)

GENERAL CONDITIONS

1. For the organization to be declared a winner, each Eligible Applicant selected must:
 - a) Be reached by email by the Organizer within 5 days of the selection process. The selected Eligible Applicant must be reached within 3 attempts and will have a maximum of 48 hours to reply to the Organizer's message, if applicable, or they will forfeit the prize. The prize will then be given to the next Eligible Applicant, following the selection procedure described above. The procedure will be repeated until a winner is named.
 - b) Confirm that they meet the eligibility conditions and other requirements in these rules.
 - c) Complete and sign the acceptance and release form (the "acceptance form") sent to them by email and return it to the Desjardins Foundation by email within 15 business days of receipt.

Should the selected Eligible Applicant fail to meet any of the above-mentioned terms or any other condition in these rules, they will be disqualified and, at its discretion, the Desjardins Foundation can cancel the prize or award it to the Eligible Applicant who received the next highest score, in accordance with these rules, until another Eligible Applicant is selected and declared the winner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding prizes.** The prizes will be awarded by no later than March 1, 2026, at 11:59 p.m. (Eastern Time). Desjardins caisses, Desjardins Ontario Credit Union and Desjardins Insurance agents will contact the winners for their territories in February, and explain the location and process for receiving the prizes. If a winner declines their prize, the Desjardins Foundation will be free from any obligation related to the prize, and the applicant will be disqualified. At that point, at its discretion, the Desjardins Foundation can cancel the prize or award it to the Eligible Applicant who received the next highest score, in accordance with the conditions described above.
3. **Prize ownership.** Winners will retain ownership of all equipment and materials acquired through the project, even when the project has ended. They may dispose of them as they see fit.
4. **Verification.** All applications, including submitted projects and acceptance forms, may be subject to verification by the Desjardins Foundation. Any application that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, or that contains an invalid phone number, email address or is otherwise non-compliant may be rejected and will not entitle the applicant to a prize.

5. **Disqualification.** Anyone who submits or attempts to submit an application for the Desjardins Foundation Prizes by means that do not comply with these rules or that are unfair to other applicants (for example, via hacking or using someone else's name) will be automatically disqualified and may be reported to the appropriate legal authorities.
6. **Attempts to undermine operations.** Any attempt to undermine the legitimate operation of the Desjardins Foundation Prizes may constitute a violation of civil and criminal law. If any such attempts are made, the Desjardins Foundation reserves the right to reject the applicant's applications and obtain redress under the law.
7. **Acceptance of prizes.** Prizes must be accepted as described in these rules and cannot, under any circumstances, be transferred, in whole or in part, to another individual or organization, substituted for another prize or exchanged for cash, unless the Desjardins Foundation decides otherwise, at its discretion.
8. **Limitation of liability.** If the Desjardins Foundation is unable to award the prize as described in these rules, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize indicated in these rules. Under no circumstances will the Desjardins Foundation be required to award more prizes or to award a prize other than in accordance with these rules.
9. **Limitation of liability – Use of prize.** Eligible Applicants, the winners and their authorized representatives release the Desjardins Foundation and the persons on whose behalf the prizes are held from any liability for damage that may arise from participating in the Desjardins Foundation Prizes and from accepting or using the prize. Winners agree to sign an acceptance and release form to this effect.
10. **Limitation of liability – Operation.** The Desjardins Foundation cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the rules. Furthermore, the Desjardins Foundation cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning participation in the Desjardins Foundation Prizes. More specifically, if the administration, security, impartiality, integrity or operation of the Desjardins Foundation Prizes is corrupted or seriously affected by a virus, bug, alteration, unauthorized intervention, fraud or technical failure or for any other reason, the Desjardins Foundation reserves the right to cancel, modify, extend or suspend the Desjardins Foundation Prizes without prior notice.
11. **Limitation of liability – Receipt of applications.** The Desjardins Foundation cannot be held liable for applications that are lost, misdirected or late, or any breakdown, for any reason whatsoever, of the website, including any damage to an applicant's computer or mobile device.
12. **Limitation of liability – Situation beyond the Desjardins Foundation's control.** The Desjardins Foundation cannot be held liable in any way whatsoever in the event that its inability to act results from a fact or situation beyond its control, from a pandemic or epidemic, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for the operation of the Desjardins Foundation Prizes.
13. **Changes to the Desjardins Foundation Prizes.** The Desjardins Foundation reserves the right, at its discretion, to cancel, terminate, modify or suspend the Desjardins Foundation Prizes in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the Desjardins Foundation Prizes as provided for in these rules. It cannot be held liable in any way should this occur.
14. **Early end to the Application Period.** If the competition must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these rules, the Desjardins Foundation may, at its sole discretion, award the prizes by choosing from all eligible applications received up to the date of the event resulting in the termination of the Application Period.
15. Under no circumstances will the Desjardins Foundation be required to award more prizes or to award a prize other than in accordance with these rules.
16. **Limitation of liability – Participation in the Desjardins Foundation Prizes.** By submitting or attempting to submit an application for the Desjardins Foundation Prizes, individuals and organizations agree to release the Desjardins Foundation from any liability or damage that may result from participating or attempting to participate in the Desjardins Foundation Prizes.
17. **Communication with applicants.** No communications, commercial or otherwise, unrelated to this competition will be sent to applicants without their express consent. Any communications or correspondence will be made solely in connection with this competition, as provided for in these rules, at the Organizer's initiative or to obtain consent to use the text from applications submitted without purchase or consideration.
18. **Personal information.** In order for Eligible Applicants to enter the competition, the Organizer needs to collect, use and share some of their personal information. For more information, see the Desjardins Group Privacy Policy at www.desjardins.com/privacy-policy. By participating in the competition, Representatives authorize the Desjardins Foundation or its authorized agents to collect, use and share their personal information for the purpose of administering the competition and awarding the prizes in accordance with applicable regulations and the Desjardins Group Privacy Policy. By accepting the prize, subject to having given their consent, winners authorize the Desjardins Foundation, the member caisses of the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc. and the Desjardins Agent Network to collect, use, disclose and share, if needed, their name, place of residence (city and province), prize statement, photo, likeness, voice and/or other representations and recordings featuring the Representative in connection with the competition, for publicity or promotional purposes, in any form of media (for example, Desjardins website, Facebook pages), without any form of remuneration or compensation. The winner grants Desjardins the right to use and reproduce, in whole or in part, any visual content captured for the purposes of the competition.
19. **Property.** All information and documents related to the competition, including application forms and declaration and release forms, technical, technological and operational information, and information related to designs, computer systems, software, logos, trademarks and intellectual property, are and will remain the exclusive property of the Desjardins Foundation. None of this information or documentation will be returned to the Eligible Applicants.

20. **Decisions.** Anyone who participates in the Desjardins Foundation Prizes must comply with these rules and with any decisions made by the Desjardins Foundation, which are final and binding.
21. If a section of these rules is declared or deemed illegal, unenforceable or invalid by a court of competent jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.
22. These rules can also be found at www.desjardinsfoundation.com/prizes.
23. In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
24. The Desjardins Foundation Prizes are subject to all applicable laws.