



## **RULES**

### ***2024 Scholarship Program – Desjardins Ontario Credit Union Inc.***

#### **PROGRAM PERIOD**

The 2024 Scholarship Program is organized by Desjardins Ontario Credit Union Inc. (the “Program Organizer”). The program runs from 12:01 a.m. ET on March 1, 2024 to 11:59 p.m. DST on March 31, 2024 (the “Program Period”).

#### **ELIGIBILITY**

This scholarship program is open to anyone who, in their province of residence, is :

- 17 and older on March 1<sup>st</sup>, 2024
- Students who are enrolled full-time in a Canadian university, college or trade school for the fall 2024 semester. International students must have a study permit at the time of the publication.
- Member<sup>1</sup> of Desjardins Ontario Credit Union Inc. on March 1, 2024.
- Reside in Canada

(the “Eligible Entrants”).

#### **Exclusions**

- Employees, directors, officers and executives of the Desjardins Ontario Credit Union Inc. are not eligible for the contest. Employees, managers, directors and officers of the Fédération des caisses Desjardins du Québec, the Fédération des caisses acadiennes, their member caisses or any other Desjardins Group entity, members of their immediate families (brothers, sisters, children, father, mother), their legal or common-law spouses, as well as persons with whom they reside;

- Part-time employees of the Desjardins Ontario Credit Union Inc. who benefit from the education reimbursement program in the pursuit of their career with Desjardins.

- Employees, managers, officers and directors of the agencies and/or service companies that participated in this contest, members of their immediate families (brothers, sisters, children, father, mother), their legal or common-law spouses, as well as the persons with whom they reside.

- Members who have defrauded or attempted to defraud a Desjardins caisse in Quebec, Caisse Desjardins Ontario Credit Union Inc. or any other Desjardins Group entity.

#### **HOW TO ENTER**

To participate, eligible participants must, during the contest period:

Register with the Fondation Desjardins platform

- Go to the website [www.desjardins.com/scholarships](http://www.desjardins.com/scholarships)

<sup>1</sup> For Quebec: vocational training leads to a Diploma of Vocational Studies (DVS) or an Attestation of Vocational Specialization (AVS) issued by the Ministry of Education, or an Attestation of Vocational Studies (AVS) issued by a School Service Center (SSC) or an English-language or Special-Status School Board (SSC).

<sup>2</sup>To be recognized, the participant's educational institution must be on the Government of Canada's list of accredited educational institutions, the Quebec Ministry of Education's list or the Ontario Ministry of Education's list.

<sup>3</sup>By definition, a Desjardins member is a person who holds an account in a Desjardins credit union affiliated with the Fédération des caisses Desjardins du Québec or, for the purposes of this contest, a member of the Caisse Desjardins Ontario Credit Union Inc. . A member must have received confirmation of the account opening from an authorized Desjardins representative.

- Create a profile if they have not already done so or log on to the platform;
- Complete the information required for the application;
- Submit their application between March 1, 12:01 ET, and March 31, 2024, 11:59 p.m. DST.

## **PRIZES**

There are 25 scholarships of \$1,500 each to be won for a total of \$37,500, regardless of level or field of study.

The scholarships will be awarded through by cheque to the recipient, no later than July 31, 2024.

## **DRAW**

The winner will be randomly selected by manual draw. The draw will take place Friday, April 12, 2024, at 11:00 a.m. DST in the presence of employees and the Director, Communications and Community Partnerships located at 40 Elm Street, Unit 166, Sudbury, ON, P3C 1S8.

The odds of winning depend on the number of eligible entries received during the Program Period.

## **GENERAL CONDITIONS**

1. To be declared a winner, the selected Entrant must:

- a) Be reached by telephone or email by the Program Organizer within fifteen (15) days of the draw. The selected Entrant must be reached within two (2) attempts and will have forty-eight (48) hours to return the Program Organizer's call or to reply to the email after receiving a voicemail or an email from the Program Organizer, if applicable, failing which they will forfeit the prize;

Or

be contacted by a representative of the Organizer who will contact a parent or legal guardian of the selected entrant, by email or telephone no later than (15) days following the draw the parent or guardian of the selected entrant must be reached within a maximum of two (2) attempts, and will have a maximum of forty-eight (48) hours to return the call or email from the Program Organizer in response to the message left in his or her voicemail or email box, if applicable, failing which he or she will forfeit the prize.

- b) Confirm that they have met the eligibility conditions and other requirements in these program rules;
- c) Correctly answer, unaided, a time-limited mathematical skill-testing question posed over the phone or by email;
- d) Provide official documentation from their educational institution confirming their status as a full-time student for the fall 2024 semester;
- e) Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax and return it to the Program Organizer within ten (10) business days of receipt;

Should the selected Entrant fail to meet any of the above-mentioned terms or any other condition in these program rules, the selected Entrant will be disqualified and, at the Program Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these program rules, until an Entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding of prizes.** Once the Program Organizer has received the Declaration Form, it will email the winner no later than May 31, 2024, to inform them of how to claim their prize. Should the selected Entrant refuse the prize, the Program Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous paragraph.

If the winner is a minor and resides in Ontario, the prize may only be claimed by the parent or guardian with whom the winner resides. Either of these persons will confirm in writing the age of the entrant and that the entrant meets all of the contest conditions, accept the prize and release the Organizer and those for whose benefit this contest is held from any liability for damage or loss resulting from participation in this contest, the awarding or use of the prize, the quality of the prize, any defect in the prize or loss of the prize in transit, by signing the Declaration Form.

3. **Verification.** All entries and Declaration Forms may be subject to verification by the Program Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the Entrant to the prize.
4. **Disqualification.** Anyone who enters or attempts to enter this program by means that do not comply with these program rules or that are unfair to other Entrants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
5. **Program operation.** Any attempt to undermine the legitimate operation of this program constitutes a violation of civil and criminal law. If any such attempts are made, the Program Organizer reserves the right to reject the entrant's entries and obtain redress under the law.
6. **Acceptance of prizes.** Prizes must be accepted as described in these program rules and cannot be exchanged, substituted or transferred to anyone else, except as stipulated in these program rules.
7. **Limitation of liability.** If the Program Organizer is unable to award the prize as described herein, it reserves the right to award a like prize of equal value or, at its sole discretion, to award the monetary value of the prize indicated herein. In the event there are more prizes offered than Eligible Entrants, the Program Organizer reserves the right to cancel the additional prizes.
8. **Limitation of liability: Use of prize.** The winner releases the Program Organizer and the persons on whose behalf the program is held from any liability for damage that may arise from entering the program or from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the letter confirming that they have won the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner undertakes to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability: Program operation.** The Program Organizer and the persons on whose behalf the program is held 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 program rules. Furthermore, the Program Organizer 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 program entry. More specifically, if the administration, security, impartiality, integrity or operation of the program is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Program Organizer reserves the right to cancel, modify, extend or suspend the program without prior notice.
10. **Limitation of liability: Receipt of entries.** The Program Organizer and the persons on whose behalf the program is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Program Period, including any damage to an Entrant's computer or mobile device.

11. **Limitation of liability: Facebook.** Entrants acknowledge and accept that the Facebook site is not the property of and is not operated by the Contest Organizer, and nevertheless agree to comply with Facebook's terms of use. Any personal information collected for this contest is for the exclusive use of the Contest Organizer and will not be transmitted in any way to Facebook. Facebook is not associated with the contest, is not a contest sponsor and will not bear any liability for the contest.
12. **Limitation of liability: Situation beyond the Program Organizer's control.** The Program Organizer and the persons on whose behalf the program is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for program operation.
13. **Program changes.** The Program Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this program 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 program as provided for in these program rules. The Program Organizer cannot be held liable should such an event or intervention occur.
14. **Termination of the program.** If the program must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these program rules, the Program Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the program.
15. Under no circumstances will the Program Organizer be required to award more prizes or to award a prize other than in accordance with these program rules.
16. **Limitation of liability: Program entry.** By entering or attempting to enter the program, Entrants agree to indemnify the Program Organizer or persons on whose behalf the program is held for any damage that may result from entering or attempting to enter the program.
17. **Communication with Entrants.** No communication, commercial or otherwise, unrelated to this Contest will be sent to the Entrant unless the Entrant has expressly consented. Any communication or correspondence will be made solely in connection with this Contest in accordance with these rules, at the initiative of the Organizer or to obtain the eligible Participant's consent to the use of his/her entry without purchase or consideration.
18. **Personal information.** To participate in the contest, we must collect, use and share personal information about you. For more details, consult the Desjardins Group Privacy Policy at [www.desjardins.com/politique-confidentialite](http://www.desjardins.com/politique-confidentialite).

By entering the contest, the entrant authorizes the Organizer or its authorized agents to collect, use and disclose his/her personal information for the purpose of administering the contest and awarding prizes in accordance with the applicable regulations and its Privacy Policy.

By accepting the prize, subject to consent, any winner authorizes the Organizer, the caisses member of the Fédération des caisses Desjardins du Québec and the Caisse Desjardins Ontario Credit Union Inc. to collect, use, distribute and share, if necessary, his/her name, place of residence (city, province), statement regarding the prize, photograph, image, voice or other representations and recordings on which the participant appears in the context of the Contest, for advertising or promotional purposes, on any medium whatsoever (e.g. Desjardins website, Facebook pages, etc.) or on any other medium or media, without remuneration or compensation of any kind. I assign the rights to use and reproduce, in whole or in part, the visual content captured by Desjardins for the purposes of the contest.

19. **Intellectual Property and Copyright.** By submitting a text entry, photograph, composition, drawing or other work (the "Work") for this Contest, entrant warrants that such Work is free of third party rights and that entrant, as the owner of all necessary rights, is submitting the Work and authorizes, among other things, the use, modification, transfer, adaptation, publication, communication or distribution of the Work in any format, media or technology, including television, wireless or online information technology. Entrant agrees to provide, upon request, proof of ownership of intellectual property rights or copyrights in the Work and to indemnify and hold harmless Sponsor from any claim, action or suit arising from any use of the Work.
20. **Property.** By submitting a text entry, photograph, composition, drawing or other work (the "Work") for this Contest, entrant warrants that such Work is free of third party rights and that entrant, as the owner of all necessary rights, is submitting the Work and authorizes, among other things, the use, modification, transfer, adaptation, publication, communication or distribution of the Work in any format, media or technology, including television, wireless or online information technology. Entrant agrees to provide, upon request, proof of ownership of intellectual property rights or copyrights in the Work and to indemnify and hold harmless Sponsor from any claim, action or suit arising from any use of the Work.
21. **Decisions.** All Entrants must comply with these program rules and with any decisions made by the Program Organizer, which are final and binding.
22. If a section of the program 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.
23. These rules are available on the scholarship platform at [www.desjardins.com/scholarships](http://www.desjardins.com/scholarships) or on request at any Caisse Desjardins Ontario Branch.
24. In the event of a discrepancy between the French and English versions of these Program rules, the French version will prevail.
25. The program is subject to all applicable laws.