

# CREDIT YOUR COMMUNITY

>> Rules, Terms & Conditions

## CONTEST PERIOD

The *CREDIT YOUR COMMUNITY CONTEST* begins at 12:00 am PST on July 1, 2022 and ends at 11:59 pm PST on September 30, 2022. The contest is solely organized and sponsored by Kootenay Savings Credit Union (KSCU).

## ELIGIBILITY

The Contest is open to all legal residents of British Columbia who are of the age of majority at the time of entry into the Contest. Employees and representatives of KSCU or its subsidiaries and affiliates are not eligible to win, nor is any person of their immediate families. For the purposes of this contest, immediate family is defined as parents, spouse, children and siblings. Additionally, anyone, whether related or not, living in the same home as the employee or representative is not eligible to enter.

## HOW TO ENTER

To enter, entrants must apply and must be approved and funded for a Kootenay Savings Collabria® Visa\* Card during the contest period. This includes applications made online, in branch, by mail or by phone through the KSCU Member Service Centre or the Collabria Contact Centre. All eligible entrants will be automatically entered into the draw for a chance to win.

## PRIZES

There are THREE (3) prizes available to be won. Each prize will consist of the following:

**A \$500 donation to the registered charity or non-profit organization of the winner's choice, subject to final approval by KSCU. The donation will be paid by KSCU in one lump sum to the chosen registered charity or non-profit organization.**

To claim their prize, a winner must first activate their new Visa\* Card and inform KSCU of their choice of charity. Prize payment is the sole responsibility of KSCU. Collabria Financial and Visa\* bear no responsibility for the fulfillment of the prize.

## DRAW DATE

The prize draws will take place on or before October 15, 2022 at 10:00am PT. Winners will be notified by telephone and will be required to prove identity. KSCU will make every reasonable attempt to contact potential winners by telephone within 10 business days following the date of the draw. If a potential winner cannot be contacted within that timeframe, the prize will be awarded to an alternate entrant who will be randomly selected from the remaining eligible entries.

## PRIZE AWARDING

Before being declared a winner, the selected entrant must first correctly answer a time-limited mathematical, skill-testing question. In addition, the selected entrant must sign a waiver of Liability, Rule Compliance and Publicity Release agreeing to the use of their name, photo, voice and/or comments without compensation other than the prize offered.

By entering the Contest, all entrants agree to be bound by the rules of the Contest. If you are selected as a potential winner, you will be provided with specific instructions as to what you are required to do to claim your prize. The prize will be awarded only upon verification and final approval by KSCU. No correspondence will be entered into except with selected winners.

## GENERAL PROVISIONS

KSCU reserves the right, in their sole discretion, to terminate the Contest, in whole or in part, or modify, amend or suspend the Contest and/or the Rules, Terms & Conditions in any way at any time for any reason without prior notice or compensation.

## ALTERNATE MEANS OF ENTRY

In accordance with applicable laws, no purchase is necessary. To enter the Contest without a qualifying credit card, the entrant must legibly hand-print the date, their full name, mailing address and telephone number on a sheet of paper, and mail it to:

CREDIT YOUR COMMUNITY  
c/o KSCU Marketing & Sales  
223 – 1101 Dewdney Avenue  
Trail, BC V1R 4T1

All entries become the property of KSCU and will not be acknowledged or returned. Alternate means of entry must be postmarked and received by the Contest end date of September 30, 2022. KSCU will not be responsible for late, lost, invalid, illegible, delayed, incomplete, stolen, misdirected or postage-due entries. By using this alternate means of entry, you are providing us with your permission to enter you in the Contest and to communicate with you by telephone. Limit one entry per person.

## PRIVACY

By entering this Contest, you consent to the collection, use and sharing of information about you for the purpose of administering this contest in accordance with privacy policies at [kscu.com/security-privacy](https://www.kscu.com/security-privacy).

*The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa. \*Trademark of Visa International Service Association used under license.*