

2023/2024 BC Lions Season Tickets Payment Plan Promotion Terms and Conditions

The following terms and conditions govern the 2023 BC Lions Season Ticket Payment Plan Promotion offered by Prospera Credit Union (“**Prospera**”) to assist its members with the purchase and financing of their BC Lions season tickets for the 2023 and 2024 football seasons (the “**Offer**”):

- 1. The Offer:** The Offer period begins September 11, 2023 and ends on December 31, 2024 (the “**Offer Period**”). Subject to the eligibility requirements and terms and conditions described below, Prospera members who purchase BC Lions season tickets for the 2023 and/or 2024 football season(s) and successfully qualify for and obtain the BC Lions Season Tickets Payment Plan Line of Credit (the “**Lions LOC**”) offered by Prospera during the Offer Period will receive: (i) a payment of \$100 CAD credited by Prospera to their Lions LOC account, and (ii) a 6-month interest-free period applicable to the outstanding balance of their Lions LOC.

2. Conditions and Eligibility:

To be eligible for the Offer, you must:

- (a) Be a member of Prospera in good standing, who is a legal resident of British Columbia and at least 19 years old during the Offer Period.
- (b) Purchase one or more genuine BC Lions season tickets for the 2023 and/or 2024 football season from the BC Lions or Canadian Football League, or their authorized distributor, and provide valid and satisfactory proof of purchase to a Prospera representative assisting with your Lions LOC application.
- (c) Apply, successfully qualify for and receive approval from Prospera to open a new Lions LOC account of up to \$10,000 during the Offer Period. You must meet all of Prospera’s lending criteria and accept and agree to be bound by all terms and conditions governing the Lions LOC account, including by executing and returning Prospera’s applicable loan agreement and related documentation.

By applying to receive this Offer from Prospera, you acknowledge compliance with, and agree to be bound by, these terms and conditions. If you do not comply with any of

these terms or conditions, you may be subject to disqualification of the Offer by Prospera, in Prospera's sole discretion.

3. Payment:

- (a) **Cash Incentive** – Subject to meeting all eligibility criteria, terms and conditions applicable to the Offer, the \$100 CAD credit will be disbursed by Prospera to the Lions LOC account within 60 days after the later to occur of: (i) the successful application, approval and funding of the Lions LOC; and (ii) Prospera receiving valid and satisfactory proof of purchase by you of 2023 and/or 2024 BC Lions season tickets.
- (b) **6-Month Interest Free Period** – The 6-month interest free period begins at the time of funding of the Lions LOC account. Interest will be charged on the Lions LOC account based on the outstanding balance, and will be reimbursed by Prospera. Reimbursement will happen on a monthly basis, or as otherwise determined by Prospera in its sole discretion.

4. Other Terms:

- (a) The Offer cannot be combined with any other promotion or incentive. Prospera may change, extend or withdraw the Offer at any time. Prospera may also disqualify anyone or revoke the Offer in respect of anyone whom Prospera reasonably believes is abusing, manipulating or otherwise inappropriately benefiting from the Offer or engaging in criminal or dishonest activities in connection with the Offer.
- (b) The Offer is subject to all applicable federal, provincial, and municipal laws and regulations. Any dispute will be adjudicated by the courts sitting in Vancouver, British Columbia. The invalidity or unenforceability of any provision of these terms and conditions will not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these terms and conditions will otherwise remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not included.
- (c) All intellectual property, including but not limited to trademarks, logos, designs, promotional materials, web pages, source codes, images, drawings, illustrations, slogans, and representations are owned by Prospera. All rights reserved. Unauthorized copying or use of any of

Prospera's intellectual property without the prior express written consent of Prospera is strictly prohibited.

- (d) In the event of a conflict between any Offer details contained in these terms and conditions and any Offer details contained in Offer advertising materials, the details of the Offer as set out in these terms and conditions will govern.