

PROSPERA CREDIT UNION 2019 PHOTOGRAPHY CONTEST

Participation in the 2019 Photography Contest constitutes the entrant's full and unconditional agreement with and acceptance of these Official Rules and all decisions of Prospera Credit Union, which are final on all matters relating to the Contest.

1. ELIGIBILITY

The Photography Contest is open to all members of Prospera Credit Union including employees, Directors, and their immediate families. Entrants must have reached the age of majority. All provincial, municipal and federal laws and regulations apply. Photographs that have won any other contests or have been published in magazines and newspapers (except online) are not eligible. We define winning as having won a grand prize or 1st, 2nd, or 3rd place overall. Photos that violate or infringe upon another person's rights, including but not limited to copyright, are not eligible. Photos must be taken by the entrant.

2. HOW TO ENTER

Submit digital files via email to marketing@prospera.ca as attachment(s). Alternatively, you can submit digital files on CD or USB in an envelope mailed to "Photography Contest - #500 - 32071 South Fraser Way Abbotsford, BC V2T 1W3". No purchase necessary. By entering the contest, entrants grant Prospera Credit Union a royalty-free, worldwide, perpetual, non-exclusive license to display, distribute, reproduce and create derivative works of the entries, in whole or in part, in any media now existing or subsequently developed, for any promotional, publicity, exhibition, archival and all other standard purposes. Prospera Credit Union will not be required to pay any additional consideration or seek any additional approval in connection with such uses. Prospera Credit Union is not responsible for any entry which is lost, misplaced, misdirected or delayed for any reason.

3. DEADLINES

The contest begins on April 26, 2019 and ends on June 17, 2019. The judging will take place on June 25 and the winners will be notified via email or phone before July 28, 2019. Please do not contact us about the status of entries.

4. PRIZE

There are 13 prizes of \$100 cash available to be won. The prizes are not transferable and must be accepted as awarded with no substitutions. Prospera Credit Union members only can apply and win the contest. Sponsor reserves the right to substitute an alternate prize of equivalent or greater value if a prize cannot be awarded as described. Prize will only be delivered to the verified winner. All decisions of the contest judging organization are final and binding in all matters relating to this contest. Entrants who have not complied with these Official Rules are subject to disqualification.

5. DECLARING A WINNER

All decisions of the contest judges are final. The prize for inclusion in the calendar is \$100 and will be deposited into the member's account. Before being declared a winner, the selected entrant will be required to execute and return the contest sponsors' affidavit of eligibility and publicity/liability release within 14 days of receipt. If a selected entrant cannot be contacted, is ineligible, fails to claim a prize or fails to return a completed and executed affidavit and release as required, or is otherwise unwilling or unable to comply with these rules, that entrant will be disqualified. By accepting a prize, the winner consents to the use of their name and likeness for publicity and commercial purposes without further compensation.

6. COLLECTING THE PRIZE

The winners of the Photography Contest will be contacted by Prospera's marketing department via email or phone. The winner should expect the cash prize to be deposited into their Prospera account within 3 weeks of prize notification.

7. RELEASE

Prospera Credit Union and its agents are not responsible for any injuries, losses or damages of any kind caused by the prize or resulting from participation in the contest. Prospera Credit Union reserves the right, in its sole discretion, to cancel or modify the contest if fraud, technical failures, or a player's unsportsmanlike or disruptive manner destroys the integrity of the contest, or if factors beyond the Sponsor's control make it impossible for the Sponsor to administer this contest as planned.

Prospera Credit Union

#500 – 32071 South Fraser Way Abbotsford, BC V2T 1W3