

# Visa Infinite Vacations of a Lifetime Contest

## OFFICIAL CONTEST RULES

The Visa Vacations of a Lifetime contest (the “**Contest**”) is intended to be conducted in Canada (excluding Quebec) only and shall be construed and evaluated according to applicable Canadian law. No purchase is necessary to participate. Participants must have reached age of majority at the time of entry. Void in whole or part where prohibited by law. Entry in this Contest constitutes acceptance of these contest rules (the “**Contest Rules**”).

1. **SPONSORS.** The Contest sponsors are Collabria Financial Services, 1414 8<sup>th</sup> Street S.W., Suite 280, Calgary Alberta T2R 1J6 and Visa Canada Corporation, P.O. Box 124 Toronto, ON M5H 3Y2 (the “**Sponsors**”). The Contest is administered by Proof Experiences Inc. (“**Proof XP**”) is a Canada Corporation (the “**Administrator**”) with its head office located at 33 Bloor St. E., Suite 802 Toronto, ON M4W3H1.
2. **ELIGIBILITY.** To be eligible for this Contest, an individual must:
  - (a) be a legal resident of Canada and;
  - (b) have reached the age of majority in his/her province/territory of residence.
  - (c) Is a member of one of the participating credit unions

Despite the foregoing, employees and their immediate family members (including those with whom they are domiciled) of Sponsors, Administrator, and each of their respective subsidiaries, affiliates, directors, officers, governors, agents, representatives, advertising and promotional agencies and/or any other person or entity involved in the administration, organization or execution of this Contest (including without limitation the prize sponsors and suppliers) (collectively, the “**Releasees**”) are not eligible to enter the Contest. For purposes of this Contest, “immediate family members” shall include the mother, father, brothers, sisters, daughters, sons, partner or spouse of an individual (regardless of where any such “immediate family member” resides).

The Sponsors and/or Administrator shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof within the form and before the timeline specified by the Sponsors and/or Administrator may result in disqualification (as determined by the Sponsors and/or Administrator in its/their sole and absolute discretion). Any information and/or material submitted by you pursuant to this Contest must be truthful, complete, accurate and in no way misleading. The Sponsors and/or Administrator reserves the right, in its sole discretion and absolute to disqualify any entrant should such an entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information (as determined by the Sponsors and/or Administrator in its/their sole and absolute discretion).

3. **CONTEST PERIOD.** The Contest starts at 12:00 a.m. Eastern Standard Time (“**EST**”) on January 28, 2019 and ends at 11:59 p.m. EST on March 1, 2019 (the “**Contest Period**”), after which time the Contest will be closed and no further Entries (defined below) shall be accepted. Notwithstanding the foregoing the deadline to submit a Qualifying Application (defined below) or send a No Purchase Necessary Request (defined below) is **March 12, 2019 at 11:59 p.m. EST** (the “**Submission Deadline**”). In order to be eligible, your No Purchase Necessary Request must be postmarked during the Submission Period and received by no later than March 1, 2019.
4. **HOW TO ENTER AND WINNER SELECTION. NO PURCHASE NECESSARY.** There is no purchase necessary to enter the Contest. Enter using one of the methods of entry outlined below. No entries will be accepted by any other means. For the purposes of this Contest and these Contest Rules, an Entry shall include both the Entry Form and the Pin Code, as each term is respectively defined herein.
  - (a) At the start of the Contest, there will be thirty-five thousand (35,000) unique Pin Codes (each, a “**Pin Code**” and collectively, the “**Pin Codes**”) available for distribution. There are two (2) ways to obtain a Pin Code, while supplies last, respectively as follows:

- (i) Between the start of the Contest Period and the Submission Deadline (the “**Submission Period**”), you will receive one (1) PIN Code (while supplies last), upon submitting a completed application for a consumer Visa Infinite Credit Card (“**Qualifying Application**”) from a participating Credit Union branch (a “**Participating Branch**”). A list of the three hundred thirty (330) Participating Branches is provided in Appendix A. Applications **MUST** be completed in a Participating Branch during the Submission Period with a representative from the Credit Union. No telephone or online applications will be honoured for the purposes of the Contest.
- (ii) To obtain a PIN Code without having to submit a Qualifying Application, send a stamped (i.e. with sufficient postage) envelope to: VISA INFINITE VACATIONS OF A LIFETIME C/O JANNA PATERSON, PROOF EXPERIENCES INC. 33 BLOOR ST. E, SUITE 802 TORONTO, ON M4W3H1, and include your first name, last name, full mailing address (including city, province/territory and postal code), phone number (including area code), month and year of birth, email address and the name of one (1) participating Credit Union listed in Appendix A (this will be used to allocate your Entry to the Secondary Prize draw associated with such Credit Union – in the event there is more than one (1) Participating Branch associated with your selected Credit Union, the Sponsors will randomly allocate your Entry to one (1) of the Participating Branches associated with such Credit Union) (collectively, a “**No Purchase Necessary Request**”). In order to be eligible, your No Purchase Necessary Request must be postmarked during the Submission Period and received by no later than March 1, 2019. There is a limit of one (1) No Purchase Necessary Request per envelope with sufficient postage. No mechanical reproductions of No Purchase Necessary Requests will be permitted. If you submit a No Purchase Necessary Request in accordance with these Rules (as determined by the Sponsors in its sole and absolute discretion), you will be eligible to receive a return email to the email address provided (each, a “**Return Email**”) that includes one (1) Pin Code, while supplies last. Only one No Purchase Necessary Request will be accepted per person.
- (b) Each Pin Code is unique and can only be used one (1) time in this Contest. There is a limit of one (1) Pin Code per person (regardless of the method of receiving such Pin Code). There is a limit of one (1) Qualifying Application or one (1) No Purchase Necessary Request per person. There is a limit of one (1) Entry per person (regardless of the method of entry).
- (c) Each Pin Code will automatically expire after its first use or on March 12, 2019 at 11:59 p.m. EST (whichever occurs first).
- (d) Please retain the original Pin Code for your records. If it is discovered by the Sponsors (using any evidence or other information made available to or otherwise discovered by the Sponsors) that any person has attempted to: (i) use multiple names, identities, email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or disrupt this Contest; (ii) falsely enter a Pin Code without obtaining a Pin Code in accordance with these Contest Rules; (iii) re-enter a Pin Code a subsequent time after its first use; and/or (iv) enter a Pin Code that has been falsified, manipulated or otherwise altered in any way (all as determined by Sponsors in its sole and absolute discretion); then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsors. Any Entry may be rejected if (in the sole and absolute discretion of the Sponsors) it is not fully completed with all required information (including providing a unique Pin Code) and submitted and received during the Contest Period. All Pin Codes submitted are subject to verification in the sole and absolute discretion of the Sponsors and/or Administrator. Any Pin Code that cannot be verified to the complete satisfaction of the Sponsors and/or Administrator within the timeline specified by the Sponsors, in its sole and absolute discretion, is subject to immediate disqualification (in which case the entry/ies associated with such Pin Code will be declared null and void and any rights to any prize associated with such Pin Code will be forfeited in their entirety).
- (e) Once you have obtained a Pin Code in accordance with Rule 4, visit [www.visavacationsofalifetime.ca](http://www.visavacationsofalifetime.ca) (the “**Website**”) and follow the on-screen instructions to obtain the Contest entry form (the “**Entry Form**”). Fully complete the Entry Form with all required preliminary information; including your name and your Pin Code.

## POTENTIAL GRAND PRIZE WINNER SELECTION

- (f) Once you have fully completed the Entry Form with all required preliminary information, follow the on-screen instructions to submit your Entry Form (an “**Entry**”) and you will receive one (1) play (a “**Play**”). In the course of your Play, you will be presented with ten (10) travel icons on-screen (each, an “**Icon**”). You must select three (3) Icons (a “**Selection**”) to reveal the respective pictures underneath (the “**Selected Pictures**”). If your Selection results in three (3) matching Selected Pictures (as determined by the Sponsors in its sole and absolute discretion), you will be notified on-screen that you are a potential Grand Prize (defined below) winner (an “**On-Screen Notification**”). Upon receipt of an On-Screen Notification, you are required to immediately provide the following additional information as part of your Entry Form; your email address, phone number, and you must confirm that all of the information you have submitted in your Entry is correct. Notwithstanding the forgoing, no one is a Winner of a Grand Prize unless and until the Sponsors officially confirms him/her as a Winner of the Grand Prize in accordance with these Contest Rules.

**IMPORTANT INFORMATION RE: ODDS OF WINNING A GRAND PRIZE:** As noted above, at the start of the Contest there will be 35,000 Pin Codes available for distribution. Before the start of the Contest, three (3) of these Pin Codes will be randomly selected as potential Grand Prize winning Pin Codes. Pin Codes will be randomly distributed to Participating Branches and held back to fulfill No Purchase Necessary Requests. At the start of the Contest, the odds of any given Pin Code being a potential Grand Prize winning Pin Code are 3 in 35,000. However, the odds will change throughout the Contest as Pin Codes are distributed submitted. Any unclaimed Grand Prize(s) in this Contest will not be awarded. Further, if a potentially Grand Prize winning Pin Code is not distributed or submitted, the applicable Grand Prize will not be awarded. Grand Prize winners will be announced on the [www.visavacationsofalifetime.ca](http://www.visavacationsofalifetime.ca)

- (g) Entries must be completed and submitted by the entrant him/herself.
- (h) Entries must be received during the Contest Period. Entries will be declared invalid if they are late, illegible, incomplete, damaged, irregular, mutilated, forged, garbled or mechanically or electronically reproduced. No communication or correspondence will be exchanged with entrants except with those selected as potential winners.
- (i) In the event of a dispute regarding who submitted a Pin Code, the Sponsors and/or Administrator reserves the right, in its sole and absolute discretion, to deem the Pin Code to have been submitted by the authorized account holder of the email address provided in the applicable Entry. Entries received shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the Entry. For the purpose of these Contest Rules, “authorized account holder” of an e-mail address is defined as the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Each winner may be required to provide the Sponsors with proof that the winner is the authorized account holder of the e-mail address associated with the winning Entry.

## POTENTIAL SECONDARY PRIZE WINNER SELECTION

- (j) There will be one (1) Secondary Prize draw per Participating Branch. Each Secondary Prize draw will take place from among: (i) all Entries obtained pursuant to Qualifying Applications submitted at the applicable Participating Branch; and (ii) all Entries received in connection No Purchase Necessary Requests and allocated to the applicable Participating Branch in accordance with these Contest Rules. Each Secondary Prize draw will take place on March 26, 2019 at 12:00PM EST in Toronto, ON. The odds of winning a Secondary Prize are dependent on the number of eligible Entries allocated to the applicable Secondary Prize draw in accordance with these Contest Rules.

**5. PRIZE.** There are three hundred and thirty-three (333) prizes available to be won (each, a “**Prize**” and collectively, the “**Prizes**”) available to be won at the start of the Contest Period.

- (a) There is a maximum of one (1) Prize per person. For the avoidance of doubt, anyone who is the winner of a Grand Prize, will not be eligible to win a Secondary Prize (and *vice versa*).
- (b) Each Secondary Prize consists of a \$100 CAD Visa Gift Card (subject to the terms and conditions of the issuer).
- (c) Each Grand Prize consists of a “Vacation of a Lifetime”, which consists of a vacation for a maximum of four (4) persons to the destination of the Grand Prize Winner’s choice, subject to availability at the time of booking and a total maximum \$20,000 CAD budget for the vacation. The vacation will consist of flights and accommodations for up to 4 people to a destination of the winner’s choosing, subject to final approval by the Sponsors. Organizing and booking of the vacation must be made via a designated representative of the Sponsors and the vacation must be booked and fully completed (including all travel) before October 31, 2019.
- (d) For clarity, each Secondary Prize will be delivered to winner within approximately three (3) to four (4) weeks after Winner has been successfully contacted and notified of his/her Prize and fulfilled the requirements set out herein.
- (e) Each Prize must be accepted as awarded and cannot be transferred, assigned nor substituted (except at the sole discretion of the Sponsors and/or Administrator). The Prizes cannot be redeemed for cash. The Sponsors and/or Administrator reserves the right, in its sole and absolute discretion, to substitute any Prize for a prize of equal or greater value if such Prize cannot be awarded for any reason, without liability.
- (f) The Releasees shall not assume any liability for lost, damaged or misdirected Prizes. All characteristics and features of the Prizes, except as otherwise explicitly described above, will be determined by the Sponsors in its sole and absolute discretion.
- (g) Without limiting the generality of the foregoing, the following additional terms and conditions apply to the Grand Prizes: (i) the confirmed Grand Prize Winner and his/her guest(s) must: (a) travel on same itinerary; and (b) have all necessary documentation to permit travel; (ii) the costs of everything not specifically and expressly included in the Grand Prize booked by the Sponsor’s representative are the sole and absolute responsibility of the Grand Prize Winner and his/her guest(s); (iii) the Sponsors reserves the right at any time to: (a) place reasonable restrictions on the availability or use of the Grand Prize or any component thereof; and (b) substitute the Grand Prize or a component thereof for any reason with a prize or prize component(s) of equal or greater value, including, without limitation, but solely at the Sponsor’s sole discretion, a cash award; (iv) each of the Grand Prize Winner guests: (a) are subject to the Sponsor’s approval (as determined by the Sponsors in its sole and absolute discretion); and (b) will be required to sign and return the Sponsor’s release (by the date indicated on the release form) indicating that he/she waives all recourse against the Releasees relating to his/her participation in the Grand Prize (including, without limitation, any travel related thereto); (v) any difference between the actual value of the Grand Prize vacation and the maximum \$20,000 budget will not be awarded; (vi) precise travel arrangements are subject to space and flight availability and shall be made at the Sponsor’s sole and absolute discretion; (vii) once booked, travel arrangements may not be changed; (viii) certain blackout dates and further restrictions may apply; (ix) the Releasees will be in no way responsible in the event that any part of the Grand Prize is delayed, , cancelled, postponed or rescheduled for any reason whatsoever; and (x) the Releasees are not responsible in the event a Grand Prize Winner and/or his/her guest(s) are unable to travel for any reason, in which case, the Grand Prize will be forfeited nothing will be provided in its place.

## 6. WINNER NOTIFICATION AND PRIZE CLAIM CONDITIONS.

- (a) If you have been identified as a potential Grand Prize winner via on On-Screen Notification, prior to being confirmed by the Sponsors and/or Administrator as a winner (each, a “**Grand Prize Winner**” and collectively, the “**Grand Prize Winners**”), you will be required to: (i) correctly answer a mathematical

skill-testing question without mechanical or other aid; (ii) sign and return the Confirmation and Release (defined below) in accordance with Rule 7; and (iii) comply with all other terms and conditions stated in these Contest Rules (all as determined by the Sponsors and/or Administrator in its sole and absolute discretion).

- (b) If a potential Prize winner: (i) fails to correctly answer the skill-testing question; (ii) cannot accept (or is unwilling to accept) the applicable Prize (as awarded) for any reason; (iii) fails to sign and return the Confirmation and Release in accordance with Rule 7; and/or (iv) is determined to be in violation of these Contest Rules (all as determined by the Sponsors and/or Administrator in its sole and absolute discretion); then he/she may, in the sole and absolute discretion of the Sponsors and /or Administrator, be disqualified (and, if disqualified, will forfeit all rights to the applicable Prize). Any forfeited or unclaimed Prize(s) in this Contest will not be awarded.
- (c) Each potential Grand Prize winner will be contacted by email (the “**Email Notification**” and, together with the On-Screen Notifications, the “**Notifications**”) within five (5) business days after the potential winner has received the On-Screen Notification. The Email Notification will be sent to the email address provided by the potential winner in his/her Entry, with further instructions on how to claim the Grand Prize. The Sponsors and/or Administrator must receive an email response from the potential winner, at the email address provided by the Sponsors and/or Administrator in the Email Notification, within seven business (7) days of such Email Notification. If the Sponsors and/or Administrator is unsuccessful in reaching the potential winner within such time, for any reason whatsoever, the potential winner will be disqualified. The Releasees are not responsible for the failure for any reason whatsoever of a potential winner to receive a Notification or for Sponsors and/or Administrator to receive the potential winner’s response.

Potential winners of a Secondary Prize will be contacted via email (the “**Secondary Prize Notification**”) by March 26<sup>th</sup>, 2019, or two (2) weeks after the Contest Period ends, at the email address provided by the potential winner in his/her Entry, with further instructions on how to claim the Secondary Prize. The Sponsors and/or Administrator must receive an email response from the potential winner, at the email address provided by the Sponsors and/or Administrator in the Secondary Prize Notification, within seven business (7) days of such Secondary Prize Notification. If the Sponsors and/or Administrator is unsuccessful in reaching the potential winner, for any reason whatsoever, the potential winner will be disqualified. The Releasees are not responsible for the failure for any reason whatsoever of a potential winner to receive a Secondary Prize Notification or for Sponsors and/or Administrator to receive the potential winner’s response. Secondary Prize winners will be announced on the [www.visavacationsofalifetime.ca](http://www.visavacationsofalifetime.ca) by April 30, 2019

(d)

- 7. **RELEASE.** Each potential Prize winner will be required to execute and return a legal agreement and release (“**Confirmation and Release**”) that confirms potential winner’s: (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the applicable Prize as offered; (iii) release of the Releasees from and against any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest and/or any Prize related activity or the acceptance, use, misuse, or delivery of the applicable Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of the applicable Prize or any other property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to the Sponsors the unrestricted right, in the Sponsors individual discretion, to produce, reproduce, publish, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use the winner’s name, photograph, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof worldwide in perpetuity. The executed Confirmation and Release must be promptly returned to Sponsors within the timeframe required or the selected entrant may be disqualified and not eligible to win the applicable Prize (all as determined by the Sponsors in its sole and absolute discretion).

- 8. INDEMNIFICATION BY ENTRANT.** By entering the Contest, each entrant releases and holds Releasees harmless from and against any and all liability for any injuries, loss or damage of any kind to the entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any Prize, participation in the Contest, any breach of the Contest Rules, or in any Prize-related activity. Each entrant further agrees to fully indemnify Releasees from any and all claims by third parties relating to the Contest, including without limitation any claims of infringement of rights to copyright, privacy and/or personality.
- 9. LIMITATION OF LIABILITY.** The Releasees assume no responsibility or liability for: (a) lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete Pin Codes, Entries, notifications, responses, replies or any Confirmation and Release, (b) any computer, online, software, telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions that may affect the transmission or non-transmission of an Entry, (c) any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration of the Contest, (d) any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, Pin Codes or Entries, (e) any problems, failures or technical malfunction of any telephone network or lines, computer online systems, servers, providers, computer equipment, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing, (f) any injury or damage to entrant or to any computer related to or resulting from participating or downloading materials in this Contest. Each entrant assumes liability for injuries caused or claimed to be caused by participating in the Contest, or by the acceptance, possession, use of, or failure to receive any Prize. The Releasees assume no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsors, such as infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest or the Website. If due to printing, production, online, internet, computer or other error of any kind, more Prizes are claimed than intended to be distributed or awarded according to these Contest Rules (at any prizing level), then, in addition to having the right to terminate the Contest immediately, Sponsors reserves the right to conduct a random drawing from amongst all eligible Prize claimants whose claims have not yet been redeemed to award the correct number of Prizes at the applicable prizing level (as stated in these Contest Rules). The Prizes may stop being awarded in the event Sponsors becomes aware of such an error. In no event will the Sponsors be liable to award more than the number of Prizes (at any prizing level), as provided in these Contest Rules. If due to printing, production, online, internet, computer or other error of any kind, more Pin Codes are disseminated than intended to be distributed according to these Contest Rules, then, in addition to having the right to terminate the Contest immediately, the Sponsors reserve the right, in its sole and absolute discretion, to invalidate all Pin Codes printed in excess of the number of Pin Codes intended to be distributed according to these Contest Rules and a Pin Code holder's only remedy in this regard will be to receive another Pin Code, while supplies last. If due to printing, production, online, internet, computer or other error of any kind, a Pin Code is unusable for the purposes of this Contest as contemplated by these Contest Rules, the applicable Pin Code holder's only remedy in this regard will be to receive another Pin Code, while supplies last.
- 10. CONDUCT.** By participating in the Contest, each entrant agrees to be bound by the Contest Rules. Each entrant further agrees to be bound by the decisions of the Sponsors, which shall be final and binding in all respects. The Sponsors reserves the right, in its sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process or the operation of the Contest; and/or (c) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Caution: Any attempt to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil laws. Should such an attempt be made, the Sponsors reserves the right to seek remedies and damages to the fullest extent permitted by law, including but not limited to criminal prosecution.
- 11. PRIVACY / USE OF PERSONAL INFORMATION.**
- (a) By participating in the Contest, each entrant: (i) grants to the Sponsors and/or the Administrator the right to use the information submitted as part of his/her Entry (including without limitation name, mailing

address, telephone number, and e-mail address) (“**Personal Information**”) for the purpose of administering the Contest, including but not limited to notifying potential winners and announcing Winners; (ii) grants to the Sponsors the right to use his/her Personal Information for administrative, publicity, and promotional purposes relating to the Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (iii) acknowledges that the Sponsors may disclose his/her Personal Information to third-party agents and service providers of the Sponsors in connection with any of the activities listed in (i) and (ii) above.

- (b) The Sponsors will use the entrant’s Personal Information only for identified purposes, and protect the entrant’s Personal Information in a manner that is consistent with the Proof Experiences Privacy Policy at: <https://www.proofexperiences.com/privacy-policy/>

Proof Experiences Privacy Policy not only outlines its commitment to safeguarding Personal Information, but it also details how to opt-out of receiving marketing communications.

- 12. INTELLECTUAL PROPERTY.** By participating in the Contest, entrant agrees that all of Sponsor’s intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations used in relation to this Contest are owned by the Sponsors and/or its affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.
- 13. TERMINATION.** Sponsors reserves the right, in its sole discretion, to terminate the Contest, in whole or in part, and/or modify, amend or suspend the Contest, and/or the Contest Rules in any way, at any time, for any reason without prior notice.
- 14. LAW.** These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsors. Subject only to the following paragraph, all issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the entrant and the Sponsors in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Ontario including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction’s laws.
- 15. DISCREPANCIES.** In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Entry Form, Website, or point of sale, television, print or online advertising, the terms and conditions of the Contest Rules shall prevail, govern and control. In the event of any discrepancy or inconsistency between the English language version and the French language version of the Contest Rules, the English version shall prevail, govern and control. Full contest rules are available on the website at [www.visavacationsofalifetime.ca](http://www.visavacationsofalifetime.ca)

Appendix A  
List of Participating Canadian Credit Unions

Participating Credit Unions	# of Branches
GRAND FORKS CREDIT UNION	1
LEROY CREDIT UNION LIMITED	1
ME DIAN CU	1
MEMBER SAVINGS CREDIT UNION LIMITED	1
ONTARIO PROVINCIAL POLICE ASSOCIATION CREDIT UNION	1
OSHAWA COMMUNITY CREDIT UNION	1
OSOYOOS CREDIT UNION	1
UNITY CREDIT UNION LIMITED	1
VANCOUVER POLICE CREDIT UNION (VP CREDIT UNION)	1
BAY CREDIT UNION	2
BEAUTIFUL PLAINS CREDIT UNION	2

EDUCATION CREDIT UNION	2
LAKELAND CREDIT UNION	2
THE TORONTO MUNICIPAL EMPLOYEES' CREDIT UNION LIMITED	2
FRONTLINE FINANCIAL CREDIT UNION	3
MOYA FINANCIAL CREDIT UNION LIMITED	3
NELSON & DISTRICT CREDIT UNION	3
NIVERVILLE CREDIT UNION	3
SUNSHINE COAST CREDIT UNION	3
EAST KOOTENAY COMMUNITY CREDIT UNION	4
ENTEGRA CREDIT UNION	4
SOUTHWEST REGIONAL CU LTD	4
NORTH PEACE SAVINGS & CREDIT UNION	5
SHARONS CREDIT UNION	5
THE ENERGY CREDIT UNION	5
BOW VALLEY CREDIT UNION	6
COMMUNITY SAVINGS CREDIT UNION	6
COMTECH FIRE CREDIT UNION	6
VANTAGEONE CREDIT UNION	6
CHINOOK FINANCIAL	11
NOVENTIS CREDIT UNION	11
KOOTENAY SAVINGS CREDIT UNION	12
RAPPORT CU	12
TANDIA FINANCIAL CREDIT UNION	12
MOUNTAIN VIEW CREDIT UNION LIMITED	13
FIRST CALGARY FINANCIAL	15
WESTMINSTER SAVING	15
GULF & FRASER FISHERMEN'S CREDIT UNION (G&F FINANCIAL)	16
PROSPERA CREDIT UNION	17
ASSINIBOINE CREDIT UNION	21
FIRSTONTARIO CREDIT UNION	31
LIBRO CU - NATIONAL PROGRAM	33
NORTHERN CREDIT UNION LTD.	33