

CONTEST TERMS AND CONDITIONS

PARTICIPATION IN THIS CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL AGREEMENT TO AND ACCEPTANCE OF THESE CONTEST TERMS AND CONDITIONS.

Prospera Credit Union (“Prospera”, “we”) is pleased to present the *The \$30K Giveaway* (the “Contest”). The Contest is governed by the terms and conditions (the “Rules”) set out below. By entering the Contest, you agree to abide by the Rules and decisions of Prospera, which will be final. You also agree to comply with all applicable laws. The Contest is void where prohibited or restricted by law. No purchase necessary. Entry details are also available at: <https://www.prospera.ca/30kgiveaway>

1. **Contest Period:** The Contest runs from 9:00 am PST Monday, September 15th, 2025 to 4:00 pm PST on Saturday, Nov 29th, 2025 (the “Contest Period”). Prospera employees will be the sole determinant of the entry time for all Contest participants.
2. **Contest Prizes:** There are six (6) prizes to be won in this Contest, consisting of: one (1) grand prize of a \$30,000 1-year non-redeemable term deposit,¹ and five (5) \$1,000 1-year cashable term deposits,² fully redeemable with interest after 30 days of the initial investment. Prizes are not eligible for substitution, are non-transferrable, and may not be redeemed for cash or credit. All prizes must be accepted as awarded. Chances of winning are dependent on the number of eligible entries received. Prospera reserves the right, in the event that any prize or any component of any prize cannot be awarded as described for any reason, to substitute another prize or component of a prize of equal or greater value, including a cash award. Limit of one prize per person.
3. **Award of Prizes:** One draw of the \$30,000 grand prize and five draws for the five remaining \$1,000 prizes will be held on Tuesday, December 16th, 2025. Odds of winning depend on the total number of eligible entries received during the Contest Period.
4. **How to Enter:** No purchase is necessary. There are two ways to enter the Contest:
 - a. To enter the Contest, entrants must book and attend a wealth investment discussion appointment with an Aviso Wealth representative at Prospera during the Contest Period at a branch of their choosing. Subject to Section 4(b) below, potential

¹ Grand Prize 1-Year Non-redeemable term deposit for more information, follow the following link:
<https://www.prospera.ca/Personal/Investing/Non-redeemable+term+deposit>

² Prize 1-Year Cashable term deposit, for more information, follow the following link:
<https://www.prospera.ca/Personal/Investing/Cashable+Term+Deposit>

entrants may only have one (1) entry for the Contest and can earn that entry online, in branch or by telephone, as follows:

- i. Online: Proceed to the booking page (prospera.coconutcalendar.com/service) to book an investment review appointment with an Aviso Wealth representative at Prospera. Choose “Financial Planning & Advice” and then select “The 30k Giveaway” as the appointment type.
 - ii. In Branch: Visit any Prospera branch and talk to a branch representative to book an investment review appointment.
 - iii. Telephone Call: Call 1-888-440-4480 to book an investment review appointment.
- b. Entrants may earn one additional entry per qualified transaction, up to a maximum of four (4) total entries into the “Contest” per entrant, if they complete one of the below activities within the Contest Period:
- i. Complete a purchase of a qualified Aviso Wealth investment;
 - ii. Begin a new Pre-Authorized Contribution to a qualifying Aviso Wealth investment with a minimum contribution of \$50/month; and/or
 - iii. Book and attend an insurance review with a Prospera Insurance Specialist.

Alternatively, you may mail in a letter or postcard with the name of the Contest, your first and last name, and your email address, to: Prospera Credit Union – Surrey Corporate Office 2000 - 13450 102 Avenue, Surrey, BC V3T 5X3. All such entries must be received by Prospera during the Contest Period.

5. Eligibility

- a. To be eligible to enter and win, you must: (a) be a legal resident of British Columbia at the time of entry; (b) have reached the age of majority at time of entry; (c) not be an employee of Prospera or its affiliated companies, agents, Contest administrators, or advertising promotional agencies; and (d) a member of Prospera in good standing at the time of collecting and receiving the prize.
- b. By participating in this Contest, you acknowledge compliance with, and agree to be bound by, these Rules. If you do not comply with any of the Rules, you may be subject to disqualification by Prospera, in Prospera’s sole discretion.
- c. Any entries received after the Contest Period will not be eligible. There is a maximum of four (4) total entries per entrant, and each entrant shall be eligible to win only one prize. Submissions through groups and/or charities will not be accepted. Proof of transmission (for example, screenshots or captures) does not constitute proof of entry or receipt of an entry. If an entry is received from an entrant who has not provided a valid email address, the entry received will be deemed

ineligible. In the event of a dispute as to the identity of an entrant, the authorized account holder of the email account will be deemed to be the entrant. “Authorized account holder” of an e-mail address is the natural person in whose name the e-mail address has been issued. A selected entrant may be asked to provide Prospera with proof that the selected entrant is the authorized account holder of the e-mail address associated with the selected entry. If a dispute cannot be resolved, Prospera may deem the entry ineligible. Entries generated by script, macro, or other automated means are void at Prospera’s discretion.

6. **Contact Information:** By entering the Contest, each entrant consents to Prospera collecting, using and disclosing the entrant’s personal information for the purposes of administering the Contest, publicizing a list of winners, and (unless the contestant opts out) promoting the Contest and any future contests and any of Prospera’s products and services, in accordance with Prospera’s Privacy Code, which is online at <https://www.prospera.ca/Policies/Privacy+policy> or can be found at any Prospera Credit Union branch. Prospera will use the contact information in the entry forms for administration of this Contest. Under no circumstances will Prospera sell or give lists of our Contest entrants to others outside of the administration of this Contest and as described in these Rules, except as required by law. All entries become the property of Prospera and none will be returned. Prospera is not obligated to enter into any correspondence except with the selected entrant.
 - a. If the entrant wins, the entrant agrees to be photographed and filmed and consents to the entrant’s image and name used for promotional purposes, without compensation. This may include publication, reproduction and/or other use of the entrant’s name, voice, statements about the Contest, in any publicity or advertisement carried out by or on behalf of Prospera in any manner whatsoever, including print, broadcast media or the internet.
7. **Amendment:** Prospera reserves the right to terminate or amend this Contest at any time and in any way, without prior notice to entrants. Without limiting the foregoing, if for any reason Prospera cannot run the Contest as planned (including without limitation, as a result of bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of the Contest), Prospera may cancel, modify, extend, or suspend the Contest. In that event, Prospera may award prizes at random from among the eligible entries received up to the time of the impairment, or award no prizes.
8. **Disqualification:** Prospera may disqualify any individual from eligibility who attempts to, is suspected of attempting to, or does, in each case as determined in Prospera’s sole discretion: (1) tampers with or in any way corrupt the entry or voting process (including without limitation, by using robotic, automatic, programmed, or otherwise illicit means to

enter the Contest, or any other methods not authorized by these Rules); (2) undermines the legitimate operation of the Contest, including by cheating, hacking, deception, or other unfair practices; (3) annoys, abuses, threatens, or harasses any other entrants or Prospera representatives; or (4) submits an entry with false or incomplete information.

9. **Disclaimer:** Prospera will not be responsible for: (1) incorrect or inaccurate transcription of entry information or late, lost, incomplete, misdirected entries, or entries received through impermissible or illegitimate channels; (2) technical failures of any kind, including the malfunctioning of any telephone, computer, network, hardware, or software; (3) the unavailability or inaccessibility of any service; (4) unauthorized human intervention in any part of the entry process or the Contest; (5) electronic or human error which may occur in the administration of the Contest or the processing of entries; (6) typographical errors; (7) the failure for any reason whatsoever of a selected entrant to receive notification of selection or for Prospera to receive a selected entrant's response; or (8) any injury or damage to persons or property, including your computer, which may be caused, directly or indirectly, in whole or in part, from your participation in the Contest or from downloading any material from Prospera's website. Prospera will not be liable to you or any party related, directly or indirectly, to you, for any indirect, special, consequential, or punitive damages in connection with the Contest or these Rules.
10. **Winner Verification:** A potential winner is subject to verification by Prospera, including by provision of proof of identity by government issued identification and eligibility. A potential winner may be contacted via email address and/or phone provided. If contacted, a potential winner must respond within five days. Failure to respond within five days of notification, return of email notification as undeliverable, or failure to comply with these Contest Rules, will result in disqualification.
11. **To Claim a Prize:** In order to be declared a winner, the selected entrant must:
- have complied with, and remain fully in compliance with, these Rules;
 - correctly answer, without assistance of any kind, a time-limited mathematical skill-testing question posed by telephone at a mutually convenient time. If the entrant's answer to the skill-testing question is incorrect or they do not meet the eligibility criteria, they will be disqualified and another entrant will be randomly selected from all eligible entries until such time as all winners are confirmed or there are no more eligible entries, whichever comes first;
 - sign and deliver to Prospera a standard declaration of eligibility and release form, which will include a declaration of the selected entrant's compliance with these Rules, acceptance of the applicable prize as awarded, a publicity release, a liability release, an indemnity, and any other documentation that Prospera may reasonably

require (the “**Release Form**”). The Release Form must be returned within the time period specified by Prospera or the applicable prize may be forfeited. Prospera may also request valid proof of identity, residency, age and other relevant documentation, and Prospera may disqualify a selected entrant if Prospera determines (in its sole discretion) that the provided proof is not sufficient. Prize awarding will be coordinated with each winner by Prospera upon receipt of the duly completed Release Form; and

- d. be an active member of Prospera in good standing at the time that the applicable prize is collected by such winner, and must have an eligible account with Prospera in order to properly receive the applicable prize.

Prospera expects to announce the names of the final winners on or around ***December 16, 2025***.

12. APPLICABLE LAW; ENFORCEABILITY: The Contest 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 Rules 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 Rules will otherwise remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not included.

13. INTELLECTUAL PROPERTY: 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.

14. CONFLICTS / DISCREPANCIES: In the event of a conflict between any Contest details contained in these Rules and any Contest details contained in Contest advertising materials, the details of the Contest as set out in these Rules will govern.

15. GENERAL TERMS AND CONDITIONS: By entering the Contest, each entrant:

- a. agrees to abide by the Rules, and all decisions of Prospera with respect to all aspects of the Contest, which are final; and
- b. releases, and agrees to indemnify and hold harmless, Prospera and its employees, directors, officers, members, affiliates, representatives and agents from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) arising from or related to: (i) the entrant’s failure to comply with any of these Rules; (ii) any misrepresentation the entrant makes under these



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Rules or otherwise to Prospera; or (iii) the entrant's participation in the Contest or use of any prize received.

16. Dealer Disclaimer: Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.