

CIBC TELUS Rewards[®] Visa* chance to win \$1,000 Contest

Official Contest Entry Rules

THIS CONTEST IS FOR RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO ALL CANADIAN FEDERAL, PROVINCIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. NO PURCHASE NECESSARY TO ENTER OR WIN.

CIBC Telus Rewards[®] Visa* chance to win \$1,000 Contest (the “Contest”) is administered by Square Crop Studios Inc., the parent company of Student Life Network (the “Sponsor”). Any questions, comments or complaints regarding the Contest should be directed to the Sponsor at 348A Queen Street W, Toronto, ON M5V 2A2. By participating in this Contest, each contestant agrees to be legally bound by these Official Contest Entry Rules (the “Rules”).

1. CONTEST PERIOD

The Contest is run by the Sponsor and will take place from **May 3rd, 2016 at 12:00:01 a.m. Eastern Time (“ET”) to August 31st, 2016 at 11:59:59 p.m. ET** (the “Contest Period”). Contest Sponsors reserve their right (subject only to the consent of the Régie des alcools, des courses et des jeux) to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received applicable eligible Entries.

2. ELIGIBILITY

The Contest is open to all legal residents of Canada who:

- (i) reside in any province or territory within Canada;
- (ii) have reached the age of majority in their jurisdiction of residence as of the date of entering the Contest;
- (iii) are current registered students in good standing at a university, college or high school in Canada, and have only one active Student Life Network account;
- (iv) are not employees, representatives or agents of the Contest Group Entities, or anyone domiciled with such employees, representatives or agents (whether related or not);
- (v) have agreed to comply with applicable laws (including, but not limited to, laws relating to libel and obscenity), assume responsibility for their activities, and not to harass, disrupt, abuse, or invade the privacy rights of others; and
- (vi) have read and accepted, and agreed to comply with these Rules, and with the Terms and Conditions for the Student Life Network found at <https://www.studentlifenet.com/terms>.

For the purposes of these Rules, (“**Contest Group Entities**”) means the Sponsor and Student Life Network, their respective parent, sister, affiliated and subsidiary companies, all advertising

and promotion agencies, suppliers of prizes (including without limitation the Canadian Imperial Bank of Commerce “CIBC”), materials and services related to the Contest, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Contest.

3. PRIZE

- 3.1 **Prize:** There is a total of **one (1)** prize (the “Prize”) available to be won by one lucky winner (the “Prize Winner”). The Prize consists of one (1) cheque in the amount of \$1,000 made payable to the Prize Winner. The approximate retail value of the Prize is \$1,000. All amounts in these Rules are in Canadian dollars.

The winners are solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Prize. The Prize cannot be substituted or transferred to a third party. However, the Sponsor may in its discretion substitute the Prize for another prize which is, in its opinion, of equal or greater value. Any additional costs not described in these Rules as part of the Prize that are incurred in collecting and using the Prize are the winner's responsibility.

4. METHODS OF ENTRY

- 4.1 **Contest Entry (“CE”):** To enter the Contest for a chance to win the Prize, the contestant must complete either the Online Entry and Registration OR the Mail-In Entry and Registration.

Method One – Online Entry: To enter the Contest online for a chance to win \$1,000 and be eligible to win the Prize, the contestant must sign up for a CIBC Telus Rewards[®] Visa* Card using the link provided in the email sent by the Student Life Network to the email address associated with the contestant's Student Life Network account. Incomplete applications or applications with false information will be deemed as invalid and will be disqualified. Only fully completed applications verified by CIBC during the Contest Period will be accepted for entry into this Contest. Once the CIBC Telus Rewards Visa Card account is created, the contestant will then be registered with the Contest and obtain one (1) entry for a chance to win.

Method Two – Mail-In Entry and Registration: Alternatively, if a contestant does not wish to enter online or does not wish to sign up for a CIBC TELUS Rewards Visa Card, the contestant may enter by mail. To enter the Contest for a chance to win \$1,000 via mail, a contestant may: print his/her first name, last name, email address, age, current school name, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to the Sponsor, at: Contest Administrator, Student Life Network, 348A Queen Street W, Toronto, ON, M5V 2A2, Attn: CIBC Telus Rewards[®] Visa* chance to win \$1,000 Contest. Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive one (1) entry into the Contest. To be eligible, all Mail-in requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage. The Releasees (defined below) will not be

responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

- 4.2 **Multiple Registration Not Permitted:** Contestants can only use the Contest Website (or its iframe) or the Mail-In Entry option to register for the Contest **one (1)** time in total. If it is discovered that a contestant has attempted to: (i) enter more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to enter, or otherwise participate in, the Contest, then (in the sole and absolute discretion of the Sponsor) he/she may be disqualified from participating in the Contest and all of his/her entries may be disqualified. Use (or attempted use) of multiple identities, Mail-in envelopes, email addresses and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification. **One (1) Registration Per Person:** For greater certainty, no contestant may register for the Contest more than once regardless of the method of participation.

5. DRAW & WINNER SELECTION PROCESS

- 5.1 **Random Draw:** On **September 7th, 2016 at 3:00 pm ET** (the “**Draw Date**”) in the city of Toronto, in the province of Ontario, at the offices of the Sponsor, **one (1)** entry will be randomly selected from all eligible entries received by the Sponsor during the Contest Period. The contestant who owns the selected entry, and who is otherwise eligible to win, will be the selected contestant who is eligible to win the Prize subject to compliance with these Rules
- 5.2 **Odds of Winning:** The odds of winning the Prize are dependent on the number of eligible entries received by the Sponsor during the Contest Period in accordance with these Rules.
- 5.3 **Contacting Selected Contestant:** Sponsor or its designated representative will make a minimum of two (2) attempts to contact the selected contestant by email using the information provided at the time of entry within five (5) business days of the Draw Date. If the selected contestant cannot be contacted (i.e. does not reply to the email from the Sponsor or its representative) within ten (10) business days of the Draw Date, then he/she may be disqualified (and will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate selected contestant from among the remaining eligible entries (in which case the foregoing provisions of this section shall apply to such new selected contestant).
- 5.4 **Declaration and Release Form; Skill-Testing Question:** In order to be declared the confirmed Prize Winner or win any prize, the selected contestant must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules, correctly answer, in person, a mathematical skill testing question without assistance of any kind, whether electronic or otherwise, and sign and return within five (5) business days of notification by email, a Declaration and Release prepared by the Sponsor which, among other things:
- (i) confirms compliance with these Rules;
 - (ii) acknowledges acceptance of the prize(s), as awarded;

- (iii) releases the Releasees (as defined in Section 7.6) from any liability and damage which could arise out of or in any way related to the Contest and from the awarding, receipt, possession and/or use or misuse of any prize; and
- (iv) allows the Licensees (as defined in Section 7.8) to use, reproduce and/or publish in any related publicity, his/her name, photograph, image, likeness, biographical information, any statements made regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), without any compensation or further attribution or notification.

If the selected contestant:

- (i) does not correctly answer the mathematical skill testing question in the manner prescribed;
- (ii) fails to return the properly executed Declaration and Release within the specified time;
- (iii) cannot accept the Prize for any reason; or
- (iv) otherwise fails to comply with the Rules;

THEN HE/SHE WILL BE DISQUALIFIED (AND WILL FORFEIT ALL RIGHTS TO THE PRIZE) AND THE SPONSOR RESERVES THE RIGHT, IN ITS SOLE AND ABSOLUTE DISCRETION, TO SELECT BY RANDOM DRAW FROM AMONG ALL REMAINING ELIGIBLE ENTRIES AN ALTERNATE SELECTED CONTESTANT AS THE POTENTIAL WINNER OF THE PRIZE OR OTHER PRIZE (IN WHICH CASE THE FOREGOING PROVISIONS OF THIS SECTION SHALL APPLY TO SUCH NEW POTENTIAL PRIZE WINNER). NOTWITHSTANDING ANY OTHER PROVISION OF THESE RULES, THE SPONSOR RESERVES THE RIGHT TO DETERMINE HOW THE PRESENTATION OF A PRIZE WILL OCCUR AND THIS MAY BE EITHER IN A MEDIA EVENT, BY MAIL OR IN PERSON.

6. PRIZE DELIVERY

- 6.1 **Prize Delivery:** The Sponsor or its representatives will deliver the Prize to the confirmed winner. Please allow **six (6) to eight (8) weeks** for delivery.

7. GENERAL TERMS AND CONDITIONS

- 7.1 **Verification of Entries:** The Sponsor reserves the right, in its sole and absolute discretion, to verify or require proof of identity and/or eligibility (in a form acceptable to the Sponsor) from any contestant in this Contest, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest. Contestants whose entries cannot be verified to the satisfaction of Sponsor in its sole and absolute discretion may be disqualified from the Contest and will not be eligible to win any prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this Contest will be the Contest server machine(s) in Eastern Time.

7.2 **No Liability:** The Releasees (as defined below in Section 7.6) will not be liable for: (i) any failure of the Contest Website, Sponsor servers or other Square Crop Studios Inc. or Student Life Network sponsored sites during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any communication to be received by the Sponsor for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury or damage to a contestant's, or any other person's computer related to or resulting from participating or downloading any material in the Contest; and (v) any combination of the above.

7.3 **Acceptance of Prize:**

- (a) Prize must be accepted as awarded and are not transferable, assignable or convertible to cash (except in the Sponsor or any prize supplier's sole and absolute discretion);
- (b) The costs of everything not specifically stated as included in the prize are the sole responsibility of the winner;
- (c) If the winner does not utilize any part(s) of his/her prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;
- (d) Sponsor and each prize supplier reserves the right at any time to:
 - (i) Place reasonable restrictions on the availability or use of the prize or any component thereof; and
 - (ii) Substitute a prize or a component thereof for any reason with a prize or a prize component of equal or greater value, including, without limitation, but solely at the Sponsor or any prize supplier's sole discretion, a cash award;
- (e) By accepting the Prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 7.6) if the Prize or a component thereof does not prove satisfactory, either in whole or in part.

7.4 **Number of Prizes/Winners:** By entering the Contest, each contestant acknowledges that the Sponsor shall not be required under any circumstances to award more prizes than the number of available prizes, as set out in these Rules.

7.5 **Termination of Contest:** The Sponsor reserves the right, in its sole and absolute discretion, to void any entry and/or withdraw, suspend, amend or terminate this Contest in whole or in part (or to amend these Rules) in any way at any time without prior notice (but subject to applicable law and to the consent of the Régie des alcools, des courses et des jeux), in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that, in the Sponsor's sole discretion determines, interferes with the

proper conduct of this Contest as contemplated by these Rules, or in the event of any accident, printing, administrative, or other error or any kind, or for any other reason. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the person will be automatically disqualified and the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any contestant, entry, or vote with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

- 7.6 **Release and Exclusion of Liability:** By entering or attempting to enter the Contest, each contestant and/or purported contestant agrees to release, discharge, and forever hold harmless the Contest Group Entities, and their respective officers, directors, employees, shareholders, agents, and other representatives (collectively, the “**Releasees**”) from any and all claims, actions, damages, demands, manner of actions, causes of action, suits, debts, duties, accounts, bonds, covenants, warranties, indemnities, claims over, contracts and liabilities of whatever nature or kind arising out of, or in connection with the contestant’s participation or attempted participation in the Contest, compliance or non-compliance with these Rules and acceptance, use or misuse of the Prize. The Releasees will not be responsible for lost, incomplete, late or misdirected entries or for any failure of the Contest website during the Contest Period, or for any technical malfunction or other problems with, any telephone network or lines, computer onlinesystems, servers, access providers, computer equipment or software or for any technical problems or traffic congestion on the Internet or at any website, or any combination of the foregoing, and will not be liable for any resulting injury or damage to any person or property arising from, or relating to, that person’s or any other person’s participation or attempted participation in the Contest.

7.7 **Name/Image of Winners and Content:**

- (a) By entering the Contest, each contestant:
- (i) grants to the Sponsor, its affiliates, and the suppliers of prizes (collectively, “**Licensees**”), in perpetuity, a non-exclusive, irrevocable license to publish, display, reproduce, modify, edit or otherwise use (as the Licensees may in their sole discretion deem appropriate and without right of approval by the contestant) his/her submitted content (the “**Content**”), in whole or in part, for advertising or promoting the Contest or for any other reason in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification, and waives his or her moral rights to such Content;

- (ii) authorizes the Licensees to use, reproduce and/or publish in any related publicity, his/her name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification;
 - (iii) agrees that anything created by the Licensees which is derived from the contestant's Content, voice, photograph, image, likeness or any statements the contestant make regarding a prize, is owned by the Sponsor, its affiliates or prize suppliers, as applicable; and
 - (iv) on his/her own behalf, and on behalf of his/her heirs, executors, administrators, personal representatives, successors and assigns, hereby release and discharge the Releasees (as defined in Section 7.6) from and against any and all claims (whether known or unknown, in law or in equity) that he/she or any of his/her heirs, executors, administrators, successors, or assigns may have or that may later accrue against any of the Releasees for any damage, loss, liability, costs, legal fees, expenses or injury based on publicity rights, defamation, libel, slander, portrayal in a false light, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action arising out of or relating directly or indirectly in any way to the entry, a vote (if applicable) or use of his/her Content (if applicable), name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice.
- (b) For greater certainty, the Sponsor, its promotional agency and/or the Reviewer reserves the right, in their sole and absolute discretion and at any time during the Contest, to modify, edit or remove any Content, or to request a contestant to modify or edit his or her Content, if a complaint is received with respect to the Content, or for any other reason. If such an action is necessary at any time, then the Sponsor reserves the right, in its sole and absolute discretion, to reset the entry count associated with the Content to zero (or, to whatever number the Sponsor deems appropriate in its sole and absolute discretion).
- (c) Subject to subsection (i) above, if a contestant has any questions or does not wish the Sponsor to use any or all of his/her name, photograph, image, likeness, biographical information, any statements made regarding a prize, place of residence, and/or voice for purposes other than Contest administration, please contact the Sponsor at: Contest Administrator, Student Life Network, 348A Queen Street West, Toronto, ON, M5V 2A2.

7.8 **“Dispute”** In the event of a dispute regarding who submitted an entry, voter registration and/or vote, entries, voter registrations and votes (as applicable) will be deemed to have been submitted by the authorized account holder of the email

address submitted at the time of entry or voter registration (as applicable). **“Authorized account holder”** is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. A contestant may be required to provide proof that he/she is the Authorized account holder of the email address associated with the selected entry and/or a vote, and, if applicable, that he/she has all necessary consents, permissions and/or licenses as required by these Rules.

- 7.9 **Personal Information:** By entering this Contest, each contestant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her entry for the purpose of administering the Contest and in accordance with Sponsor’s privacy policy (<https://www.studentlifefetwork.com/privacy>), unless the contestant otherwise specifies by giving the Sponsor notice in writing. In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, these Rules shall prevail, govern and control.
- 7.10 **List of Winners:** For the names of the prize winners, available after September 15th, 2016, the contestant must send a letter along with a self-addressed postage stamped envelope to “CIBC TELUS Rewards Visa chance to win \$1,000 Contest Winner’s Request List”, at 348A Queen Street West, Toronto, ON, M5V 2A2. The winners’ names will be available until August 31st, 2017.
- 7.11 **Sponsor’s Decisions:** This Contest is subject to all applicable federal, provincial, municipal and local laws, and regulations. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all contestants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of contestants, entries, and votes.
- 7.12 **Social Media Platforms and Prize Suppliers:** The Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any social media platform, nor is it sponsored or administered by CIBC (collectively, "Third Parties"). Each contestant acknowledges that he/she provides his/her information to the Sponsor and not to any Third Parties. The information a contestant provides to Sponsor will only be used for the administration of this Contest and in accordance with the Sponsor’s privacy policy located at <http://www.studentlifefetwork.com/terms>. All Third Parties are completely released of all liability by each contestant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to the Sponsor and not to any Third Party.
- 7.13 **FOR RESIDENTS OF QUEBEC:** Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a Prize may be submitted to the board only for the purpose of helping the parties reach a settlement.