

New User e-Gift Card Bonus Terms and Conditions

This promotion is offered by UGO Mobile Solutions, a division of the Toronto Dominion Bank ("UGO", "we" or "us").

Eligibility:

This New User e-Gift Card Bonus offer is available to individuals who are residents in Canada who, between July 22, 2019 and October 31, 2019 a) Download and install UGO Wallet on their smartphone; and b) register using promo code LIFE19, and add any card to their UGO Wallet. **Individuals who have downloaded UGO Wallet at any time prior to July 22, 2019 are not eligible for this offer.** Individuals who complete the above actions are eligible to receive a \$10 Indigo e-Gift Card (each an "Eligible Participant", "you" or "your").

Limit one (1) offer available: per person regardless of whether an individual owns more than one eligible smartphone; and, per eligible smartphone regardless of whether multiple individuals use the same smartphone. UGO reserves the right to require individuals to verify their eligibility. Offer void where prohibited by law. UGO Wallet is free to download; however, standard wireless carrier message and data rates may apply to download and use.

Fulfillment:

On or before November 11, 2019 Eligible Participants will be able to claim their Indigo e-Gift Card ("e-Gift Card") through their UGO Wallet. Eligible Participants must keep the UGO Wallet app on their smartphone until they have claimed and redeemed the e-Gift Card. Eligible Participants must update their UGO Wallet as required and claim their e-Gift Card through their UGO Wallet by December 7, 2019. No hard copy of the e-Gift Card will be provided. e-Gift Card may not appear exactly as depicted. Once claimed, the e-Gift Card will not expire.

General Terms:

Use of the e-Gift Card by the Eligible **Participant is subject to the terms and conditions governing the use of the card, as reproduced and attached in Appendix A hereto.** Eligible Participants are responsible for any applicable taxes or any costs or expenses associated with the use or redemption of the e-Gift Card.

UGO may, at its discretion, change, extend, limit, suspend, or withdraw this offer at any time and without notice or substitute the e-Gift Card with another benefit of the same or similar value. The e-Gift Card is not assignable or transferable and may not be redeemed for cash. This offer cannot be combined with any other offer, discount or promotion.

UGO reserves the right to disqualify from participation in the offer any individual who does not comply with these Terms and Conditions, including any individual who attempts to circumvent, by any means, the limit of one e-Gift Card per Eligible Participant.

All decisions made by UGO regarding the offer are final and binding in all respects.

By entering the LIFE19 promo code, you consent to UGO providing verification of the installation of the UGO Wallet App to Square Corp Studios Inc. for the purpose of administering the contest by Square Corp Studios Inc.

By downloading the UGO Wallet app, registering, and adding any card ("Participating"), you agree to these "New User e-Gift Card Bonus" Terms and Conditions and to the UGO Wallet Terms and Conditions and Privacy Policy. UGO will use the personal information you provide when downloading and installing the UGO Wallet app for the purposes of fulfilling this offer and as otherwise described in UGO's Terms & Conditions (which may be found at <https://www.ugo.ca/terms-conditions>) and Privacy Policy (which may be found at <https://www.ugo.ca/privacy>).

By Participating in the offer, you release, and discharge UGO, its affiliated companies, its advertising agencies, fulfilment and promotional partners and their respective officers, directors, shareholders, employees, agents and subcontractors (collectively the "Released Parties") from all liability or damages that may arise out of your participation in the offer or your acceptance, use, inability to use, or misuse of the e-Gift Card.

The Released Parties are not responsible and shall have no liability for any unavailability, interruption or failure of any computer, mobile device, software, hardware, network, telecommunications or internet provider, or website that in any way impacts or affects UGO's ability to deliver the offer.

Appendix A – Copy of Gift Card Terms and Conditions

Protect this e-gift card like cash. Present this e-gift card as payment towards your purchases at any Chapters, Indigo, Coles location, or online at Indigo.ca. This e-card cannot be refunded, and is not redeemable for cash except where required to by law. For balance information, and updated terms & conditions, visit indigo.ca or request your balance at any location.