"The Remarkable Students Competition"

Official Rules

THIS COMPETITION IS FOR LEGAL RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO APPLICABLE CANADIAN FEDERAL, PROVIN-CIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIB-ITED. NO PURCHASE NECESSARY TO ENTER OR WIN.

The "The Remarkable Students Competition" (the "Competition") is administered by 55 Rush Inc., the parent company of Student Life Network (the "Sponsor"). Any questions, comments or complaints regarding the Competition should be directed to the Sponsor at 301-312 Adelaide Street W, TORONTO, ON M5V 1R2. By participating in this Competition, you agree to abide by and be bound by these Official Rules and all decisions of Sponsor (the "Rules"), which shall be final and binding, without right of appeal, in all matters relating to this Competition and the awarding of the prizes, including without limitation eligibility and/or disqualification of entries.

1) COMPETITION DATES

The Competition begins on March 1st, 2021 at 4:01 p.m. Eastern Time ("**ET**") and ends on June 30th, 2021 at 11:59:59 p.m. ET (the "**Competition Period**"). All online entries must be received by 11:59 PM on June 30th, 2021.

2) ELIGIBILITY

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

(i) reside in any province or territory within Canada;

(ii) are **fourteen** (14) years of age or older as of the date of entering the Competition and who, if under the age of majority in their province or territory of residence, have received the permission of a parent or guardian, who has agreed to be legally bound by these rules, to enter the Competition and potentially become a winner of a prize;

(iii) are current registered students in good standing at an accredited university, college or high school in Canada;

(iv) are not officers, directors, employees, representatives or agents of the Competition Group Entities, or members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives;

(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 <u>https://accounts.studentlifenet-work.com/terms</u>

For the purposes of these Rules, "**Competition 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 Competition, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Competition.

3) PRIZES

There are five (5) prizes available to be won (the "Prizes"), to be awarded as follows:

3.1 Monthly Prizes: There are a total of four **(4)** monthly prizes available to be won, each consisting of CAD \$5,000 to be awarded in the form of a cheque made payable to the winner (each, a "**Monthly Prize**").

The total approximate retail value of all Monthly Prizes is \$20,000 CAD. The total number of Monthly Prizes available to be won will decrease as they are revealed and claimed in accordance with these Rules.

3.2 Grand Prize: There is a total of one **(1)** CAD \$5,000 prize available to be won consisting of an additional cheque made payable to the winner and helpful advice from a panel of Canadian business and thought leaders (the "**Grand Prize**").

The total approximate retail value of the Grand Prize is \$5,000 CAD.

The winner is solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Prizes. The Prizes cannot be substituted or transferred to a third party. All Prizes must be accepted as awarded and are not transferable, assignable or convertible to cash (except in Sponsor or CIBC's sole and absolute discretion). However, CIBC may in its discretion substitute the Prizes 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 Prizes that are incurred in collecting and using the Prizes are the winner's responsibility.

All Prizes will only be awarded to the person who is verified as the authorized account holder of the email address associated with the selected entry, in which event the Prize will only be awarded to the Authorized Account Holder of the email address submitted at the time of entry. For the purposes of these Rules, "**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.

4) HOW TO ENTER

4.1 Monthly Prizes: NO PURCHASE NECESSARY. INTERNET ACCESS AND

EMAIL ADDRESS REQUIRED. To enter the Competition during the Competition Period and be eligible to win a Monthly Prize, entrants must:

(i) Visit <u>http://remarkablestudents.ca</u> (the "**Competition Website**");

- (ii) Complete the Competition Entry Form (the "**CE Form**") including:
 - The name of your project.
 - Any and all collaborators of your project.
 - A brief description of your project.
 - At least one image to act as the profile image for your project.
 - A personal statement outlining what makes your project remarkable.
 - Optional links to support your entry (i.e. website, social, etc.)
 - Optional videos or additional imagery to support your entry.

(iii) Receive at least fifteen (15) unique votes for your project in order to be considered for judging. Upon submitting a completed CE Form, the entrant will be presented with a unique shareable link to share in order to source votes.

Upon completing all steps outlined above, the entry will be officially registered with the Competition for a chance to win a Prize.

Incomplete CE Forms or CE Forms with false information will be deemed as invalid and will be disqualified. Only full completed CE Forms with valid information will be accepted for entry in this Competition. The entry must be received during the Entry Period. Entry forms become the property of the Sponsor and will not be returned to Entrants at any time.

Limit: One (1) entry per project. Submissions may be submitted by more than one individual as a team, in which case the teammate whose email address is associated with the entry will be identified as the entry owner. Sponsor reserves the right to merge multiple entries submitted for the same project under a single authorized account. The decision to merge or disqualify projects submitted multiple times will be at Sponsor's sole discretion.

4.2 Submission Guidelines: By submitting an entry, the entrant hereby represents and warrants that their submission (and each individual component thereof) complies with these specific Entry Requirements:

i. the submission must be an original creation created solely by the participant and over which participant has all necessary rights, title and interest, including copyright;

ii. the submission (or any component thereof) does not violate any law;

iii. the submission will not give rise to any claims of infringement, invasion of privacy or publicity, or infringe on any rights and/or interests of any third party, or give rise to any claims whatsoever. Without limiting the generality of the foregoing, the submission does not infringe upon the intellectual property rights, or defame or invade the publicity or privacy rights, of any third party, living or deceased; and iv. all individuals appearing in the submission are of the age of majority and have granted you permission to publish or otherwise use their likeness in the entry in any manner and media whether now known or hereafter devised including, without limitation, on the Competition Website;

v. the submission must not defame, misrepresent or contain disparaging remarks about the Competition Group Entities or any of their products, or other people, products or companies or communicate messages inconsistent with the positive images and/or goodwill associated with the Competition Group Entities, as determined by Sponsor in its sole discretion.

vi. the submission must not contain any content that is or contains: unlawful behaviour, profanity, explicit sexuality, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, or is hatefully, racially, ethnically or otherwise offensive or objectionable, as determined by Sponsor in its sole discretion.

By entering, you agree as follows: (i) you acknowledge that your entry may be posted by Sponsor on the Competition Website and, in Sponsor's sole discretion but without obligation; (ii) you have the right and authority to, and do hereby, grant to Sponsor an irrevocable, non-exclusive, royalty-free worldwide license in perpetuity to reproduce, store, copy, broadcast, display, distribute, edit, alter, combine with other material, publish, post, commercialize and/or otherwise use without limitation all or any part of the entry in any manner or media; (iii) you waive any and all moral rights that you may have in and to the entry with respect to the uses contemplated herein; and, (iv) you agree to release and hold harmless Sponsor and Competition Group Entities from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action that relates in Sponsor's any way to use of the entry.

4.3 Voting Rules: Voting is open to legal residents of Canada, 14 years old or older as of the time of voting with a valid email address. There is a limit of one (1) voter registration per person/email address permitted during the Competition Period (a voter is not permitted to register twice). A voter can register using the Competition Website, and upon confirming their email address by clicking on the confirmation email, will have their vote registered with the competition and will be considered a "Registered Voter". If a Registered Voter is also a competition Entrant, he/she may vote for their submission. If it is discovered that a voter has attempted to: (i) register more than one (1) time; (ii) use (or attempt to use) multiple names, identities to register for, or otherwise participate in, the Contest; and/or (iii) vote for his/her own submission more than once per Competition Period; then (in the sole and absolute discretion of the Sponsor) he/she may be disqualified from participating in the Competition and all of his/her votes may be disqualified. Use (or attempted use) of multiple identities, email addresses and/or any automated system to register for, vote, or otherwise participate in this Competition is prohibited and is grounds for disgualification.

All votes and voter registrations are subject to verification. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor) from any Registered Voter (or any individual purporting to be a Registered Voter) to participate in this Competition or for any votes entered, or purportedly entered, by such voter to be considered valid for the purposes of this Contest. Failure to provide such proof in a timely manner may result in disqualification of the applicable votes that cannot be verified to the satisfaction of the Sponsor, in its sole and absolute discretion. The sole determinant of the time for the purposes of a valid voter registration and/or vote in this Contest will be the Contest server machine(s).

IMPORTANT NOTE: Individuals may encourage other individuals to vote for a submission (e.g. via various social media sites and platforms); however, no form of incentive, inducement, prize or chance of receiving any incentive, inducement, or prize may be offered as part of such encouragement in furtherance of receiving such individual's vote for any submission. Any individual determined by the Sponsor and/or its representative to be engaging in such behaviour will be disqualified, and the corresponding votes, submission and/or Entrant is subject to disqualification in the sole and absolute discretion of the Sponsor.

4.3 Becoming Eligible for the Grand Prize: An entrant will only receive an entry into the Grand Prize Judging by first winning a Monthly Prize (see section 5).

5) JUDGING & WINNER SELECTION PROCESS

a. **Monthly Prizes** : Each Monthly Prize will be judged on the dates outlined below (each a "**Judging Period**") from all eligible entries received between the start of the Competition and Entry Period Ends dates as outlined in the table below, (each an "Entry Period").

Prize #	Entry Period Start (4:01pm ET)	Entry Period Ends (11:59PM ET)	Judging Period
1	March 1 ^{st,} 2021	March 31 st , 2021	April 1 – 9, 2021
2	March 1 ^{st,} 2021	April 30 th , 2021	May 3 – 11, 2021
3	March 1 ^{st,} 2021	May 31 st , 2021	June 1 – 9, 2021
4	March 1 ^{st,} 2021	June 30 th , 2021	July 1 – 9, 2021

During the Judging Periods outlined above, a panel of judges, comprised of Student Life Network employees, CIBC employees and industry experts (the "**Competition Judges**") appointed by the Sponsor will judge each Entrant's entry on the basis of the following weighted criteria (the "**Judging Criteria**"):

Potential Impact of Project: 30 points

Public Support of Project: 30 points

Creativity and Originality of the Submission: 20 points

Overall Quality of the Entrant's Submission: 20 points

Total Score Maximum 100 points.

Each Entrant's entry will be given a score (the "**Score**") by the Competition Judges up to a maximum of 100 points.

Odds of being selected as the eligible Prize winner depend on the skill in meeting the Judging Criteria (as determined by the Competition Judges in their sole discretion) and the number of eligible entries received. Entrants will not receive their Scores.

The Entrant associated with the top entry based on total Score (as determined by the Competition Judges, in their sole and absolute discretion) will be selected as the eligible Prize winner (the "**Potential Winner**"). In the event of a tie between two or more entries based on total Score, the Entrant associated with the entry from amongst all such Entries that are tied – with the highest score on Potential Impact of the Entrants' Submission will be deemed to be the eligible winner of the Prize. In the event there continues to be a tie between two or more entries based on Potential Impact of the Entrants' Submission, all Entrant entries that are still tied will be entered into a random draw conducted by the Competition Judges. Odds of being selected as the Monthly Prize winner in this circumstance will depend on the number of tied Entrants. Judging will be completed during the Judging Periods outlined above and the eligible Monthly Prize winners will be announced in Toronto, Ontario, Canada at 4:00pm ET on the final day of the Judging Period (the **"Judging Date"**).

b. **Grand Prize:** The four (4) Monthly Prize winners will be invited to attend a virtual event in July 2021 at which they will have the opportunity to make a presentation to a max length of five (5) minutes. Monthly Prize winners will be provided detailed information on the restrictions and the requirements applicable to their presentation. A panel of judges, comprised of Student Life Network employees, CIBC employees and industry experts (the "Grand Prize Judges") appointed by the Sponsor will judge each Entrant's presentation on the basis of the following weighted criteria (the "Grand Prize Judging Criteria"):

Potential Impact of Project: 60 points

Detail of Content Within Presentation: 20 points

Overall Quality of the Presentation: 20 points

Total Score Maximum 100 points.

Each Entrant's entry will be given a score (the "Score") by the Competition Judges up to a maximum of 100 points. Odds of being selected as the eligible Grand Prize winner depend on the skill in meeting the Judging Criteria (as determined by the Competition Judges in their sole discretion). Entrants will receive their scores, as well as helpful feedback from the Competition Judges. The Entrant associated with the top entry based on total Score (as determined by the Competition Judges, in their sole and absolute discretion) will be selected as the eligible Grand Prize winner (the "**Potential Grand Prize Winner**"). In the event of a tie between two or more entries based on total Score, the Entrant associated with the entry from amongst all such Entries that are tied – with the highest score on Potential Impact of Project will be deemed to be the eligible winner of the Grand Prize. In the event there continues to be a tie between two or more entries based on Overall Quality of the Presentation, all entries that are still tied will be entered into a random draw conducted by the Competition Judges. Odds of being selected as the Grand Prize winner in this circumstance will depend on the number of tied Entrants. Judging will be completed no later than July 29th, 2021 and the eligible Grand Prize winner will be announced in Toronto, Ontario, Canada at 4:00pm ET on Friday, July 30th, 2021.

b. Contacting Selected Entrant: Sponsor will contact the Potential Winners and Potential Grand Prize Winner by sending an email to the email account provided by the Potential Winner at the time of account registration within two (2) days of the applicable judging date. Sponsor will make an additional minimum of two (2) attempts to contact the selected entrant by email between five (5) and ten (10) days of the applicable judging date. If the selected entrant cannot be contacted (i.e. does not reply to the email from the Sponsor or its representative) within ten (10) days of the judging 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 select an alternate entry from among the eligible entries received during the Entry Period (in which case the provisions of this section shall apply to such new Potential Winner, provided that the foregoing communication timelines shall commence as of the date such new Potential Winner is contacted).

c. Declaration and Release Form: In order to be declared a winner of a Monthly Prize or the Grand Prize, the Potential Winner or, in the event that the Potential Winner is a minor, his or her parent and/or legal guardian must:

- 1. meet the Competition eligibility criteria and otherwise comply with these Rules; and
- 2. sign and return within five (5) business days of notification by e-mail, a Declaration and Release prepared by the Sponsor which, among other things:
 - a. confirms compliance with these Rules;
 - b. acknowledges acceptance of the Prize, as awarded;
 - c. releases the Competition Group Entities, and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, the "**Releasees**") from any liability and damage which could arise out of or in any way related to the Competition and from the awarding, receipt, possession and/or use or misuse of any prize;
 - d. allows the Releasees 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; and

e. in the event that the Potential Winner is a minor, includes the written consent of the Potential Winner's parent and/or legal guardian to the Potential Winner being declared a winner and receiving a Prize.

If the Potential Winner:

- i. fails to return the properly completed and executed Declaration and Release within the specified time;
- ii. cannot accept the prize for any reason; or
- iii. 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 THE REMAINING EL-IGIBLE ENTRIES AN ALTERNATE POTENTIAL WINNER (IN WHICH CASE THE FOREGOING PROVISIONS OF THIS SECTION SHALL APPLY TO SUCH NEW PO-TENTIAL 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

The Sponsor or its representatives will send the Prizes to each winner at his or her registered address. Please allow **six (6) to eight (8) weeks** for delivery.

7) GENERAL TERMS AND CONDITIONS

a. 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 entrant in this Competition. Entrants whose entries cannot be verified to the satisfaction of Sponsor in its sole and absolute discretion may be disqualified from the Competition and will not be eligible to win a Prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this Competition will be the records of the Sponsor's server machine(s) in Eastern Time.

b. No Liability: The Releasees will not be liable for: (i) any failure of The Remarkable Students Competition Website, Sponsor servers or other 55 Rush Inc. or Student Life Network sponsored websites during the Competition; (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 competition entry form, registration, vote, action, code or content 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 an entrant's, or any other person's computer related to or resulting from participating or downloading any material in the Competition; or (v) any combination of the above.

c. Right to Void / Terminate / Suspend / Modify: The Sponsor reserves the right, in its sole and absolute discretion, to void any entry and/or withdraw, suspend, amend or terminate this Competition 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 course et des jeux* with respect to legal residents of Quebec), 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 Competition 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 Competition 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.

Sponsor reserves the right, in its sole and absolute discretion, and without prior notice (but subject to applicable law and to the consent of the *Régie des alcools, des course et des jeux* with respect to legal residents of Quebec), to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any entrant, 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 Competition as contemplated in these Rules.

Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Competition, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

d. Release and Exclusion of Liability. By entering or attempting to enter the Competition, each entrant and/or purported entrant agrees to release, discharge, and forever hold harmless 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 entrant's participation or attempted participation in the Competition, compliance or non-compliance with these Rules and acceptance, use or misuse of any prize. The Releasees will not be responsible for lost, incomplete, late or misdirected entries or for any failure of the Competition Website during the Competition Period, or for any technical malfunction or other problems with, any telephone network or lines, computer on-line systems, 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 Competition.

e. Name/Image of Winners:

By entering the Competition, each entrant:

1. authorizes the Releasees 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; 2. agrees that anything created by the Releasees which is derived from the entrant's content, voice, photograph, image, likeness or any statements the entrant makes regarding a prize, is owned by the Sponsor, its affiliates or prize suppliers, as applicable; and

3. 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 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 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.

Subject to subsection (e.1.) above, if a entrant 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 the prize, place of residence, and/or voice for purposes other than Competition administration, please contact the Sponsor at 301-312 Adelaide Street West, Toronto, ON, M5V 1R2.

f. 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). An entrant 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.

g. Personal Information: By entering this Competition, each entrant 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 Competition and in accordance with Sponsor's privacy policy <u>https://accounts.studentlifenet-work.com/privacy</u>, unless the entrant otherwise specifies by giving Sponsor notice in writing.

h. Conflict: In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Competition-related materials, these Rules shall prevail, govern and control.

i. Sponsor's Decisions: This Competition 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 Competition are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants, entries, and votes.

j. Facebook/Twitter or any Social Media Disclaimer (i.e. YouTube etc): The Competition is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any Social Media, nor is it administered by Canadian Imperial Bank of Commerce (collectively, "**Third Parties**"). Each entrant acknowledges that he/she provides his/her information to the Sponsor and not to any Third Parties. The information an entrant provides to Sponsor will only be used for the administration of this Competition and in accordance with the Sponsor's privacy policy located at <u>https://accounts.studentlifenetwork.com/privacy</u>. By entering this Competition, each entrant hereby completely releases, discharges and agrees to hold harmless all Third Parties from any and all 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 Competition. Any questions, comments or complaints regarding the Competition must be directed to the Sponsor and not to any Third Party.

k. FOR RESIDENTS OF QUEBEC: Any dispute regarding the organization of a promotional contest may be submitted to the *Régie des alcools, des courses et des jeux* for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.