

# **“PC Financial® Fund Days” Contest**

## **OFFICIAL RULES**

**Contest is open to residents of Canada (excluding Quebec)**

### **1. CONTEST PERIOD**

The PC Financial® Fund Days contest (the “Contest”) begins on July 3, 2025 at 12:00 AM ET and closes September 30, 2025 at 11:59 PM ET (the “Contest Closing Date”), (collectively, the “Contest Period”). By participating in this Contest, you agree that you have read and understand these Official Rules (the “Rules”), you meet the Contest eligibility requirements, you agree to be legally bound by the Rules, and that you agree to comply with, and abide by, the Rules and the decisions of the Sponsor (defined below) whose decisions shall be final.

### **2. SPONSOR & CONTEST ADMINISTRATOR**

This Contest is sponsored by President’s Choice Bank (the “Sponsor”) and administered by Marco Inc. (the “Contest Administrator”).

### **3. ELIGIBILITY**

The Contest is open to legal residents of Canada (excluding Quebec) who have reached the legal age of majority in their province/territory of residence at the time of entry. Employees, representatives or agents of The Sponsor or the Contest Administrator (collectively, the “Contest Parties”) are not eligible to enter the Contest.

### **4. CONTEST STRUCTURE & PRIZES**

The Contest consists of three (3) random draws (each a “Monthly Draw”) conducted during the Contest Period.

Draw Schedule		
Monthly Draw	Participation Period	Monthly Draw Date
Monthly Draw 1	July 3 to July 31	Aug 11
Monthly Draw 2	Aug 1 to Sep 1	Sept 10
Grand Draw	Sep 2 to Sep 30	Oct 10

At each of Monthly Draw 1, 2 and 3, the Contest Administrator will randomly draw from the eligible Entries earned for the respective Monthly Draw and award fifty (50) Monthly Prizes, as follows:

- One (1) prize of Ten thousand dollars (\$10,000 CAD)
- Two (2) prizes of five thousand dollars (\$5,000 CAD)
- Nine (9) prizes of five hundred dollars (\$500 CAD)
- Thirty-eight (38) prizes of one hundred dollars (\$100 CAD)

One (1) Grand Prize of \$25,000CAD will be awarded only at Monthly Draw 3 and will be drawn from the Entries earned for Monthly Draw 3.

A confirmed winner of a Monthly Prize of \$10,000 is eligible to win other prizes in the same Monthly Draw. However, they will not be eligible to win another Monthly Prize of \$10,000 in any subsequent Monthly Draw but will remain eligible to win the Grand Prize.

## 5. HOW TO ENTER

Participants enter the Contest by earning one or more entries (each an “Entry”) which will be included in the Monthly Draws and potentially selected for a Monthly Prize and/or the Grand Prize. There are three methods to earn Entries. No Participant may have more than fifty (50) Entries in a Monthly Draw, regardless of the method of entry and the number of PC Money™ Accounts that a Participant may have.

**PC Money™ Account:** For this method, Participants must have a PC Money™ Account or open a new PC Money™ Account. A PC Money™ Account can be opened at [www.pcfincial.ca](http://www.pcfincial.ca).

There are two ways to earn Entries with a PC Money™ Account:

**A) Minimum Deposit in PC Money™ Account Savings Feature:** For each Monthly Draw a Participant will earn one (1) Entry for every \$500 increase to the balance of their PC Money™ Account Savings Feature. Increases in the balance of a Participant's PC Money™ Account Savings Feature will be measured by taking the daily closing balance of the Participant's PC Money™ Account Savings Feature on the last day of the Participation Period for the respective Monthly Draw and subtracting the starting balance of the PC Money™ Account Savings Feature.

For existing customers, the starting balance is the daily closing balance of their PC Money™ Account Savings Feature immediately prior to the start of the Contest Period (i.e., July 2, 2025).

For new customers who open a new PC Money™ Account Savings Feature during the Contest Period, the starting balance for the PC Money™ Account Savings Feature will be considered \$0 for calculation of Entries. Deposits can be made anytime during the Contest Period, but deposits made outside the Contest Period are not eligible to earn Entries. To learn how to add the optional savings feature to a PC Money™ Account visit <https://www.pcfincial.ca/en/learning-hub/faqs/pc-money-account-101/will-savings-be-added-to-my-pcma-automatically/>.

Only increments of \$500 and multiples deposited in a PC Money™ Account Savings Feature are eligible for Entries; amounts less than \$500 will not be rounded up, and no partial Entries will be given.

**B) Payroll or Pension Direct Deposit in PC Money™ Account:** Participants who setup a new Payroll or Pension direct deposit into their PC Money™ Account of \$1,500 or above per month during the Contest Period will qualify for two (2) Entries. Every subsequent payroll or pension of a total of \$1,500 or above per month deposited during the Contest Period will earn one (1) Entry. Participants are eligible for the Entries only once the funds are successfully deposited into their PC Money™ Account. To learn how to setup a new Payroll or Pension direct deposit, visit <https://www.pcfincial.ca/en/learning-hub/faqs/pc-money-account-101/setting-up-payroll-or-pension-direct-deposit-into-my-pc-money-account/>.

**No Purchase Necessary Method:** Write an original essay of 500 words on “The Importance of Savings” and email it to [save@pcbank.ca](mailto:save@pcbank.ca) with your name, email address, complete postal address and daytime telephone number with area code (each an “Email Request”). Each Participant who completes an eligible Email Request will receive one (1) Entry which will be included in each Monthly Draw that occurs after the Email Request is received and deemed eligible. There is a maximum of one (1) Email Request and one (1) Entry per Participant. Email Request must be received and deemed eligible by the Sponsor on or before 11:59:59 p.m. ET on September 30, 2025. Each Email Request must include a unique essay written by the Participant without the use of generative AI or similar tools. No mechanical reproductions permitted. Any Email Request which, in the sole opinion of the Sponsor, that does not meet all the aforementioned criteria will not be eligible to receive an Entry. Email Requests become the property of the Sponsor and will not be acknowledged. The Sponsor takes no responsibility for any lost, stolen, delayed, illegible, damaged, misdirected, late or destroyed Email Requests.

## **6. WINNER SELECTION**

The odds of winning a Prize will depend on the number of eligible Entries received during the Contest Period. Unless otherwise permitted by the Sponsor, if you are selected as a potential winner of a Monthly Prize or the Grand Prize, you must have a PC Money™ Account in good standing to claim your Prize. Each Prize must be accepted as awarded and is not transferable or assignable. No substitutions except at Sponsor's option. The Sponsor reserves the right, in its sole and absolute discretion, to substitute any Prize with a prize of equal or greater value. The characteristics and features of each Prize, except as explicitly stated above, are at the Sponsor's sole and absolute discretion.

### **BEFORE BEING DECLARED A CONFIRMED PRIZE WINNER,**

The Sponsor or Contest Administrator will make a maximum of three (3) attempts within three (3) business days from the monthly draw dates to contact each Potential Prize winner via email or telephone number provided at the time of entry, each potential Prize winner must first respond to notification of selection within five (5) business days of notification by contest administrator with (a) correctly answer a mathematical skill-testing question without mechanical or other aid; (b) sign and return within five (5) business days of notification a Sponsor's declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize as awarded; (iii) releases the Contest Parties (the "Releasees") from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner whatsoever, including print, broadcast or the internet. If a potential Prize winner: (a) fails to correctly answer the skill-testing question in the manner described above; (b) fails to return the properly executed Contest documents, within the specified time; and/or; (c) cannot accept the Prize as awarded (for any reason); then he/she will be disqualified (and will forfeit all rights to any Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate eligible entrant from among the remaining eligible Entries received during the Contest Period (in which case the foregoing provisions of this section shall apply to such new potential Prize winner, with the necessary amendments). Any forfeited or unclaimed prizes by November 1, 2025 will not be awarded.

If any potential Prize winner cannot be contacted within three (3) business days from the monthly draw dates, or fails to respond to notification of selection within the allotted time of five (5) business days, that potential Prize winner will be disqualified and shall not be entitled to receive any prize, and another potential winner may, at the sole and absolute discretion of the Sponsor, may be selected at random from the remaining eligible entries, and be subject to disqualification, in the same manner. Each Prize will be awarded only to those potential winners whose entry is drawn and who become a confirmed winner in accordance with these Contest Rules.

The Sponsor shall use commercially reasonable efforts to deposit the Prize into the winner's PC Money™ Account within twenty (20) business days following the applicable Monthly and Grand Draw Date(s) for monthly prizes and the Grand Prize.

## **7. GENERAL CONDITIONS**

- a) This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants or Contest-related Information.

- b) The Releasees will not be liable for: (i) any failure of the PC Financial® Website or mobile app 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 Contest-related Information to be received for any reason including, but not limited to, technical problems, mail service problems, traffic congestion on the Internet or at any website; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating or downloading any material in the Contest; and/or (vii) any combination of the above.
- c) The Sponsor reserves the right to withdraw, amend or suspend this Contest (or to amend these Rules) in any way, 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 interferes with the proper conduct of this Contest as contemplated by these Rules. The Sponsor reserves the right to cancel, amend or suspend this Contest, or to amend these Rules, without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason.
- d) 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 Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law including criminal prosecution. A participant engaging in any of the foregoing activities will be subject to disqualification and forfeiture of any prize won.
- e) If due to printing, production, online, internet, computer or other error of any kind, more Prizes are claimed than intended to be awarded according to these Rules (at any prizing level), Sponsor 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 Rules). The Prizes may stop being awarded in the event Sponsor becomes aware of such an error. In no event will the Sponsor be liable to award more than the number of Prizes (at the applicable prizing level), as provided in these Rules.
- f) 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 entrant or any Contest-related Information 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.
- g) All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or the rights and obligations of entrant and Sponsor in connection with the Contest shall be governed by and construed in accordance with the substantive laws of the Province of Ontario without regard to Ontario conflict of law principles, and all entrants consent to the jurisdiction and venue of the Province of Ontario.
- h) The invalidity or unenforceability of any provision of these Contest Rules shall 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 Contest Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In particular, the Sponsor's employees are not authorized to waive, modify or amend any provision or provisions of these Contest Rules in any manner whatsoever.
- i) By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Contest Entry for the purpose of administering the Contest and in accordance with the Loblaw Companies Limited Privacy Policy, <https://www.pcoptimum.ca/company-policy/privacy-policy>. No commercial

or other communications unrelated to the Contest will be sent to an entrant, unless such entrant has otherwise agreed to receive such communications.

- j) In the event of any discrepancy or inconsistency between the terms and conditions of these English Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to: the French version of these Rules, and/or point of sale, television, print or online advertising; the terms and conditions of these English Rules shall prevail, govern and control.
- k) The winner is solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Prize.

#### **8. PRIVACY/USE OF PERSONAL INFORMATION:**

The Sponsor respects your right to privacy. By participating in the Contest, you: (i) acknowledge that the Sponsor has the right to access your PC Money™ Account, if applicable as method of Entry, to verify you have a PC Money™ Account in good standing, payroll direct deposit has been setup and verify how many payroll direct deposits were received into your PC Money™ Account and/or the minimum deposit amounts received into your PC Money™ Account savings balance within the Contest Period; ii) grant the Sponsor the right to use your name, mailing address, telephone number, and e-mail address, alias or platform handle ("Personal Information") for the purposes of administering this Contest and conducting publicity about this contest by or on behalf of the Sponsor; (iii) grant to the Released Parties the right to use Personal Information for 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 (iv) acknowledge that the Released Parties may disclose Personal Information to third-party service providers and agents of the Released Parties in connection with any of the activities listed in (i), (ii) and (iii) above. By entering this Contest, each Entrant expressly consents to the Released Parties storing, sharing and using the personal information submitted with his/her Contest Entry for the purpose of administering the Contest and in accordance with the Loblaw Companies Limited Privacy Policy. For more information regarding the manner of collection, use and disclosure of your Personal Information, please refer to the Loblaw Companies Limited Privacy Policy at: <https://loblaw.ca/en/privacy.html>

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