

## Student Contest Long Rules and Regulations

1. Eligibility and Entry: The I want to see President Obama contest (the “Contest”) is being conducted by Beaubear Credit Union Ltd. The Contest runs from October 11,2019 to October 24, 2019 and is open to high school students from Miramichi Valley High School, James M Hill High School ,North & South Esk Regional High School Carrefour Beausoleil and NBCC -Miramichi who, during the Contest Period submits an essay of not more than 300 words **describing how important community involvement is to them.**

To be eligible, entrants must submit their essay in English to [beaubear@beaubear.ca](mailto:beaubear@beaubear.ca) subject line: *I want to see President Obama*

**OR**

post a video no longer than one (1) minute in length (videos longer than that will be disqualified) on social media **describing how important community involvement is to them.**

To be eligible, entrants must post the video on Facebook and/or Instagram, tagging @BeaubearCU on Facebook or @Beaubear38 on Instagram OR submit their essay to [beaubear@beaubear.ca](mailto:beaubear@beaubear.ca)

2. No Purchase Necessary: No purchase of any credit union product or service is necessary to enter this Contest.

3. Entry Restrictions: Employees and board members from the following organizations in Atlantic Canada, and members of their immediate families, are not eligible for Contest entry: any credit union, any credit union wealth management partner, Atlantic Central, League Savings and Mortgage Company, League Data Ltd., and any credit union deposit insurance corporation (NSCUDIC, PEICUDIC, NBCUDIC, and CUDGC). To be eligible to enter the Contest, entrants must be legal residents of Canada. Selected entrants who have not reached the age of majority in their province or territory of residence (18 in AB, MB, ON, PE and SK; 19 in BC, NB, NL, NT, NS, NU and YK) will be required to provide proof of consent to enter (including consent to use of their name, photo, and likeness) from parent or guardian before being asked to fulfill the requirements for being determined a prize winner Residents of Quebec are not eligible to enter the Contest. Entrants are permitted only one entry. Entries found to be entered through the use of multiple accounts will be deemed void and disqualified.

4. Entry Deadline: To be accepted, entries must be posted no later than 11:59 p.m., **AST** on October 25,2019. Late entries will not be accepted.

5. Prizes: A total of one (1) prize of two (2) tickets to attend the speaking engagement of the 44<sup>th</sup> President of the United States, Barack Obama, on November 13, 2019 at the Scotiabank Center in Halifax, Nova Scotia (each prize is valued at \$580) are available to be won.

6. Selection and Determination of Prize Winners and Prize Distribution:

After conclusion of the Contest Period, a panel of qualified judges, as determined by Beaubear Credit Union Ltd. in its sole discretion, will, in their sole discretion, select **one** entrant from all eligible entries (the “**Selected Entrant**”) based on the following criteria (the “**Judging Criteria**”):

- • Originality (40%)
- • Thoughtfulness (40%)
- • Relevance to Local Interests in Atlantic Canada (20%)

The judging panel’s decisions are final. will not release the results of the judging panel’s application of the Judging Criteria to the qualified entries. Beaubear Credit Union Ltd. reserves the right to select fewer than one (1) winner. Selected Entrants, if, in its sole discretion, it does not receive a sufficient number of eligible or qualified entries. The Selected Entrants will be chosen by October 25, 2019 at 5:00 p.m. AST Selected entrants will be contacted by direct message by email as applicable. If a response from the DM notification of being a Selected Entrant is not received within twenty-four (24) hours, **Beaubear Credit Union Ltd.** will send one follow-up DM. If there is no response to the second DM or email within twenty-four (24) hours, the entry will be considered void and disqualified. The entrant will then have no recourse against **Beaubear Credit Union Ltd.** A new Selected Entrant will be chosen, and the above notification process will be repeated until a selected entrant is contacted. The odds of selection will depend on the total number of eligible entries received. Before being declared a prize winner, each Selected Entrant must a) be confirmed as a Student of Miramichi Valley High School, James M Hill High School , North & South Esk Regional High School, Carrefour Beausoleil or NBCC - Miramichi ; b) correctly answer a time-limited, skill-testing mathematical question, without mechanical or other assistance; and c) may be required to sign a Complete Release and Waiver of Claim. Prize winners must accept the prize as awarded, which has no cash value, and is not redeemable for exchanges or substitutions. The prize winners may be required to attend Beaubear Credit Union Ltd. to receive their prize.

7. Terms of Entry - By entering the Contest, entrants:

- a) agree to abide by all Contest rules and regulations;
- b) agree to release and hold harmless Beaubear Credit Union Ltd. including, but not limited to, their respective officers, directors, employees, agents, representatives, contractors, sub-contractors, wealth management partners, and shareholders from all liability resulting from actions taken in preparing for Contest entry, Contest entry, award, use, possession, or misuse of any prize, including any and all liability for injuries and loss or damage of any kind;
- c) acknowledge that no warranty or guarantee is given by Beaubear Credit Union Ltd. surrounding the use of any prize;

Photos/ Videos Posted for Submission

a) All photos/ videos posted submissions must be respectful and courteous, and in. Entrants are fully responsible for everything they post for entry, including, but not limited to, any loss, injury, liability or damages of any kind arising from committing a chosen act of kindness.

b) Beaubear Credit Union Ltd. will not accept photos/videos that are offensive to an individual or an organization, rude in tone, or abusive. Beaubear Credit Union Ltd. reserves the right to refuse, edit or remove and disqualify entries containing any of the following:

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- racist, hateful, sexist, homophobic, slanderous, insulting, or life-threatening content;
- serious, unproven, unsupported, or inaccurate accusations against individuals or organizations;
- abusive, aggressive, coarse, explicit, vulgar, violent, obscene, or pornographic content;
- content that encourages or suggests illegal activity;
- announcements, solicitations, advertisements, or endorsements of any organizations and agencies;
- attempts to defame or defraud any individual, group or agency; or
- unintelligible or irrelevant content.

Any entrant acting contrary to these rules may be temporarily or permanently excluded from the Beaubear Credit Union Ltd's spaces, accounts and channels, where applicable

Essay Entries: By submitting an essay for Contest entry (a "**Submission**"), entrants agree that Submissions must be entirely their own original work. Entrants further acknowledge and agree to grant Beaubear Credit Union Ltd. unrestricted use and reproduction rights to the submission for any purposes as part of the requirements for being declared a prize winner, and without additional compensation. Submissions must not infringe upon or violate any laws or any third-party rights, including, but not limited to, copyright, patent, trademark, trade secret or other proprietary rights and must not lead to any cause of action including libel, defamation, privacy violation, contract breach or tort. Submissions found to infringe upon any laws or third-party rights will be declared void and disqualified from entry. Prize Winners: By entering this Contest, entrants agree that if they are declared a prize winner, their name, photo, and likeness may be posted at Beaubear Credit Union Ltd. branches, on their websites, and/or social media channels, and can be used for advertising purposes without additional compensation. Submission of an entry shall be treated as an entrant's express consent to the collection, use, and disclosure of their personal information, as noted above, if they are a prize winner.

8. Applicable Law: The Contest and the prizes awarded are subject to all applicable federal, provincial, and municipal laws.

9. Privacy: All personal information collected in relation to the Contest will be destroyed immediately after the prizes are awarded, and will not be used for any other purpose, except where the entrant expressly consents to their personal information being used for another purpose as described.