



Terms and Conditions – Referral Program

1. GENERAL

The Referral Program (the "Contest") begins February 17th, 2021 at 9am Central Standard Time (CST) . The Referral Program is run by Me-Dian Credit Union (the "Sponsor"). For the purposes of the Program, the "Program Group" is composed of the Sponsor, or other legal entity directly involved in the Referral Program and their respective officers, directors, employees, agents, and other representatives. No purchase is necessary.

2. ELIGIBILITY

The Contest is open to all members registered with Me-Dian Credit Union as of the date of entry and that maintain such status until the prize is awarded.

3. HOW TO ENTER

Eligible Members will automatically receive one (1) entry for each successful member referred to Me-Dian Credit Union. No further entries from the same member will be eligible for selection in multiple draws once the monthly winner has been selected.

4. HOW TO WIN

Every first Monday of the month, at 9:00 a.m. CST at 303 Selkirk Avenue Winnipeg, MB R2W 2L8 Sponsor will select one (1) Entry received during the Referral Program Period as eligible to win a prize ("Selected Entrant"). Odds of being selected as eligible to win a prize depends on the total number of eligible entries received during the Referral Period.



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5. PRIZE CLAIM CONDITIONS

The Selected Entrant will be notified at the telephone number or e-mail address registered with Me-Dian Credit Union within approximately (5) business days of the draw.

In order to be declared a winner, Selected Entrant must: (i) respond to notification of selection within five (5) business days of first attempt by Sponsor; (ii) sign and return to Sponsor within the stated time period a written declaration and social media release form, releasing the Contest Group from any liability in connection with this Contest or the use or misuse or possession of any prize (the “Release”); and, (iv) otherwise comply with these Official Terms and Conditions.

Return of any prize or winner notification as undeliverable, inability to reach Selected Entrant, failure of Selected Entrant to respond to notification by the deadline, failure to provide proof of eligibility (if requested), the Release, or other required documentation in a timely manner, or other non-compliance with these Official Terms and Conditions may result in disqualification, forfeiture of the prize and, at Sponsor’s sole discretion, selection of an alternate Selected Entrant for the forfeited prize in accordance with these Official Contest Rules, who will be subject to disqualification in the same manner.

6. PRIZES

There is one (1) monthly prize available to be won consisting of \$500 only where Me-Dian Credit Union will invest \$500 on behalf of said winner to a GIC of a one-year term. After the end of the one-year term, the GIC will be on hold for review for up to 5 business days. Once the review has been completed the funds will be released.

Prize must be accepted as awarded and may not be substituted, transferred, or redeemed for cash at the time of said prize awarded. Sponsor forfeits the right, to substitute a prize of greater or equivalent monetary value if a prize cannot be awarded as described for any reason. Sponsor will not replace any lost or stolen prizes. Any other taxes, costs or expenses associated with the prizes not specified herein will be the responsibility of selected winners.



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7. RIGHT TO VOID / TERMINATE / SUSPEND / MODIFY

Sponsor reserves the right to terminate, suspend or modify this Referral Program, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Contest Rules. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, Sponsor may, in their sole discretion, void any suspect entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Contest Rules; and/or (c) award the Prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

8. GENERAL CONDITIONS

Winning a prize is contingent on fulfilling all the requirements set forth herein. Decisions of Sponsor and/or any independent contest judging organization will be final and binding on all matters pertaining to this Referral Program. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Terms and Conditions shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Terms and Conditions shall not affect the validity or enforceability of any other provision. If any provision of the Terms and Conditions is determined to be invalid or otherwise unenforceable, then the Official Terms and Conditions shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. Sponsor reserves the right at its sole discretion to disqualify any entrant who tampers or attempts to tamper with the entry process, the operation of the Referral Program, violates the Official Terms and Conditions, or acts with intent to annoy, abuse, threaten or harass any other person. **WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS REFERRAL PROGRAM OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.**



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9. LIMITATIONS OF LIABILITY AND RELEASES

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT THE CONTEST GROUP HAS NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM A PRIZE, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED. FURTHER BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT CONTEST GROUP HAS NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CONTEST, INCLUDING ACCESS TO AND USE OF THE CONTEST WEBSITE, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages; therefore, such exclusions may not apply to you.

Without limiting the foregoing, the Referral Program shall not be responsible for: (a) any incomplete or inaccurate information that is caused by Referral Program website users, or by any of the equipment or programming associated with or utilized in the Referral Program, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Program judging organization or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Referral Program; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.