

Assiniboine Credit Union
Investment Seminar Attendee Draw February 19, 2020
Rules and Regulations

Assiniboine Credit Union Limited (“**ACU**”) will be conducting an investment seminar from 5:30 pm to approximately 8:00 pm on February 19, 2020 (the “**Investment Seminar**”) at ACU’s St. James Branch (694 St. James Street, Winnipeg, MB). The Investment Seminar is open to ACU members and non-members who sign up and confirm their attendance no later than February 17, 2020, as described below.

Subject to these rules and regulations, eligible attendees of the Investment Seminar may enter a draw to win one (1) of two (2) Prizes (each Prize is a guaranteed investment certificate (“**GIC**”) in the amount of \$250 CAD, or alternative investment product of equivalent value) (the “**Draw**”).

These rules and regulations of the Draw (the “**Rules**”) contain important information on eligibility, Prize conditions and how to enter the Draw.

DRAW ELIGIBILITY AND ODDS OF WINNING

- The Draw is open to all individuals that (i) attend the Investment Seminar; (ii) are 18 years of age or older; (iii) are not employees of ACU; and (iv) enter the Draw in accordance with these Rules (“**Eligible Attendees**”).

PRIZE INFORMATION AND ODDS OF WINNING

- There will be two (2) prizes available to be won, each consisting of a cashable GIC provided by ACU in the amount of \$250 CAD (each, a “**Prize**”), provided that the winner can select an alternative ACU investment product of equivalent value. An “investment product”, as the term is used in these Rules, can include a cashable GIC, mutual fund* or other product which is expected to earn a return. Fees, ACU membership and further conditions may apply to certain investment products; as applicable, these will be discussed with the winner prior to the winner’s decision as to which investment product will be acquired.
- Each Prize will be awarded to one eligible winner of the Draw (for greater certainty, two different eligible winners will each receive one Prize – there will not be a duplicate winner).
- Odds of winning a Prize will depend on the number of Eligible Attendees.

HOW TO ENTER

- Eligible Attendees must sign up for the Investment Seminar by telephone or in-person at an ACU branch, or by contacting Melissa Keno at (204) 958-7832 or mkeno@acu.ca and confirm their attendance at the Investment Seminar by no later than February 17, 2020. A representative of ACU may contact attendees of the Investment Seminar to confirm attendance.
- Eligible Attendees may enter the Draw by completing and submitting a ballot at the Investment Seminar. Eligible Attendees may enter the Draw a maximum of one (1) time (one (1) entry per individual) – ballots for entry into the Draw must be duly completed (with all requested contact/personal information) to produce a valid entry. The completed ballot must be submitted by the end of the Investment Seminar.

WINNER SELECTION AND NOTIFICATION

- Two (2) potential winners of the Draw will be randomly selected by a representative of ACU at the end of the Investment Seminar, who will then announce the potential winners. **This is a random Draw, and not a merit-based Draw; as examples, the potential winners will not be selected based on their participation at the Investment Seminar, ACU membership or likelihood of investing, provided that the potential winner complies with these Rules.**
- If a potential winner is not in attendance at the time of the Draw, ACU will attempt to contact such potential winner by using the contact information provided on such potential winner's ballot on the business day following the Investment Seminar.
- Each potential winner will be required to (i) attend in-person at an ACU branch to answer a mathematical skill-testing question; and (ii) sign a written waiver in ACU's form, as conditions of such winner being eligible to win a Prize. Each winner's eligibility and compliance with these Rules will be verified before a Prize is awarded. If a winner's eligibility and compliance with these Rules cannot be verified for any reason, or if the winner cannot be contacted within two (2) business days following the Investment Seminar, a Prize will not be awarded to such ineligible/non-compliant winner, and the Prize that would have been awarded shall lapse (i.e., a new winner will not be drawn for such Prize).
- Once a winner's eligibility and compliance with these Rules have been verified, the Prize will be discussed with and awarded to the winner in the form selected by the winner. The winner may be required to attend in-person at an ACU branch and provide account or other personal information in order to receive a Prize (including to become a member, open an account with ACU and/or arrange an investment product, as applicable).

DISCLAIMERS

- By entering the Draw, an entrant is deemed to have read and agreed with all the Rules of the Draw. ACU reserves the right to rule on any issue(s) not covered by these Rules. ACU reserves the right to cancel the Draw and/or the Investment Seminar at any time. In the event that an attendee of the Investment Seminar (including an Eligible Attendee) should disagree with any decision made by ACU, such individual's sole remedy is to withdraw such individual's entry to the Draw, if any.
- An individual is entirely responsible for all entry- and Draw-related costs, including but not limited to: transportation to/from the Investment Seminar, purchase or renting of equipment, use of computer systems, transmission fees, transaction fees, etc. ACU is not responsible for any damage or loss that may occur during the transportation to/from the Investment Seminar or for any problems or damages experienced by the individual due to forces beyond the control of ACU, such as but not limited to troubles relating to errors or delays in the course of or relating to the individual's attendance at the Investment Seminar. ACU is not responsible for any unfortunate or unwelcome occurrences and/or damages that may befall an individual as a result of entering or participating in the Draw, including but not limited to attending the Investment Seminar or any loss on or decrease in value of an investment product acquired as or in connection with a Prize.

- The Draw and these Rules are governed by and interpreted in accordance with the laws of the Province of Manitoba.
- If you have any questions about the Investment Seminar or the Draw, please contact **marketing@assiniboine.mb.ca**. ACU may request your name and/or contact information in order to adequately address your inquiry.

*Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.