

# **“Canada's Luckiest Family 2025 – Chance to win Your Mortgage or Rent for a Year” Contest**

## **Official Contest Entry Rules**

**THIS CONTEST IS FOR LEGAL RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO ALL CANADIAN FEDERAL, PROVINCIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. NO PURCHASE OR ACCOUNT NECESSARY TO ENTER OR WIN.**

**“Canada's Luckiest Family 2025 – Chance to win Your Mortgage or Rent for a Year” Contest (the “Contest”) is administered by 55 Rush Inc., the parent company of Parent Life Network (the “Administrator”) who, together with Tangerine Bank are sponsors of the contest (the “Sponsors”). Any questions, comments or complaints regarding the Contest should be directed to the Administrator at 300-174 Spadina Ave., Toronto, ON M5T 2C2. By participating in this Contest, each contestant agrees to be legally bound by these Official Contest Entry Rules (the “Rules”)**

**Co-Ordination of Entries:** The entries earned in this Contest are also valid for all Canada's Luckiest Family contests listed at <https://parentlifenetwork.55rush.com> (the “Site”) that you opt-in to, each of which operate as independent contests and have their own set of rules. The entries earned for any contests listed on the Site are also valid for this Contest, regardless of when they are earned. To opt-in to any contest on the Site, simply visit the feed at <https://parentlifenetwork.55rush.com/clf2025/dashboard/feed> and agree to the contest rules of each contest you wish to enter.

## **1. CONTEST PERIOD**

- 1.1.** The Contest is run by the Sponsor and will take place from **June 25, 2024 to June 30, 2025 at 11:59:59 p.m. ET** (the “Contest Period”). Contest Sponsors reserve the right to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received applicable eligible Entries.

## **2. ELIGIBILITY**

- 2.1.** The Contest is open to all legal residents of Canada who:
- (a)** reside in any province or territory within Canada;
  - (b)** have reached the age of majority in their province of residence as of the date of entering the Contest;
  - (c)** have only one (1) Parent Life Network account, which must be created before the end of the Contest Period (unless entering via the Mail-In Entry);
  - (d)** are not employees, representatives or agents of the Contest Group Entities, or anyone domiciled with such employees, representatives or agents (whether related or not);

- (e) 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
- (f) have read and accepted, and agreed to comply with these Rules, and with the Terms and Conditions for the Parent Life Network found at <https://55rush.com/terms>.

For the purposes of these Rules, "Contest Group Entities" means the Sponsors, their respective parents, sisters, affiliated and subsidiary companies, all advertising and promotion agencies, suppliers of prizes, suppliers of materials and services related to the Contest, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Contest.

### 3. PRIZE

- 3.1. The Prize:** There is a total of one (1) Prize available to be won consisting of the following: Up to \$36,000 to cover the cost of the winner's rent or mortgage payments for one year. The winner will be required to provide proof of rental or mortgage payment value in the form of a lease, mortgage documents or other form of proof deemed acceptable by the Sponsor for the most recently completed, or upcoming year. Upon receipt and verification by the Sponsor of proof of rent or mortgage payments, a cheque for the total amount up to a maximum of \$36,000 will be made payable to the winner. In the event that the winner does not have rental or mortgage expenses, or their expenses are lower than \$12,000, The Sponsor will issue a cheque in the amount of \$12,000 made payable to the winner(the "**Prize**").

The winner is solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Prize. The Prize cannot be substituted or transferred to a third party. However, the Sponsor may, in its discretion, substitute the Prize 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 Prize that are incurred in collecting and using the Prize are the winner's responsibility

### 4. METHODS OF ENTRY

- 4.1. Contest Entry And Registration:** To enter the Contest, the contestant must complete either the Online Entry and Registration OR the Mail-In Entry and Registration (all as defined below) during the Contest Period.

**(a) Method One - Online Entry and Registration:** To enter the Contest online, the contestant must:

- i. Visit the "**Contest Website**" at <https://parentlifeframework.55rush.com/clf2025/>;
- ii. Login with an active Parent Life Network account ("**PLN Account**") OR create a new PLN Account. To create a new PLN Account a contestant must provide a valid email, choose a password, and then provide a full name, birth date, and home postal code. To create a new Account a contestant must also agree to receive Commercial Electronic Messages ("**CEM's**") from the Parent Life Network ("**PLN**") but may unsubscribe from such messages at any time by visiting

parentlifenetwork.com/user/communication or from within any CEM sent to the user without affecting their entry or odds of winning in the contest; and

- iii. Complete the Contest Entry Form (the “**CE Form**”). To Complete the CE Form Contestants must click to agree to the contest rules AND if entering the contest on or after March 20, 2025, agree to allow PLN to share their registration details with Tangerine for the purpose of receiving marketing related CEMS. Contestants may, at their option, agree to receive CEMs from the Sponsor and may unsubscribe at any time from within any CEM sent to the user without affecting their entry or odds of winning the Contest. Once the CE Form is complete, the contestant must click submit. The contestant will then obtain ten (10) entries into the Contest and will be registered with the Contest.

Incomplete CE Forms or CE Forms with false information will be deemed as invalid and will be disqualified. Only fully completed CE Forms with valid information received by the Administrator’s servers during the Contest Period will be accepted for entry into this Contest.

- (b) Method Two – Mail-In Entry and Registration:** Alternatively, if a contestant does not wish to enter online, create a PLN Account or consent to receiving CEMs from PLN, the contestant may enter by mail. To enter the Contest via mail, a contestant may: print his/her first name, last name, email address, birth date, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to the Administrator, at: Contest Administrator, Parent Life Network, 300-174 Spadina Ave. Toronto, ON, M5T 2C2, Attn: Canada's Luckiest Family 2025 – Chance to win Your Mortgage or Rent for a Year.

Upon receipt and verification of a contestant’s request in accordance with these Rules, the contestant will receive ten (10) entries into the Contest and will be registered for the Contest. To be eligible, all mail-in requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage and received by no later than June 30, 2025. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

- 4.2. Multiple Registration Not Permitted:** Contestants can only use the Contest Website (or its iframe) or the Mail-In Entry option to register for the Contest one (1) time in total. If it is discovered that a contestant has attempted to: (i) register more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to register, or otherwise participate in, the Contest, then (in the sole and absolute discretion of the Administrator) they may be disqualified from participating in the Contest and all of his/her/their entries may be disqualified. Use (or attempted use) of multiple identities, mail-in envelopes, email addresses and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification.

**One (1) Registration Per Person:** For greater certainty, no contestant may register for the Contest more than once and will only receive a limit of ten (10) entries for registering regardless of the method of participation.

**4.3. Earning Extra Entries:** Registered contestants can earn extra entries into the Contest in the following ways:

- (a) **Earning Extra Prize Entries - Online Method:** Each registered contestant will have the ability to earn additional entries for the Prize draw ("**Extra Entries**") in the Contest by logging in to their 55 Rush Account and performing specific actions identified by Administrator on the Contest Website (each an "**Action**") which may include but is not limited to: subscribing to specific social media; sharing information about the Contest on social media sites; visiting specific websites; watching specific web videos; entering a specific code; uploading specific text, images or videos ("**Content**"); or completing a survey. Entries will be awarded when the completed Action is received by the Administrator's server;

Each Action completed and received by Administrator's servers will award a specific number of Extra Entries to the contestant completing the Action, as identified by Administrator in the Action advertisement. Actions may be time limited. All times published in the advertisement of Actions will be Eastern Time. The Administrator reserves the right to amend these Rules in order to add additional means of earning Extra Entries by posting them on the Contest Website. No purchase is necessary

- (b) **Earning Extra Entries Alternate Method:** To earn Extra Entries into the Grand Prize draw without completing an Action as described in (a) above, alternatively a contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code), current school name, signature, and request for Extra Entries on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), to the Administrator, at: Contest Administrator, 55 Rush, 300-174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Canada's Luckiest Family 2025 – Chance to win Your Mortgage or Rent for a Year.

Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive all Extra Entries available in (a) above added to their total number of entries before the Prize draw is conducted. To be eligible, this mail-in request must be postmarked by the end of the Contest Period in a separate envelope than the mail-in request(s) submitted under Section 4.1(b) and 4.4(b), if any, and bearing sufficient postage. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed mail-in Extra Entries requests.

**4.4 Doubling Your Entries:**

- (a) **Double Your Entries - Tangerine Product:** Before the end of the Contest Period, an eligible contestant who holds any Tangerine product in good standing (including as a joint account holder, authorized user or beneficiary, but excluding the following registered products: RESP, TFSA, and RRSP) (a "**Qualifying Tangerine Product**"), can opt to double the number of entries in the Contest which they earned during the Contest Period ("**Double Your Entries**"). In order to do so, the contestant must visit <https://studentlifefor55rush.com/clf2025> during the Contest Period and indicate that they hold a Qualifying Tangerine Product. To be eligible for Doubling Your Entries via this method, contestant must hold at least one (1) Qualifying Tangerine Product, which remains in good standing at the time any prize is awarded in the Contest.

Eligibility for Doubling Your Entries via this method is subject to verification by the Sponsor. Contestants who participate in Doubling Your Entries via this method agree to permit the Sponsor to confirm their eligibility with Tangerine; any contestant who claims that he/she holds a Qualifying Tangerine Product but who cannot be verified as holding a Qualifying Tangerine Product will be deemed to have provided false information to the Sponsor and will automatically be disqualified from the Contest and will forfeit any rights to prize(s). Where the potential winner in the Contest has used the Doubling Your Entries-Tangerine Product method of entry, the Sponsor will contact Tangerine to verify that the potential winner is in fact a holder of a Qualifying Tangerine Product. By participating in the Doubling Your Entries-Tangerine Product method of entry, contestants agree to allow the Sponsor to confirm this information with Tangerine.

- (b) Double Your Entries - No Tangerine Product necessary:** If a contestant who is otherwise eligible for the Contest wishes to participate in Doubling Your Entries without holding a Qualifying Tangerine Product during the Contest Period, the contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code) and signature on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), along with a 50 word or more unique and original essay on how up to \$36,000 for rent or mortgage expenses can help their family, to: Contest Administrator, Parent Life Network, 300-174 Spadina Ave. Toronto, ON, M5T 2C2, Attn: Canada's Luckiest Family 2025 – Chance to win Your Mortgage or Rent for a Year.. Upon receipt and verification of a contestant's complete mail-in Double Your Entries request in accordance with these Rules, the contestant will receive double the number of entries in the Contest which they earned during the Contest Period under all eligible methods of entry. To be eligible, all mail-in Double Your Entries requests must: (i) be post-marked during the Contest Period; and (ii) be received in a separate envelope than the mail-in request(s) submitted under Section 4.1(b) and 4.3(b), if any, bearing sufficient postage and received by no later than June 30, 2025. The Releasees (as defined in Section 7.7) take no responsibility for any lost, stolen, delayed, illegible, damaged, misdirected, postage due, late or destroyed mail-in Double Your Entries requests.

**4.5** There is a limit of one (1) Double Your Entries per contestant permitted (regardless of method of participation). For greater certainty, no contestant may double their number of entries in the Contest more than once regardless of the number of Qualifying Tangerine Products held or the method of participation.

## **5. DRAW & WINNER SELECTION PROCESS**

- (a) Co-Ordination with Other Canada's Luckiest Family 2025 Contests:** The Chance to Win Your Mortgage or Rent for a Year Prize draw will occur in co-ordination with all other Canada's Luckiest Family 2025 Contests listed on the Site (as described at <https://parentlifework.55rush.com/clf2025/rules>). Entries earned in this Contest (section 4) will be valid for every Canada's Luckiest Family 2025 contest for which the contestant has separately entered. Similarly, entries earned by an contestant for any Canada's Luckiest Family 2025 contests listed on the Site are also valid entries

for this Contest, regardless of when they are earned. **Random Draw:** On **July 5, 2025 at 2:00 p.m. ET** in the city of Toronto, in the province of Ontario, at the offices of the Administrator, (address listed above), **one (1)** entry will be randomly selected from all eligible entries received by Administrator during the Contest Period (including eligible entries a contestant earned any other Canada's Luckiest Family 2025 Contests they have opted in). The contestant associated with the selected entry, and who is otherwise eligible to win, will be the selected contestant who is eligible to win the Prize subject to compliance with these Rules.

**5.2. Odds of Winning:** The odds of winning the Prize are dependent on the number of eligible entries received by the Administrator during the Contest Period in accordance with these Rules.

**5.3. Contacting Selected Contestant:** Administrator will attempt to arrange an in person meeting with the selected contestant who is eligible to win the Prize within thirty (30) days of the applicable draw date. If the Administrator is unable to arrange an in person meeting within thirty (30) days of the applicable draw date, Administrator will make an additional minimum of two (2) attempts to contact the selected contestant by email using the information provided at the time of Account registration (or on mail in entry) between thirty-one (31) and thirty-five (35) days of the applicable draw date. If the selected contestant cannot be contacted (i.e. does not reply to the email from the Administrator or its representative) within forty (40) days of the applicable draw date, then he/she may be disqualified (and will forfeit all rights to the Prize) and the Administrator reserves the right, in its sole and absolute discretion, to select an alternate selected contestant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such new selected contestant).

**5.4. Declaration and Release Form; Skill-Testing Question:** In order to be declared a confirmed winner, the selected contestant must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules, correctly answer, in person, a mathematical skill-testing question without assistance of any kind, whether electronic or otherwise, and sign and return within five (5) business days of notification by e-mail, a Declaration and Release prepared by the Administrator which, among other things:

- (a) confirms compliance with these Rules;
- (b) acknowledges acceptance of the Prize(s), as awarded;
- (c) releases the Releasees (as defined in Section 7.7.) from any liability and damage which could arise out of or in any way related to the Contest and from the awarding, receipt, possession and/or use or misuse of any Prize; and
- (d) allows the Licensees (defined in Section 7.8(a)) below 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.

If the selected contestant:

- i. does not correctly answer the mathematical skill-testing question in the manner prescribed;
- ii. fails to return the properly executed Declaration and Release within the specified time;
- iii. cannot accept the Prize for any reason; or
- iv. otherwise fails to comply with the Rules;

then they will be disqualified (and will forfeit all rights to the Prize) and the Administrator reserves the right, in its sole and absolute discretion, to select by random draw from among all remaining eligible entries an alternate selected contestant as the potential winner of the applicable Prize (in which case the foregoing provisions of this section shall apply to such new potential Prize winner). Notwithstanding any other provision of these Rules, the Administrator 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**

- 6.1. The Prize:** The Administrator or its representatives will send the Prize(s) to the confirmed Prize winner at his/her registered address. Please allow six (6) to eight (8) weeks for delivery of same.

## **7. GENERAL TERMS AND CONDITIONS**

- 7.1. Verification of Entries:** The Administrator 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 Administrator) from any contestant in this Contest or for any Extra Entries earned, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest. Contestants whose entries cannot be verified to the satisfaction of Administrator in its sole and absolute discretion may be disqualified from the Contest and will not be eligible to win any Prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this Contest will be the Contest server machine(s) in Eastern Time.

- 7.2. No Liability:** The Releasees (defined below in Section 7.7) will not be liable for:

- (a) any failure of the Canada's Luckiest Family 2025 Website, Contest Website, Administrator's servers or other 55 Rush Inc. or Parent Life Network Administered sites during the Contest;
- (b) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
- (c) the failure of any CE Form, registration, vote, Action, Code or Content to be received by the Administrator for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website;

- (d) any injury or damage to a contestant's, or any other person's computer related to or resulting from participating or downloading any material in the Contest; and
- (e) any combination of the above.

**7.3. Acceptance of Prize:**

- (a) Prize(s) must be accepted as awarded and are not transferable or assignable (except in Administrator or any prize supplier's sole and absolute discretion);
- (b) The costs of anything not specifically stated as included in the Prize are the sole responsibility of the winner;
- (c) If the winner does not utilize any part(s) of their Prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;
- (d) Sponsors reserve the right at any time to:
  - i. Place reasonable restrictions on the availability or use of the Prizes or any component thereof; and
  - ii. Substitute a Prize or a component thereof for any reason with a prize or a prize component of equal or greater value.
- (e) By accepting a Prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 7.7) if the Prize or a component thereof does not prove satisfactory, either in whole or in part.

**7.4. Content Submission Requirements:** BY SUBMITTING ANY "CONTENT" TO EARN EXTRA ENTRIES, EACH CONTESTANT HEREBY REPRESENTS AND WARRANTS THAT THE CONTENT (AND EACH INDIVIDUAL COMPONENT THEREOF) COMPLIES WITH THESE RULES, ALL APPLICABLE LAWS (INCLUDING INTELLECTUAL PROPERTY LAWS) AND THE SUBMISSION REQUIREMENTS. THE RELEASEES (DEFINED BELOW IN SECTION 7.7.) WILL BEAR NO LIABILITY REGARDING THE USE OF ANY CONTENT (OR ANY COMPONENT THEREOF) BY THE SPONSORS. THE RELEASEES SHALL BE HELD HARMLESS BY THE CONTESTANT IN THE EVENT IT IS SUBSEQUENTLY DISCOVERED THAT THE CONTESTANT HAS DEPARTED FROM OR NOT FULLY COMPLIED WITH ANY OF THESE RULES.

Any Content submitted to the site must not contain:

- (i) material that is hateful, tortuous, defamatory, slanderous or libelous, that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age;
- (ii) any form of propaganda or inappropriate or offensive language; or material that violates or infringes another's rights, including but not limited to privacy, publicity



or intellectual property rights, or that constitutes copyright infringement.

Prior to or after being posted on the Canada's Luckiest Family 2025 Website, each of the Administrator, its promotional agency and designated Content moderator (each, a "**Reviewer**") reserves the right to initially screen every piece of Content. Any Content that a Reviewer deems, in its sole and absolute discretion, to violate the terms and conditions set forth in these Rules or any applicable law (including intellectual property laws) will be disqualified. Prior to being posted on the Canada's Luckiest Family 2025 Website, each Reviewer reserves the right, in its sole and absolute discretion, to edit or modify any Content, or to request a contestant to modify, edit and/or re-submit his or her Content, in order to ensure that the Content complies with these Rules, or for any other reason. If Content is deemed to be inappropriate, the contestant will receive an email notification from Administrator indicating that the Content has not been posted or has been removed, and he/she will have an opportunity to re-submit his or her revised Content for consideration by a Reviewer. If a contestant has attempted to submit Content three (3) times and has been rejected each time, then the Administrator reserves the right, in its sole and absolute discretion, to disqualify the contestant from participating in the Contest.

**7.5. Number of Prizes/Winners:** By entering the Contest, each contestant acknowledges that the Sponsors shall not be required under any circumstances to award more Prizes than the number of available prizes, as set out in these Rules.

**7.6. Termination of Contest:** The Administrator reserves the right, in its sole and absolute discretion, to void any entry and/or withdraw, suspend, amend or terminate this Contest in whole or in part (or to amend these Rules) in any way at any time without prior notice, 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 Administrator that, in the Administrator's sole discretion determines, interferes with the proper conduct of this Contest 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 Contest is a violation of criminal and civil laws and should such an attempt be made, the person will be automatically disqualified and the Administrator reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Administrator reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or time frames stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any contestant, entry, with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Administrator, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

**7.7. Release and Exclusion of Liability:** By entering or attempting to enter the Contest, each contestant and/or purported contestant agrees to release, discharge, and forever hold harmless the Contest Group Entities, and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, 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 contestant's participation or attempted participation in the Contest, 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 Contest Website during the Contest 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 Contest.

**7.8. Name/Image of Winners and Content:** By entering the Contest or submitting Content for Extra Entries, each contestant:

- (a) grants to the Administrator, its affiliates, and Tangerine (collectively, "**Licensees**"), in perpetuity, a non-exclusive, irrevocable license to publish, display, reproduce, modify, edit or otherwise use (as the Licensees may in their sole discretion deem appropriate and without right of approval by the contestant) his/her submitted Content, in whole or in part, for advertising or promoting the Contest or for any other reason in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification, and waives his or her moral rights to such Content;
- (b) authorizes the Licensees 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;
- (c) agrees that anything created by the Licensees which is derived from the contestant's Content, voice, photograph, image, likeness or any statements the contestant make regarding a Prize, is owned by the Administrator, its affiliates or prize suppliers, as applicable; and
- (d) 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 (as defined in Section 7.7) 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 (if applicable) 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.

For greater certainty, the Administrator, its promotional agency and/or the Reviewer reserves the right, in their sole and absolute discretion and at any time during the

Contest, to modify, edit or remove any Content, or to request a contestant to modify or edit his or her Content, if a complaint is received with respect to the Content, or for any other reason. If such an action is necessary at any time, then the Administrator reserves the right, in its sole and absolute discretion, to reset the entry count associated with the Content to zero (or, to whatever number the Administrator deems appropriate in its sole and absolute discretion).

Subject to subsection 7.8(a) above, if a contestant has any questions or does not wish either or both of the Sponsors 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 Contest administration, please contact the Administrator at 300-174 Spadina Ave. Toronto, ON, M5T 2C2.

**7.9. 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). **“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. A contestant 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.

**7.10. Personal Information:** By entering this Contest, each contestant expressly consents to the Sponsors, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her/their entry for the purpose of administering the Contest and in accordance with Administrator’s privacy policy (<http://55rush.com/privacy>), and expressly consents to Tangerine, its agents and/or representatives, storing, sharing and using any personal information shared with Tangerine by Administrator pursuant to these Rules for the purposes outlined in these Rules and in accordance with Tangerine’s Privacy Agreement (<https://www.tangerine.ca/en/privacy>), unless the contestant otherwise specifies by giving Administrator notice in writing. In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, these Rules shall prevail, govern and control.

**7.11. Sponsors’ Decisions:** This Contest is subject to all applicable federal, provincial, municipal and local laws and regulations. The decisions of the Sponsors with respect to all aspects of this Contest are final and binding on all contestants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of contestants, entries, and votes.

**7.12. Tangerine, Facebook/Twitter or any Social Media Disclaimer (i.e. YouTube etc):** The Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any Social Media (collectively, **“Third Parties”**). Each contestant acknowledges that they provide his/her/their information to the Administrator and not to any Third Parties unless contestant opts in to provide personal information to Tangerine at the time of registration. The information a contestant provides to Administrator will only be used for the administration of this Contest and in accordance with the

Administrator's privacy policy located at <http://55rush.com/privacy>. All Third Parties are completely released of all liability by each contestant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to the Administrator and not to any Third Party.