

2023 Natural Resources Student Scholarship contest

Contest rules

CONTEST PERIOD

The 2023 Natural Resources Student Scholarship contest (the "Contest") is organized by Caisse Desjardins de l'Énergie et des Ressources naturelles (the "Contest Organizer") and runs from May 1, 2023, at 8:00 a.m. (Eastern Time) to December 31, 2023, at 11:59 p.m. (Eastern Time) (the "Contest Period").

ELIGIBILITY

This Contest is open to individuals who:

- Are age 18 or older on December 31, 2023
- Are registered as a full- or part-time student for the spring, summer, fall or winter 2023 term at a vocational school, college/CEGEP or university recognized by the Ministère de l'Éducation et de l'Enseignement supérieur du Québec in a program related to one of the following natural resource sectors: mining, metallurgy, energy and forest products
- Passed at least 70% of their courses for the 2023 term
- Are a member¹ or non-member of Caisse Desjardins de l'Énergie et des Ressources naturelles
- Reside in Quebec

("Eligible Entrants")

Exclusions

The following individuals are not eligible to enter the Contest:

- Employees, managers and directors of Caisse Desjardins de l'Énergie et des Ressources naturelles, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside

¹A Desjardins member is defined as a person with an account at a Desjardins caisse/branch affiliated with the Fédération des caisses Desjardins du Québec or Caisse Desjardins Ontario Credit Union Inc. Members must have received confirmation from an authorized Desjardins agent that their account has been opened.

- Employees, managers and directors of the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc. or the Fédération des caisses populaires acadiennes, their member caisses or credit unions or any other Desjardins Group entity, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside
- Employees, managers, directors and officers of the agencies and/or service enterprises that participated in organizing this Contest, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside

HOW TO ENTER

To enter, Eligible Entrants must, during the Contest Period:

- Go to <https://boursesdesjardinscrn.com/en/student>
- Enter the required information in the entry form
- Enter/apply between 8:00 a.m. (Eastern Time) on May 1, 2023 and 11:59 p.m. (Eastern Time) on December 31, 2023

No purchase or consideration required. To enter the Contest without purchase or consideration, Eligible Entrants must legibly handwrite a letter with their full name, their address including city and postal code, their telephone number, the date, and a text of approximately 50 words on "The History of Desjardins," and mail it in a postage-paid envelope to 500 Avenue Arnaud, Sept-Îles QC G4R 3B5, to the attention of Natalia Marcilese. To be valid, no-purchase or no-consideration entries must be postmarked no later than the final day of the Contest, that is, on December 31, 2023 (11:59 p.m. Eastern Time), failing which they will be void. Upon receipt, the Contest entry will automatically be registered and provide one (1) chance to win. Limit of one (1) entry per postage-paid envelope. All such entries will be subject to the same terms and conditions as other entries received for this Contest. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

Limit one (1) entry per Eligible Entrant regardless of entry method used.

PRIZES

There are ten (10) scholarships to be won, for a total value of \$10,000.

The prizes are:

- Vocational program: four (4) scholarships of \$750 each
- College/CEGEP program: four (4) scholarships of \$1,000 each
- University program: two (2) scholarships of \$1,500 each

The winners must pay for anything not included in the above description.

The winner, and not the Contest Organizer or the persons on whose behalf the Contest is held, is solely responsible for paying any taxes that may arise from the awarding of the scholarship.

Winners can choose to have the scholarship deposited into their Everyday Transaction Account at a Desjardins caisse or to receive a cheque in their name.

DRAW/SELECTION

The winners will be randomly selected by computerized draw. The draw will be held on January 29, 2024, at 4:00 p.m. (Eastern Time), in the presence of witnesses, at the Contest Organizer's offices at 500 Avenue Arnaud in Sept-Îles.

The odds of winning depend on the number of valid entries received during the Contest Period.

GENERAL CONDITIONS

To be declared a winner, the selected Eligible Entrant must:

- a) Be reached by email or by phone by a representative of the Contest Organizer within fifteen (15) days of the draw and within a maximum of two (2) attempts. If the Contest Organizer leaves them a message, they must respond within seventy-two (72) hours or they will forfeit the scholarship. The scholarship will then be awarded to the next randomly drawn entrant and the same procedure will be followed until a winner is declared.
- b) Confirm that they meet the eligibility conditions and other requirements of these Contest rules.
- c) Upon request by the Contest Organizer, provide official documentation from their educational institution confirming their status as a full- or part-time student for the winter, spring, summer or fall 2023 term as well as an official transcript for the winter, spring, summer or fall 2023 term, as applicable.
- d) At the time of entry, correctly answer a mathematical skill-testing question asked on the entry form.
- e) Sign the declaration and release form (the "Declaration Form") sent to them by email and return it to the Contest Organizer within ten (10) business days of receipt.

Failure to comply with one of the conditions mentioned above, or any other condition mentioned in these Contest rules, will result in the selected Eligible Entrant being disqualified and, at the Contest Organizer's discretion, the scholarship being cancelled or a new draw for the scholarship taking place in accordance with these rules until an entrant is selected and declared the winner. In such a case, the same terms and conditions will apply and be adapted as necessary.

- 1. Awarding of scholarships.** Upon receiving the Declaration Form, the Contest Organizer will inform the winners, within fifteen (15) days, about how to claim the scholarship. Should one of the selected Eligible Entrants refuse the scholarship, the Contest Organizer will be released from all obligations relating to the awarding of the scholarship to the selected Eligible Entrant and may, at its discretion, cancel the scholarship or hold a new draw in accordance with the procedure described previously.
- 2. Verification.** All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, that contains an invalid telephone number or that is otherwise non-compliant may be rejected and will not entitle the Eligible Entrant to the scholarship.
- 3. Disqualification.** Anyone who enters or attempts to enter this Contest by means that do not comply with these Contest rules or that are unfair to other entrants (for example,

through hacking or the use of a voting group or false name) will be automatically disqualified and may be reported to the appropriate legal authorities.

4. **Contest operation.** Any attempt to undermine the legitimate operation of this Contest constitutes a violation of civil and criminal law. If any such attempts are made, the Contest Organizer reserves the right to reject the Eligible Entrant's entry and obtain redress under the law.
5. **Entrant identification.** For the purposes of these Contest rules, the Eligible Entrant is the person whose name appears on the entry form and who meets the conditions of these Contest rules. The scholarship will be awarded to this person should they be declared the winner. Should a dispute arise regarding the identity of the person who filled out the entry form, the entry will be deemed to have been sent by the authorized account holder associated with the email address provided at the time of entry, if applicable. The "authorized account holder" is defined as the individual who is assigned an email address by an internet provider, online service provider or other organization that assigns email addresses for the domain associated with the submitted email address.
6. **Acceptance of scholarships.** Scholarships must be accepted as described in these Contest rules and cannot in any case be transferred in whole or in part to anyone else or substituted for another prize except as stipulated in these Contest rules.
7. **Limitation of liability.** If the Contest Organizer is unable to award the scholarship as described herein, it reserves the right to award a like prize of equal value or, at its sole discretion, to award the monetary value of the scholarship indicated herein. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these Contest rules. In the event there are more scholarships offered than Eligible Entrants, the Contest Organizer reserves the right to cancel the additional scholarships.
8. **Limitation of liability: Use of scholarship.** The winner releases the Contest Organizer and the persons on whose behalf the Contest is held from any liability for damage that may arise from entering the Contest or from accepting or using the scholarship. The winner acknowledges that upon receipt of the scholarship from the Contest Organizer, fulfillment of scholarship-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner undertakes to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability: Contest operation.** The Contest Organizer and the persons on whose behalf the Contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the Contest rules. Furthermore, the Contest Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning Contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the Contest is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the Contest without prior notice.

- 10. Limitation of liability: Facebook.** As the Contest is hosted by Facebook, entrants acknowledge and accept that Facebook is not the property of and is not operated by the Contest Organizer. Nevertheless, entrants agree to comply with Facebook's terms of use. Any personal information collected for this Contest is for the exclusive use of the Contest Organizer and will not be transmitted in any way to Facebook. The Contest is in no way sponsored, endorsed or administered by or associated with Facebook. Facebook therefore cannot be held liable. Furthermore, by entering the Contest, entrants agree to indemnify Facebook and hold it harmless from any damages and interest resulting from their participation.
- 11. Limitation of liability: Receipt of entries.** The Contest Organizer and the persons on whose behalf the Contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile device.
- 12. Limitation of liability: Situation beyond the Contest Organizer's control.** The Contest Organizer and the persons on whose behalf the Contest is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for Contest operation.
- 13. Contest changes.** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the Contest as provided for in these contest rules. The Contest Organizer cannot be held liable should such an event or intervention occur.
- 14. Closing of the Contest.** If the Contest must be closed, in whole or in part, for any reason whatsoever before the closing date provided in these Contest rules, the Contest Organizer may, at its sole discretion, award the scholarships by choosing from all eligible entries duly received up to the date of the event resulting in the closing of the Contest.
- 15.** Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these Contest rules.
- 16. Limitation of liability: Contest entry.** By entering or attempting to enter the Contest, entrants agree to indemnify the Contest Organizer or persons on whose behalf the Contest is held for any damages that may result from entering or attempting to enter.
- 17. Communication with entrants.** No communications, commercial or otherwise, unrelated to this Contest will be sent to entrants without their express consent. Any communication or correspondence will be made solely in connection with this Contest, as provided for in these rules, at the Contest Organizer's initiative or to obtain consent from the Eligible Entrant to use entries made without purchase or consideration.
- 18. Copyright.** Eligible Entrants give their consent for the Contest Organizer to use, produce and reproduce, in whole or in part, indefinitely, free of charge, and for internal purposes within Canada, the text submitted for Contest entry, without mentioning the author's name. Eligible Entrants also consent to the Contest Organizer translating the text, as needed, with no obligation to obtain their approval as to the correctness or accuracy of the translation. Eligible Entrants also give their consent for the Contest Organizer to correct the spelling of the text, as needed.

19. Personal information. In order for Eligible Entrants to enter the Contest, we need to collect, use and share some of their personal information. For more information, see the Desjardins Group Privacy Policy at www.desjardins.com/privacy-policy.

By entering the Contest, entrants authorize the Contest Organizer or their authorized agents to collect, use and share their personal information for the purpose of administering the Contest and awarding the scholarships in accordance with applicable regulations and the Contest Organizer's privacy policy.

By accepting the scholarship, subject to their consent, Contest winners authorize the Contest Organizer, the caisses belonging to the Fédération des caisses Desjardins du Québec and Caisse Desjardins Ontario Credit Union Inc. to collect, use, disclose and share, as required, their name, place of residence (city and province), scholarship statement, photo, likeness, voice and/or other representations and recordings featuring the winner in connection with the Contest, for publicity and/or promotional purposes, in any form of media (for example, Desjardins website, Facebook pages) without any form of remuneration or compensation. Winners release their right to use and reproduce, in whole or in part, any visual content Desjardins may have captured for the purposes of the Contest.

20. Intellectual property and copyright. By submitting a text, photo, composition, design or any other work ("Work") for this Contest, the entrant guarantees that the Work is free of third-party rights and that the entrant, who holds all necessary rights, submits the Work and authorizes its use, modification, transmission, adaptation, publication, communication or distribution in any format, media or technology including television, wireless or internet technologies. The entrant agrees to provide, upon request, proof that they hold the intellectual property rights or copyright for the Work and to indemnify and hold harmless the Contest Organizer against any claim, action or suit stemming from the use of the Work.

21. Property. All information and documents related to the Contest, including entry forms and Declaration Forms, technical, technological or operational information and information related to designs, computer systems, software, logos, trademarks and intellectual property are and will remain the exclusive property of the Contest Organizer. No information or documents will be returned to entrants.

22. Decisions. All entrants agree to comply with these Contest rules and with any decisions made by the Contest Organizer, which are final and binding.

23. If a section of the Contest rules is declared or deemed illegal, unenforceable or invalid by a court of competent jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.

24. Contest rules. These rules are available on <https://boursesdesjardinscrn.com/en> or in person from Caisse Desjardins de l'Énergie et des Ressources naturelles located at 269 Boulevard Lasalle in Baie-Comeau or 500 Avenue Arnaud in Sept-Îles.

25. In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.

26. The Contest is subject to all applicable laws.