

The
Let's Talk About Money Contest
OFFICIAL RULES AND REGULATIONS
Open to residents of Canada

NO PURCHASE NECESSARY. The Let's Talk About Money Contest (the "**Contest**") is sponsored by CFEE with the prize donated by the Bank of Montreal. The Contest begins on April 16, 2013 at 12:00:01 A.M. Eastern Time ("**ET**") and ends April 30 at 11:59:59 P.M. ET (the "**Contest Period**").

1. **ELIGIBILITY:** To enter and to eligible to win, an entrant must be a resident of Canada who is between six (6) years of age and eighteen (18) years of age at the time of entry and who is not an employee of the Sponsor, its affiliated companies or agents, its respective advertising or promotional agencies, the independent contest organization or a member of any such employee's immediate family (regardless of where they live) or persons with whom they are domiciled (whether related to the employee or not). In these Official Rules and Regulations (the "**Official Rules**"), "immediate family" includes mother, father, brothers, sisters, sons, daughters, partner or spouse.

2. **HOW TO ENTER:** During the Contest Period, entrants can visit <http://talkwithourkidsaboutmoney.com/win> (the "**Contest Website**") and complete the entry form with his/her full name, daytime telephone number (including area code), and a valid email address to enter the Contest. If an entrant is under the age of majority in the province or territory in which he/she resides at the time of entry, he/she will require his/her parent or legal guardian who has reached nineteen (19) years of age or older to complete the entry form as well as enter the child's name on whose behalf they are submitting an entry for and to take all actions with respect to the Contest on behalf of the child. Next, if the entrant wishes to do so, indicate what school he/she is attending and in which Province and confirm compliance with the Official Rules. Next, upload one or more of the following demonstrating any talk that you ("you" refers to the entrant entering the Contest or in the case of an entrant being under the age of majority, the parent/legal guardian acting on behalf of the child) have had about money (i) picture, (ii)

video, or (iii) essay (see rule 3 on how to upload a submission and rule 6 for content requirements). Upon doing so, click “Submit” and your Video, Photo OR Essay (each a “**Submission**”) will be reviewed by the Sponsor (or its designated representative(s)) to determine if it meets the requirements outlined in rule 6. If eligible, your Submission will be considered an official entry (the “**Entry**”) into the Contest and will be released for voting during the Contest Period (See rule 4). Submissions must be received on or before 11:59:59 PM ET on April 30, 2013 (the “**Contest Closing Date**”). Limit of one (1) Entry per person during the Contest Period regardless of method of entry. **All fields on the entry form must be completed unless they are indicated as optional.** You may only use one (1) email address to enter the Contest. In the event it is determined that an entrant has entered in a fashion not sanctioned by these Official Rules and/or has submitted more than the number of Entries permitted by these Official Rules, the entrant will be disqualified and all of the Entries submitted by the entrant will be disqualified. Any person who is found to have entered more than once will be disqualified. Proof of transmission (screenshots or captures, etc.) does not constitute proof of delivery. Entries generated by script, macro, robotic, programmed, or any other automated means are prohibited and will be disqualified. The Sponsor will not be responsible for late, lost, illegible, falsified, damaged, misdirected, mutilated, garbled or incomplete entries, which will be void. All Entries become the property of the Sponsor upon receipt and none will be returned.

3. **METHODS OF ENTRY:** There are three ways to participate in the Contest:
 - (i) **UPLOAD A PICTURE:** Click on the “choose file” icon found on the entry form screen. Next, select the photo from your computer that best demonstrates any talk that you have had about money (see rule 6.i for photo format and content). Upon doing so, click the “Open” button and your Photo will be automatically entered into the Contest.
 - (ii) **UPLOAD A VIDEO:** Insert a link to your video into the text field found on the entry form that best demonstrates any talk that you have had about money (see rule 6.ii for video format and content). Upon doing so, click the “Submit” button and your Video will be automatically entered into the Contest.

(iii)UPLOAD AN ESSAY: Insert your Essay into the text box found on the entry form screen that best describes any talk that you have had about money (see rule 6.iii for Essay format and content). Upon doing so, click the “Submit” button and your Essay will be automatically entered into the Contest.

4. **HOW TO VOTE:** During the Contest Period, visit the Contest Website to view the Submissions. To vote for a Submission, select the “Vote Now” icon located beside your chosen Submission to place your Vote. Votes must be received by the Contest Closing Date.

5. **LIMITS ON VOTING:** There is a limit of one (1) Vote per person per day during the Contest Period. Any person who is found to have placed a Vote, or attempted to place more than one (1) Vote, will be subject to disqualification in the sole and absolute discretion of the Sponsor, and all such Votes placed by such person or on behalf of such person during the Voting Period will be disqualified. Proof of transmission (screenshots or captures etc) does not constitute proof of delivery of a Vote. Votes generated by script, macro, robotic, programmed, or any other automated means are prohibited and will be subject to disqualification in the sole and absolute discretion of the Sponsor. The Sponsor will not be responsible for late, lost, illegible, falsified, damaged, misdirected, mutilated, garbled or incomplete votes, which will be void. All Votes become the property of the Sponsor upon receipt and none will be returned. The sole determinant of time for the purposes of a valid Vote in this Contest will be the Sponsors promotional agencies’ computer servers. **IMPORTANT:** You may encourage your friends and other eligible individuals to Vote for your Submission; however, you are not allowed to offer any individual any form of incentive, inducement, prize or chance of receiving any incentive, inducement, or prize in furtherance of receiving such individual’s Vote for any Submission. Any individual determined by Sponsor and/or its representatives (in their sole and absolute discretion) to be engaging in such behaviour is subject to disqualification. You are not allowed to vote for your own Submission and voting for your own Submission will result in disqualification.

6. **SUBMISSION FORMAT AND CONTENT:**

(i) Each submitted photo:

- a. must be submitted in a JPG, PNG, or GIF file format;
- b. must be no more than 4 MB in file size;
- c. must be a photo of the Entrant demonstrating any talk that he/she has had about money;
- d. must not have been used to enter another Contest;
- e. must not, in the sole and unfettered discretion of the Sponsor, contain any nude, sexually explicit, disparaging, discriminatory, libelous or other inappropriate content;
- f. must be intended for family audience viewing and contain only content that, in the sole and unfettered discretion of the Sponsor, is suitable for all persons, including persons under the age of 13;
- g. may be submitted only once;
- h. must not contain any copyrighted works (other than as owned by the Entrant);
- i. must contain entirely original materials;
- j. Must not violate any law.

(ii) Each submitted Video:

- a. must be submitted as a link;
- b. must be a video of the Entrant demonstrating any talk that he/she has had about money;
- c. may contain dialogue in English OR French;
- d. must not have been used to enter another Contest;
- e. must not, in the sole and unfettered discretion of the Sponsor, contain any nude, sexually explicit, disparaging, discriminatory, libelous or other inappropriate content;
- f. must be intended for family audience viewing and contain only content that, in the sole and unfettered discretion of the Sponsor, is suitable for all persons, including persons under the age of 13;
- g. may be submitted only once;
- h. must contain entirely original materials;
- i. must not contain any copyrighted works, and
- j. must not violate any law.

(iii) Each submitted Essay:

- a. must be in English OR French;
- b. must be no more than 5,000 Characters in length;
- c. Must be an essay that best describes any talk that he/she has had about money;
- d. must not have been used to enter another Contest;
- e. must not, in the sole and unfettered discretion of the Sponsor, contain any nude, sexually explicit, disparaging, discriminatory, libelous or other inappropriate content;
- f. must be intended for family audience viewing and contain only content that, in the sole and unfettered discretion of the Sponsor, is suitable for all persons, including persons under the age of 13;
- f. may be submitted only once;
- g. must contain entirely original materials;
- h. must not contain any copyrighted works, and
- i. must not violate any law.

7. Any Submission that the Sponsor and/or its designated representative(s) deems, in its/their sole discretion, to violate the terms and conditions set forth in these Official Rules will not be entered. Prior to being entered, the Sponsor and/or its designated representative(s) reserves the right, in its/their sole discretion, to edit or modify any Submission, or to request that an entrant modify or edit the Submission, in order to ensure that the Entry complies with these Official Rules, if a complaint is received with respect to the Submission or for any other reason. By entering the Contest, each entrant: (i) grants to the Sponsor, in perpetuity, a non-exclusive license to publish, display, reproduce, modify, edit or otherwise use the Submission, in whole or in part, for advertising or promoting the Contest or for any other reason; (ii) waives all moral rights in and to the Submission in favour of the Sponsor; and (iii) agrees to release and hold harmless the Releasees from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action.
8. **GRAND PRIZE:** There will be one (1) Grand Prize available to be won consisting of a \$2,500.00 (CDN) RESP which will be issued to the Winner as his/her name appears on

the entry form or if a parent or legal guardian entered on behalf of a child, the RESP will be issued to the child named in the entry form.

The RESP has no cash surrender value and no expiry date. The Sponsor reserves the right, in the event that the Grand Prize or any component of the Grand Prize cannot be awarded as described for any reason, to substitute another prize of equal or greater value, without liability. The Grand Prize must be accepted as awarded and no transfer or substitution of a Grand Prize, whether for cash or otherwise, will be permitted except as expressly provided herein or at the Sponsor's sole discretion.

9. **GRAND PRIZE SELECTION PROCESS:** The Grand Prize selection process (the "**Selection Process**") will be divided into two (2) rounds.

- i. **Round 1:** The five (5) Submissions with the most votes (the "**Finalists**") by the Contest Closing Date and whose Submission satisfies the requirements set out in rule 6 and submitted in accordance with these official rules will be eligible for Round 2. In the event of a tie between two or more Submissions (based on the highest number of eligible votes received by the Contest Closing Date), a random draw will take place among all eligible Submissions with the same number of votes. Odds of being selected for Round 2 depend on the number and caliber of eligible submissions received during the Contest Period and on the number of eligible votes received during the Contest Period.
- ii. **Round 2:** A random draw will be held to determine the Grand Prize selected entrant by the Sponsor on May 7, 2013 at 10:00 AM (ET) (the "**Draw Date**") in Toronto, Ontario from among the five (5) Finalists of Round 1.

The selected entrant will be contacted by mail or telephone within five (5) business days of the Selection Date. If a selected entrant cannot be reached within five (5) business days of the Selection Date, the selected entrant will be disqualified and another entrant will be selected based on the judging criteria set out above until such time as contact is made by mail or telephone with a selected entrant or there are no more eligible entries, whichever comes first. The Sponsor will not be responsible for failed attempts to contact a selected entrant.

10. **GENERAL:** By entering the Contest, entrants agree to abide by the Official Rules and all decisions of the independent contest organization with respect to any aspect of the contest. Decisions of the independent contest organization are final.

Before being declared a winner, the selected entrant must first correctly answer, without assistance of any kind, whether mechanical or otherwise, a mathematical skill-testing question posed by email or telephone. The selected entrant will also be required to sign a Declaration and Release Form (the “**Release Form**”) confirming compliance with the Official Rules, acceptance of the Grand Prize as awarded, without substitution, and releasing the Sponsor, its dealers, agents, affiliated and related companies, advertising and promotional agencies, the independent contest organization and their respective shareholders, directors, officers, employees, agents, dealers, representatives, successors and assigns (collectively, the “**Releasees**”) from any liability in connection with a Grand Prize or this Contest. The Release Form must be returned within the time period specified on the Release Form or the Grand Prize may be forfeited. The Grand Prize will be coordinated with the winner by the Sponsor upon receipt and verification of his/her Release Form. **If an entrant is under the age of majority in the province or territory in which he/she resides, and is the selected entrant for any Prize, his/her parent or legal guardian must act on his/her behalf in regard to completing the Release Form, accepting of the Prize and to take all actions with respect to the Contest on behalf of the child.**

11. No correspondence will be entered into except with the selected entrant. By entering the Contest, each winner consents to the use of her name, address (city and province) and/or photograph without further remuneration, in connection with any publicity carried out by or on behalf of the Sponsor in connection with this Contest.
12. This Contest is subject to all federal, provincial, territorial and municipal laws and regulations.
13. The Sponsor and the independent contest organization accept no responsibility for loss, damage or claims caused by or resulting from the Contest or acceptance of a Grand Prize. The Sponsor will not be responsible for late, lost, illegible, incomplete, falsified or destroyed entries and all such entries are void. Entries that have been falsified, tampered

with or altered are void. The Sponsor and the independent contest organization will not be liable for any failure of the Contest Website, do not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer lines or networks, computer equipment, software or any combination thereof. Entry material/data that have been tampered with or altered are void. In the event it is determined that an entrant has entered in a fashion not sanctioned by these rules and/or has submitted more than the number of entries permitted by these rules, the entrant will be disqualified and all of the entries submitted by the entrant will be disqualified. The use of an invalid email address will disqualify the entry. Users spamming the same email address will disqualify the entry. Users using an automated script or program to send to a friend will be disqualified. In the event of a dispute, entries will be deemed to have been submitted by the authorized account holder of the email address submitted at the time of entry. "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. If the identity of an entrant is disputed, the authorized account holder associated with the email account at the time of entry will be deemed to be the entrant. The sole determinant of the time for the purposes of a valid entry in this Contest will be the contest server machine(s). Illegible entries, bulk drop-offs, mechanical reproductions or facsimile entries are ineligible. Any use of robotic, automatic, programmed or entry methods not authorized by these rules will void all entries affected by such methods and shall also be deemed as tampering and will void all entries.

14. Any attempt by an entrant or any other person to deliberately damage the Contest Website or undermine the legitimate operation of the Contest may be a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law.
15. The Sponsor reserves the right, with the consent of the Régie des alcools, des courses et des jeux (the "Régie") in the province of Québec, to terminate or amend this Contest at any time and in any way, without prior notice. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned, the Sponsor reserves

the right to cancel the Contest and conduct a draw from all previously received eligible entries received by the Contest Closing Date. The Sponsor and the independent contest organization shall not be held responsible for any problems, errors or negligence that may arise or occur in connection with the contest.

16. **For Québec residents only:** Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling; any litigation respecting the awarding of a prize may be submitted to the Régie des alcools, des courses et des jeux only for the purpose of helping the parties reach a settlement.
17. The Sponsor respects your right to privacy. Personal information collected from entrants will only be used by the Sponsor to administer the Contest and, only if consent is given at the time of entry, to provide the entrants with information regarding upcoming promotions and/or events from the Sponsor. For more information regarding the Sponsor's manner of collection, use and disclosure of personal information, refer to the Sponsor's privacy policy at <http://talkwithourkidsaboutmoney.com/privacy-policy/>.