

Rules and Regulations for Westminster Savings #SmallWin contest.

RULES AND REGULATIONS

PARTICIPATION IN THIS CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE CONTEST RULES.

#SmallWin Contest Rules and Regulations.

ENTRANTS MUST BE RESIDENTS OF BC OF THE AGE OF MAJORITY (19 YEARS OLD)

You understand that you are providing your information to Westminster Savings (The "Sponsor"). The information you provide will be used only for the purpose of administering this Contest, unless otherwise consented to.

1. HOW TO ENTER:

NO PURCHASE NECESSARY. The contest begins on June 16, 2014 at 8:00 AM Pacific Standard Time ("PST") and ends July 18, 2014 at 5:00 PM PST (the "Contest Period"). There are 2 ways to enter the Contest, as follows: (1) go to <http://www.wscu.com> (the "Website"), and navigate to the Facebook contest page; (2) Visit <https://www.facebook.com/westminstersavings>, <https://www.instagram.com/westminstersavings>, or <https://www.twitter.com/wscu> and navigate to the contest page. We recommend that entrants "Like" or "Follow" us so that we can more easily keep them informed of contest winners. For an entrant to be eligible for a prize, the entrant must successfully submit a picture and brief text description, tagged as being for the Westminster Savings #SmallWin contest, of his or her small win. A small win is a small victory that you have achieved in your everyday life; for example, getting the best parking spot at the office, getting your kids to school on time, or getting a free coffee on the way to work. Entries must be tagged with #SmallWin and #wscu to be eligible. Only one entry per person will be eligible for prizes. Eligible entries received during the Contest Period will be entered into to win one of four (4) contest prizes. Entries will be rejected if the photo and brief description are not successfully submitted and/or if their submission is not made during the Contest Period.

Nominations submitted via the Westminster Savings Facebook, Twitter or Instagram page are subject to moderation by the Sponsor and/or their designated agent(s) and will not appear on the website until the moderation process is complete.

Your picture and text description must not: (a) be obscene, disparaging, discriminatory, offensive, illegal or otherwise objectionable to the Sponsor; (b) contain any content that violates any law or any third party's rights; (c) promote or refer to any commercial enterprises; or (d) contain URLs, text or logos laid over the photo or as watermarks.

By submitting a picture you represent and warrant to the Sponsor that: (a) you have all rights to the picture; (b) the Sponsor will not infringe any third-party rights by using the picture as contemplated in these rules; (c) any recognizable person depicted in the picture has consented in writing to you submitting the picture and to the Sponsor using the picture as described in these rules. You keep ownership of your picture.

By submitting a picture, regardless of whether you are selected for a prize: (a) you waive all rights you may have with respect to the picture, including all moral rights and rights of personality, publicity or privacy; and (b) you grant to Sponsor the unrestricted, royalty-free, perpetual, irrevocable, worldwide licence to use, reproduce, communicate, modify and display the picture without any fee or other form of compensation, and without further notification or permission, for any purpose including conducting, promoting and judging the contest and advertising the contest, future contests, and products and services.

2. ELIGIBILITY:

This Contest is open to residents of British Columbia, who have reached the age of majority in British Columbia at the time of entry. Notwithstanding the above, this Contest is not open to employees (and

those with whom such employees are domiciled) of the Sponsor, its affiliates, associates and authorized retail distributors of the Sponsor's products, and their respective agents, contractors or representatives, and their respective advertising and promotional agencies. Submissions through groups and/or charities will not be accepted.

3. PRIZE DESCRIPTIONS, REGIONAL ALLOCATION OF PRIZES, RANDOM DRAW AND ODDS:

Participation prize: A total of four (4) prizes (each referred to as a "Participation Prize" or collectively referred to as the "Participation Prizes") will be awarded to four (4) Contest participants through 4 weekly sweepstakes random draws (one Participation Prize will be awarded each week). The Participation Prizes vary in value and consist of four (4) different items based on the theme of small wins:

- June 27th, 2014 draw – One (1) iPod Nano 7th Generation 16 GB (approximate retail value of \$150).
- July 4th, 2014 draw – One (1) Jawbone Universal Bluetooth JamBox Speaker (approximate retail value of \$130)
- July 11th, 2014 draw - One (1) Sony 4 GB Wearable Wireless Waterproof MP3 Walkman (approximate retail value of \$90)
- July 18th, 2014 draw – One (1) Google Nexus & FHD by ASUS 32GB 7" Android 4.3 Tablet with Qualcomm Snapdragon S4 Pro - Black (approximate retail value of \$300).

The Sponsor retains the right, in its absolute discretion, to make substitutions of equivalent kind or value (including, at the discretion of the Sponsor, the equivalent value in cash) in the event of the unavailability of any component of any prize for any reason whatsoever. The prizes are not transferable and must be accepted as awarded. No cash surrender value.

Participation Prizes Random Draws: At each draw date, one (1) eligible contest entrant will be selected by random from all eligible entries received by the applicable draw date.

These draw dates and times (all times are PST) are as follows:

- Friday, June 27th, 2014 for eligible entries received from the contest start date until 4:59:59 PM on Friday, June 27th, 2014.
- Friday, July 4th, 2014 for eligible entries received from the contest start date until 4:59:59 PM on Friday, July 4th, 2014.
- Friday, July 11th for eligible entries received from the contest start date until 4:59:59 PM on Friday, July 11th, 2014.
- Friday, July 18th for eligible entries received from the contest start date until 4:59:59 PM Friday, July 18th, 2014.

Odds of Winning: The odds of being selected depend on the number of eligible entries received during the applicable portion of the Contest Period.

4. AWARDING OF PRIZE:

Selected entrants will be contacted by phone, email or via social media within seven (7) days of the applicable random draw date. Before being declared a winner, each selected entrant must have complied with, and remain fully in compliance with these Contest Rules, must first correctly answer a mathematical skill-testing question posed by telephone at a mutually convenient time, and sign and deliver (i) a standard declaration and release form, confirming compliance with the Contest Rules, acceptance of the Prize as awarded and releasing the Sponsor, its advertising and promotion agencies, the Prize Supplier, Facebook, and their respective shareholders, directors, officers, employees, contractors and agents, among others, from any and all liability of any kind in connection with this Contest, the entrant's participation therein and/or the awarding and use of the Prize or any portion thereof, (ii) a publicity release, and (iii) any other documentation that the Sponsor may reasonably require, all within the time period specified on the form. If a selected entrant cannot be contacted by email or telephone within seven (7) days of the applicable random draw date, fails to answer the skill-testing question correctly, or fails to return the Contest documents within 72 hours (three days), he/she will forfeit the prize and an alternate eligible entrant will, at the Sponsor's discretion, be selected and this process will be repeated, at the

Sponsor's discretion. The Sponsor or an agent of the Sponsor will contact each confirmed winner within seven (7) days of receipt of the completed forms to arrange the shipping address for each Prize.

The Sponsor may request valid proof of identity, residency, age and other relevant documentation, and the Sponsor may disqualify a selected entrant if the Sponsor determines (in its sole discretion) that the provided proof is not sufficient.

5. GENERAL RULES:

By entering this Contest, each entrant agrees to abide by the Contest Rules and the decisions of the Sponsor with respect to all aspects of the Contest, which are final. No communication shall be entered into except with selected entrants. All entries become the property of the Sponsor and none will be returned. Any entry that is incomplete, altered or contains false information is invalid.

By accepting a prize, each winner agrees to the use of their name, address and/or photograph, without payment, in any subsequent publicity or advertising carried out by the Sponsor in connection with the Contest.

By entering the Contest, you release and agree to fully indemnify the Sponsor, Facebook, Twitter, Instagram and their respective employees, directors, officers, members, affiliates and agents from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses), known or unknown, absolute or contingent, arising from or related to: (i) your failure to comply with any of these Contest Rules; (ii) any misrepresentation you makes under these Contest Rules or otherwise to the Sponsor; (iii) your participation in the Contest; or (iv) your receipt, redemption, possession, use or misuse of any Prize, or your inability to receive, use or redeem any prize. By entering this Contest, entrants accept and agree to abide by the Official Contest Rules & Regulations and the decisions of the Sponsor with respect to all aspects of the Contest, which are final, binding and conclusive on all matters relative to this Contest.

Except where prohibited by law, participation in the Contest constitutes a winner's consent to the Sponsor's use of the winner's name and home town for promotional purposes without further notification, permission, payment or consideration.

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 or the authorized account holder of the email address used to create the Facebook, Twitter or Instagram account. "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 online entrant is disputed, the authorized account holder associated with the email account at the time of entry will be deemed to be the entrant. A selected entrant may be required to provide proof that he/she is the authorized account holder of the email address associated with the selected entry name change. The sole determinant of the time for the purposes of a valid online entry in this contest will be the Contest server machine(s).

The Sponsor is not responsible for and does not accept liability for any loss or damage resulting directly or indirectly from: (a) your participation in, or inability to participate in, the Contest; (b) any lost, delayed, misdirected, illegible, incomplete or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries; (c) any technical failures affecting your participation in the Contest or the operation of the Contest; (d) any injury or damage to persons or property caused directly or indirectly from your participation in the Contest; (e) your receipt, use or redemption of any prize, or your inability to receive, use or redeem any prize; or (f) human error, theft, destruction or other factors beyond the Sponsor's control.

Entrants hereby consent to the collection, use and disclosure of personal information as set out in the Sponsor's privacy policy, which is online at www.wscu.com/Personal/AboutUs/SecurityandPrivacy or can be found at any Westminster Savings branch. For branch locations visit www.wscu.com or call 604 517 0100.

Westminster Savings, Facebook, Instagram and Twitter shall not be responsible in any way for, or bear any liability whatsoever in any way attributable to, the entrant's participation in the Contest or the use of any prize awarded in this Contest. Without limited the foregoing, Westminster Savings will not be liable for any failure of the relevant web sites during the Contest; for any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software for the failure of any entry to be received by the Sponsor, its advertising and promotion agencies for any reason including, but not limited to the above. Further, Westminster Savings will not be liable for any injury or damage to an entrant's or any other person's computer related to or resulting from participating or downloading any material in the Contest.

This Contest is in no way sponsored, endorsed or administered by, or associated with Facebook or Twitter.

This Contest is subject to all applicable Federal, Provincial, and Municipal laws. Decisions of the Sponsor are final with respect to all aspects of this Contest.

The Sponsor reserves the right to suspend or cancel this Contest or amend the Contest Rules without notice or liability. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned, such as tampering or infection by computer virus, the Sponsor reserves the right to cancel the Contest and conduct the random draws on from all previously received eligible entries. By entering this Contest, each entrant consents to the use of his/her personal information submitted on his/her entry for the purpose of administering this Contest only unless otherwise consented to. Refer to the Sponsor's Privacy Policy for details on the manner in which the Sponsor collects, uses, discloses and otherwise manages your personal information.

Any questions, comments or complains regarding this Contest should be directed to the Sponsor.
Sponsor: Westminster Savings, 108-960 Quayside Dr, New Westminster, BC, V3M 6G2 or by phone 604.517.0100.