

OFFICIAL RULES AND REGULATIONS:



1. No purchase necessary to enter.
2. Ballots for the current contest are collected by Knowledge First Financial and will not be resubmitted into any future contest.
3. **ELIGIBILITY:** a) Entrants who have reached the age of majority and satisfy the additional qualifications under “KEY ELIGIBILITY REQUIREMENTS” are eligible for the contest, excluding the employees, and those with whom they are domiciled, of the Knowledge First Foundation, Knowledge First Financial and any contest sponsors or organizers. b) Ballots and/or entrant(s) that do not meet eligibility requirements or do not comply with the rules will be disqualified.
4. **HOW TO ENTER:** Complete an official entry ballot (ballot availability and submission described under “KEY CONTEST DETAILS”).
5. **PROBABILITY:** Probability of an entrant being selected will be dependent upon the number of eligible entries received during the contest period. Every legible and properly completed ballot has an equal chance of being drawn.
6. **GENERAL RELEASE:** Each entrant agrees: a) To be bound by the contest rules and subject to all applicable laws. b) That Knowledge First Financial (and any contest partner) will not accept or be responsible for i) entries that are lost, stolen, delayed, mechanically reproduced, telephoned, altered, damaged, destroyed, incomplete, inaccurate, illegible, irregular, inaccurately captured, misidentified or misdirected or ii) printing, technical or human errors or any other problems, errors or negligence that may arise or occur in connection with the Contest (including prizes and/or contest information). c) To hold harmless Knowledge First Financial (its affiliates and any contest partner) from any claim, loss, expense (including legal fees) or other liability which may be sustained in connection with the Contest including, without limitation, any damages resulting from the entry participation, prize acceptance, receipt, ownership or use or misuse of the prize, or while preparing for, participating in, and/or travelling to any prize-related activity. d) That Knowledge First Financial reserves the right to withdraw or terminate this contest at any time without prior notice and may at its sole discretion change key terms or substitute the contest prize (subject to applicable federal and provincial laws.)
7. **WINNER SELECTION:** Winner(s) will be randomly selected from all eligible entries received during the contest period. See below under “WINNER SELECTION DETAILS” for more information.
8. **WINNER NOTIFICATION:** Selected winner(s) will be contacted by phone by Knowledge First Financial’s contest fulfilment partner, who will verify the entrant’s details and make arrangements to deliver and present the prize. If unable to connect directly with the selected entrant (voicemail excluded) within 10 business days following the winner selection date, the winner is disqualified. A further entrant will be selected (up to a maximum of 5) until a winner is validated and the prize can be awarded.
9. **TO BE DECLARED A WINNER:** Winner must do the following or be disqualified with no replacement winner being drawn: a) Correctly answer an unaided time-limited skill testing question pertaining to mathematics or general knowledge. b) Sign a release form confirming compliance with all contest rules and acceptance of the prize. c) Accept the prize as awarded (and any terms and conditions stated in the use of the prize). d) Accept that substitutions, cash or transferability are not permitted.
10. **PERSONAL INFORMATION:** All entries become the property of Knowledge First Financial and will not be returned nor shared with any other unassociated company. a) Entrants agree: Information provided in their ballots can be used by Knowledge First Financial (and associated partners) for the purpose of Contest participation and potentially receiving information and/or contact by phone or email or by a Sales Representative promoting RESPs distributed by Knowledge First Financial. If the entrant wishes to opt out of receiving information or contact, they can unsubscribe from future communication from Knowledge First Financial or refer to the privacy policy at www.knowledgefirstfinancial.ca b) Winner(s) Agree: To the unlimited use, without remuneration, of the information provided on their ballot in accordance with privacy laws and any photographs, in future marketing efforts and publicity (including the internet) by Knowledge First Financial and associated partners.
11. In the case of entrants in the Province of Quebec, 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 only for the purpose of helping the parties reach a settlement.

KEY CONTEST DETAILS

Prize description and value:	One (1) \$2,500 Shopping Spree for winner’s selected merchant (subject to approval) delivered through gift cards or like method.
Contest closing date/time:	December 20th, 2019 at 10 am (Eastern Time)
Official entry ballot available at:	On selected Knowledge First Financial websites or sponsored websites.
Entry submission and limitation(s):	Online entries only. Limit of one ballot per household.

KEY ELIGIBILITY REQUIREMENTS

Contest only open to residents of:	Canada over the age of majority in their province of residence.
Contest open to:	Parents or Guardians.
Child age requirement (Date of Birth):	Your child must be 5 years (or younger, expectant permitted) at contest closing date.

WINNER SELECTION DETAILS

Conducted by:	Conversion Marketing-Communication Inc. on the behalf of Knowledge First Financial
Date/time of selection:	January 6, 2020, by end of the business day.
Location of selection:	Conversion Marketing-Communication Inc, 174 Spadina Avenue, Suite 200, Toronto, Ontario
For list of winners (name and community only), write to Knowledge First Financial	50 Burnhamthorpe Road West, Mississauga, Ontario, L5B 4A5