

TERMS & CONDITIONS

Offer Terms

Offer valid on a minimum 3-year mortgage term. Valid at participating Premiere Mortgage Centre locations in Canada with participating Mortgage Brokers, Agents and Associates. Miles awarded are based on mortgage amount. Miles are awarded after mortgage closing. Limit one (1) per mortgage. AIR MILES Card must be presented at the time of application.

Contest Rules

1. Contest Offer

- 500 AIR MILES® Reward Miles will be awarded every month starting 05/01/20 until 12/01/2020. One (1) Grand Prize draw will be made from each of the winners of the monthly draw.
- Entry into the contest is automatic with the purchase of any mortgage product with a minimum of a 3-year term policy with Verico Premiere Mortgage Centre in Nova Scotia, New Brunswick, Newfoundland and PEI.
- Name(s) will be drawn at the Head Office on the 1st Friday of each month with the 1st contest winner being drawn in June 2020 with Grand prize Draw to be made on December 12, 2020

2. Eligibility

- This contest is open to all customers in Canada the age of 18 or over excluding LoyaltyOne, Co., RMG Loyalty, and Verico Premiere Mortgage Centre Inc. as well as business with employees in the immediate families of such business, (living in the same household as the employees.) The contest is subject to all applicable Federal, Provincial and Municipal laws and regulations and is void where prohibited by law.

3. How to Enter

- Contest is open to all customers who purchase a mortgage product with a minimum 3-year term between May 01 and December 01, 2020
- Entrants will be automatically entered into the contest with their qualifying mortgage purchase with any participating broker location in Nova Scotia, New Brunswick and PEI
- Limit of one (1) entry per person per qualifying mortgage purchase.

4. No Purchase Necessary & On-Line Entries (required by Criminal Code of Canada)

5. To enter without any purchase entrants may hand print their name, address, e-mail address, postal code, and phone number on a plain 3" x 5" piece of paper and sign it. Place the entry form in an envelope and mail it with sufficient postage to: Contest Entry, Verico Premiere Mortgage Centre Inc. 123 Chain Lakes Drive Halifax NS, B3S 1B3. Entries must be postmarked no later than the 30th day of the month of entry and received before the 1st Friday of the following month. Limit of one (1) entry per envelope with sufficient postage. All mail-in entries will have the same odds of winning as those received through Brokers. Faxed or e-mailed entries will be disqualified. LoyaltyOne, Co., RMG Loyalty, and Verico Mortgage Centre Inc. shall not be responsible for incorrect or inaccurate transcription or registration of Contest entry information, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, faulty, incomplete, incomprehensible, or erased computer or network transmissions, failure of computer equipment, software, inability to access any online service or web site, inability to submit the online entry, or any other error or malfunction, or any injury or damage to entrant's or any other person's computer related to or resulting from participation or downloading any materials in this Contest, or for late, lost, stolen, postage due, illegible or misdirected entries.

6. Prize Description

- "One (1) prize of 500 of AIR MILES® Reward Miles awarded per month starting the 1st Friday in June of 2020 from entries May 01 to Dec 01, 2020 for a total of 7 prizes of 500 Miles each (Draw dates are June 5, 2020, July 03, 2020, August 7, 2020, September 4, 2020 October 2, 2020, November 6, 2020 and December 4, 2020. One (1) Grande prize consisting of 2,500 Miles drawn from the winners of the monthly prize draw on December 11, 2020. With Miles to be awarded to accounts within 5 business days of reaching the winner.
- Prize(s) will be provided via electronic transfer to winner's AIR MILES Collector Account. To ensure that the winner receives the Prize in his or her Collector Account, winner should ensure his or her balance preference (AIR MILES Cash or AIR MILES Dream balance) are set as desired prior to the Prize being posted in his/her Collector Account.
- Draw will take place June 5, 2020, July 03, 2020, August 7, 2020, September 4, 2020 October 2, 2020, November 6, 2020 and December 4 2020. One (1) Grande prize consisting of 2,500 Miles drawn from the winners of the monthly prize draw on December 11, 2020.

The Grand Prize of 2,500 AIR MILES® Reward Miles, The approximate retail value of AIR MILES Reward Miles depends on the chosen method of use, available reward options at the time of use, and the set preference between AIR MILES Cash and AIR MILES Dream

Account balances. If used with AIR MILES Cash, 95 Cash Miles can be used in-store for \$10 towards purchases at participating AIR MILES Partners or 95 Cash Miles can be used online for eVouchers for \$10 worth of value at participating Reward Partners. If used for flights (1,200 Dream Miles minimum required for flight use), value depends on destination chosen, date of travel and use of multiple carriers or suppliers. For example, one return economy flight from Toronto, Ontario to Winnipeg, Manitoba is 2,000 Dream Miles and has an approximate value of \$525.00 (Canadian) excluding taxes. Winner must pay applicable taxes, related transportation fees, governmental levies, excess baggage and other non-ticket costs. The value of Dream Miles used for non-flight reward options depends on reward options in effect at the time of use. Miles are subject to the terms and conditions of the AIR MILES Reward Program as amended from time to time. Miles Prize is not transferable or convertible to cash and must be accepted as awarded. Contest Sponsor reserves the right to substitute the Prize with a prize of equal or greater value, including cash. To ensure that winners receive their Prize in their preferred balance, each winner should ensure his/her balance preferences (Cash Account balance and Dream Account balance) are set as desired prior to the Prize being posted in his/her Collector Account.

The monthly prize draw of 500 AIR MILES® Reward Miles, the approximate retail value of AIR MILES® Reward Miles prize depends on the chosen method of redemption, available reward options at the time of redemption, and the set preference between AIR MILES Cash and AIR MILES Dream balances. If used with AIR MILES Cash, 95 Cash Miles can be used in-store for \$10 towards purchases at participating AIR MILES Partners or 95 Cash Miles can be used online for eVouchers for \$10 worth of value at participating Reward Partners. If redeemed for flights (1200 Dream Miles minimum required for flight redemption), value depends on destination chosen, date of travel and use of multiple carriers or suppliers. For example, one return economy flight in low season departure from Toronto, Ontario to Winnipeg, Manitoba is 2,000 Dream Miles and has an approximate value of \$525.00 (Canadian) excluding taxes. Winner must pay applicable taxes, related transportation fees, governmental levies, excess baggage and other non-ticket costs. The value of Dream Miles used for non-flight reward options depends on reward options in effect at the time of redemption. AIR MILES Reward Miles prize is subject to the terms and conditions of the AIR MILES Reward Program as amended from time to time. AIR MILES Reward Miles prize is not transferable or convertible to cash and must be accepted as awarded.

7. Prize Drawing

- Winner(s) will be randomly selected via a draw from all eligible entries within the Contest Period. The monthly draws will take place at Verico Premiere Mortgage Centre on the 1st Friday of each month starting June 5, 2020 and the Grand Prize draw of 2,500 Miles will take place on December 11, 2020.
- Winner(s) will be contacted by email and/or phone at least 3 times within 5 days. If the winner cannot be contacted at that time, another entrant will be randomly selected, and the initial selected entrant will

be disqualified and will have no record towards Verico Premiere Mortgage Centre Inc. or its affiliates.

- In order to win, the selected entrant must first correctly answer, unaided, a time-limited, mathematical, skill-testing question to be administered by telephone, and he or she will be required to sign a standard Declaration and Release Form confirming compliance with the Contest Rules, acceptance of the Prize as awarded and releasing LoyaltyOne, Co., RMG Loyalty, and Verico Premiere Mortgage Centre Inc. from all liability relating to the Contest. No substitution for, or transfer of the Prize, will be allowed. The selected entrant will have five (5) days from the date of receipt to return a signed copy of the Declaration and Release Form to Verico Premiere Mortgage Centre Inc. If the selected entrant does not do so within this period of time, another entrant will randomly be selected and the initial selected entrant will be disqualified and will have no recourse towards LoyaltyOne, Co., RMG Loyalty, or Verico Premiere Mortgage Centre Inc. or anyone involved in the Contest.

8. Condition of Participation

- Submission of an entry constitutes acceptance of these contest rules by entrant. LoyaltyOne, Co., RMG Loyalty, and Verico Premiere Mortgage Centre Inc. do not accept responsibility for any loss, damage or claims caused by or resulting from this contest or the prizes. The prize winner(s) agrees by accepting the prize to release LoyaltyOne, Co., RMG Loyalty, and Verico Premiere Mortgage Centre Inc. from any and all liability arising out of, pursuant to, or as a result of the carrying out of the contest, including liability arising from the acceptance of the prize(s) as awarded and confirming compliance with contest rules. By entering the contest, entrants consent to the use of their names, city of residence, photograph, voice and/or image for publicity purposes and in all mediums utilized by LoyaltyOne, Co., RMG Loyalty, and Verico Premiere Mortgage Centres Inc. without payment or compensation.

9. Chances of Winning

- Dependent on the total number of eligible entries received on or before the contest end- date.

10. Ownership of the Contest

- The contest is managed by Verico Premiere Mortgage Centre Inc. LoyaltyOne, Co. and RMG Loyalty, is in no way connected to the management of this contest.

11. Enrollment in the AIR MILES Reward Program

- If an entrant is not an AIR MILES Collector, he/she may enroll in the AIR MILES® Reward Program by visiting airmiles.ca. By enrolling to become an AIR MILES Collector you agree to be bound by the

terms and conditions of the AIR MILES Reward Program as amended from time to time.

Rewards & AIR MILES Dream Disclaimer

All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. To redeem for Travel and/or Merchandise Rewards, you must have accumulated sufficient AIR MILES reward miles in your Dream Balance. Some restrictions may apply. Quantities may be limited. Collectors must pay taxes, fuel surcharges and other applicable charges and fees on air, hotel and car rental Rewards. Travel Rewards may be subject to a minimum advance booking and availability from participating Suppliers. No cancellations, exchange or refunds for tickets, certificates or merchandise once booked or ordered. For complete details, visit airmiles.ca or call the AIR MILES Customer Care Centre at 1-888-AIR MILES (in Toronto (416) 226-5171).

AIR MILES Cash Disclaimer

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