

January 17, 2022

## **Scotiabank Financial Wellness Scholarship Contest (the “Contest”) Official Rules & Regulations (the “Rules”)**

By entering this Contest, you agree to abide by these Rules and the decisions of The Bank of Nova Scotia (“**Scotiabank**” or the “**Sponsor**”), which are final and binding. The administrator of the Contest is myBlueprint (the “**Administrator**”).

### **1. WHO CAN ENTER?**

To be eligible to apply to the myBlueprint x Scotiabank Financial Wellness Scholarship Contest, applicants must:

- Be in their final year of high school (outside of Quebec) or CEGEP (in Quebec)
- Be Canadian citizens or permanent residents
- Be 16 years of age or older

Employees, officers, directors, representatives, and agents of Scotiabank, Administrator, and those of their respective affiliates and each of their advertising and promotional agencies as well as their mandataries and the immediate family of such employees, officers, directors, representatives, agents, and mandataries and individuals living in the same household with such persons are **not eligible** to enter the Contest. “Immediate family” is defined as parents, siblings, children, or spouse.

### **2. CONTEST PERIOD**

The Contest runs from January 17, 2022 at 9:00:01 AM ET to April 30, 2022 at 11:59:59 PM ET (the “**Contest Period**”).

### **3. HOW TO ENTER**

NO PURCHASE IS NECESSARY TO ENTER OR WIN.

The Contest consists of 2 phases:

- 1) **Contest Phase:** In this phase, eligible applicants can enter for a chance to be randomly selected as 1 of 40 finalists to advance to the Scholarship Phase. The Contest Phase consists of a random draw conducted by the Administrator. Finalists will be selected from amongst all eligible entries (as described in Section 5). The 40 entries randomly selected in the Contest Phase will move on to the Scholarship Phase for judging. **There is no monetary or other prize available to be won by finalists in the Contest Phase. Finalists will advance to the Scholarship Phase for a chance to be selected as one of the scholarship prize winners for their region.**
- 2) **Scholarship Phase:** In this phase, the sponsors’ and administrators’ judging panel will review the finalists’ Contest entries to select 4 scholarship prize winners (as described in Section 5).

To enter the Contest, during the Contest Period, the eligible applicant must visit the myBlueprint Scholarships Landing Page <https://education.myblueprint.ca/scotia/>, select the scholarship they will apply to from the 4 available scholarships, click 'Apply Now', complete the Application Form, then click 'Submit'. All entrants must also complete the Application Form linked in the Scholarship Landing Page. Upon successful completion and submission of the scholarship application, the eligible entrant will receive one (1) entry into the Contest (each an "Entry"). **Only one Scholarship prize will be awarded per eligible entrant. If an entrant submits more than one Entry, they will be disqualified.** All Entries must be submitted within the Contest Period to be eligible.

All Entries that are mechanically reproduced, copied, illegible, incomplete, postage-due or inaccurate and entries by any means that subvert or attempt to subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Incomplete Entries or Entries not complying with these Rules are subject to disqualification, at the Sponsor's sole and absolute discretion. No responsibility is assumed by the Sponsor for any lost, late, damaged, destroyed, misidentified, illegible or misdirected Entries or for any other such problems occurring in connection with participation in this Contest. Proof of sending or submission will not be deemed to be proof of receipt by the Sponsor.

#### **4. SCHOLARSHIP PRIZES**

Four (4) scholarship prizes are available in each scholarship category. Each scholarship is worth \$3,750 (each a "Prize"), available to be awarded in the Scholarship Phase based on the following Regions:

- \$3,750 to one (1) Finalist from Atlantic Canada and Quebec (New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador, Quebec)
- \$3,750 to one (1) Finalist from Alberta, Manitoba, Saskatchewan, Northwest Territories, Nunavut
- \$3,750 to one (1) Finalist from British Columbia, Yukon
- \$3,750 to one (1) Finalist from Ontario

Total prizes available to be awarded are worth \$15,000 (\$60,000 across all four categories).

**Note there is no monetary or other prize available to be won by finalists in the Contest Phase. Finalists will advance to the Scholarship Phase for a chance to be selected as one of the Scholarship prize winners for their region.**

Except at the discretion of the Sponsor, prizes are non-transferable and must be accepted as awarded. Sponsor reserves the right to substitute any Prize in whole or in part if all or any of the components of a Prize are unavailable with another prize of equal or greater approximate value. In the event that a Prize winner is unable to redeem any or all of a Prize, due to reasons beyond the control of the Sponsor, its employees, representatives, agents, and all parties associated with this Contest, no compensation or substitution prize will be provided. Any costs or expenses incurred by Prize winners in claiming or using their Prizes will be their responsibility.

#### **5. CONTEST PHASE – SELECTION OF FINALISTS**

Administrator will select one forty (40) entrants from amongst all eligible Entries received during the Contest Period (10 entrants per Region) in a random drawing at approximately 12:00 PM ET on May 4, 2022 to advance to the Scholarship Phase (the “**Finalists**”).

Each Finalist will advance to the Scholarship Phase.

The odds of an Entry being selected as a Finalist will depend on the total number of eligible Entries received for each of the above regions during the Contest Period.

The Administrator will attempt to contact the potential Finalists by sending a message via email to the email address attached to the potential Finalist’s scholarship application. If the selected entrants cannot be reached after one (1) attempt to contact in a forty-eight (48) hour period Administrator shall have the right to choose an alternate entrant from the remaining eligible Entries.

In order to be declared a Finalist, in addition to complying with the other terms and conditions of these Rules, the selected Finalists must respond to the notification within forty-eight (48) hours and provide a phone number and confirmation of preferred email address. The entrant must also correctly answer a skill testing question without any mechanical or other assistance. Further, finalists must complete the Supplementary Application Form provided by Administrator which includes an essay submission on the specified topic for consideration in the Scholarship Phase of the Contest by May 19, 2022 at 11:59 PM ET.

In addition to any other requirements set out in these Rules, to be eligible for the Scholarship Phase all essay submissions must meet the following requirements:

- Entries must be the original work of entrant (no co-contributors permitted) and must not be plagiarized;
- Entries must not have been previously published or won an award or prize of any kind;
- Entries must not contain content that: is inappropriate, offensive or indecent including profanity, nudity, or sexual content; promotes racism, hatred, violence or harm against any living creature, individual or group; promotes discrimination based on gender, race, religion, nationality, disability, sexual orientation, age or any other prohibited ground; or promotes the use of alcohol, illegal drugs, tobacco, weapons, or illegal activities;
- Entries must not contain advertisements, personal or commercial solicitations, or promote any political agenda or party;
- Entries must not contain any identifiable third-party products and/or trademarks, brands or logos, anti-competition messages or material that violates the rights of Sponsor or Administrator and their respective partners;
- Entries must not contain names, likenesses, photos or other information about an identifiable individual, including without limitation celebrities and/or other public or private figures, living or dead, without express written permission from the person(s) (or their estate);
- Entries must be in keeping with Sponsor’s image and not contain any material that could reflect negatively on the name, reputation or goodwill of Sponsor, its subsidiaries or affiliates, in Sponsor’s sole discretion; and
- Entries must not violate or encourage the violation of any law, rule or regulation.

Sponsor reserves the right to have any essay submission disqualified which, in its sole discretion, it deems to be inappropriate or unsuitable.

Should a selected entrant fail to meet any of these Rules in Sponsor's sole discretion, or a selected entrant cannot be reached, entrant will be disqualified. A new random draw will be conducted from amongst all remaining eligible Entries from the applicable region in accordance with these Rules in order to select another Finalist, who will be subject to the same conditions and could be disqualified in the same manner.

## **6. SCHOLARSHIP PHASE - SELECTION OF PRIZE WINNERS**

From May 19, 2022 to June 6, 2022 at or about 12:00 PM ET all Finalist Entries will be judged by representatives of Sponsor and Administrator to select the top Prize winner from each region (for a total of four (4) Prize winners) based on the following criteria:

- 50% Adherence to the theme
- 25% Style and creativity
- 25% Ability to communicate clearly and appropriately/technique

The top four (4) selected Finalists will be notified before June 30, 2022 via the email provided upon entry by an Administrator representative. In order to be declared a Prize winner, in addition to complying with the other terms and conditions of these Rules, the selected Finalists must respond to the notification within seventy-two (72) hours and provide a valid mailing address, phone number and email address and a signed release form indicating his or her (or if a minor, his or her parent's/legal guardian's) acceptance of being declared a Prize winner.

The Administrator will attempt to contact the potential winners by sending a message via email to the email address attached to the potential winner's scholarship application. If the selected entrants cannot be reached after two (2) attempts to contact in a seventy-two (72) hour period Administrator shall have the right to choose an alternate entrant from the remaining eligible Entries.

Winners (or if a minor his or her parent's/legal guardian's) will be required to sign a release form confirming acceptance of the Prize as awarded and releasing Sponsor, Administrator, and its affiliates from any liability relating to the Prize by email to the Administrator within following the date that the selected Finalist was first contacted by the Administrator. Potential winners may also be required to provide Administrator with documentation satisfactory to Sponsor to enable it to verify the potential winner's identity and eligibility (e.g., copy of government-issued ID). Arrangements will be made for the awarding of the Prize at the time all of the above elements are complied with.

By accepting a Prize, the winner (or in the case of a minor, his/her parent or legal guardian) consents to the use by Sponsor and Administrator of his/her name, address (city and province), photo, image, likeness, biographical information, voice and/or any statements made by the winner regarding the Contest or Sponsor for promotional, advertising, marketing, publicity and commercial purposes in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

Should a selected Finalist fail to meet any of these Rules in Sponsor's sole discretion, or a selected Finalist cannot be reached, or a prize notification is returned as undeliverable, Finalist will be disqualified. In that case, the next highest scored Finalist from the applicable region in

accordance with these Rules will be selected as the Prize winner for that region, who will be subject to the same conditions and could be disqualified in the same manner.

## **7. GENERAL RULES**

By entering this Contest, entrants accept and agree to be bound by these Rules, including all eligibility requirements and the decisions of the Sponsor which are final and binding without right of appeal on all matters relating to this Contest. Sponsor reserves the right to disqualify all entrants who fail to comply with these Rules or who make any misrepresentation relating to the Contest, drawing and redemption of any Prize.

If a dispute arises regarding who submitted an Entry, the Entry will be deemed to be submitted by the authorized email address provided at time of entry. Authorized scholarship applicant is defined as the natural person who is assigned to an email address by an Internet access or online service provider, or other organization responsible for assigning email addresses for the domain associated with the submitted email address.

By participating, entrants (or if minors, their parents/legal guardians of entrants) release and hold harmless Sponsor and its affiliates, and its and their directors, officers, employees, advertising and promotional agencies affiliated with this Contest (including the Administrator), participating establishments and any independent contest judges appointed by Sponsor from any claims, actions, injury, loss, or damage of any kind, including, but not limited to, illness, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Contest or from the acceptance, possession, or use or misuse of the Prize or any portion thereof (including any travel/activity related thereto). This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties.

The Sponsor shall not be responsible for any failure of email or the myBlueprint platform or website during the Contest or for any problems or technical malfunction of a telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any email, on-line, or Internet entry to be received by the Sponsor. In addition, the Sponsor shall not be responsible for technical problems, traffic congestion on the Internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer or property related to or resulting from playing or downloading any material in the promotion. The Sponsor reserves the right, at its sole discretion (subject only to applicable laws, including without limitation, any laws or regulations under the Régie des alcools, des courses et des jeux (the "Regie"), to cancel, suspend, extend or modify this Contest without notice, obligation or liability if in the Sponsor's opinion there is any suspected or actual evidence of tampering with any portion of the Contest, or if virus, bugs, non-authorized human intervention, force majeure or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Contest, or for any other reason in Sponsor's sole discretion, including insufficient Entries. In such case, Sponsor may select the winner(s) from all eligible Entries received prior to and/or after (if appropriate) the action taken by Sponsor. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest may be a violation of criminal and civil laws, and, should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. Entries are subject to verification and will be declared invalid if they are illegible, incomplete, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way, or otherwise not in compliance with these Rules.

The Sponsor shall not be responsible in any way for the use of or bear any liability whatsoever in any way attributable to, the Prizes awarded in this Contest or the events forming part of this Contest, including but not limited to typographical or other errors in the offer or administration of this Contest, these Rules, the selection and announcement of winners or the distribution of the Prizes. The Sponsor and their affiliates, and their respective officers, directors, partners, partnerships, principals, representatives, agents, licensees, successors and assigns (i) make no warranty, guaranty or representation of any kind concerning the Prizes, (ii) disclaim any implied warranty or condition, and (iii) are not liable for injury, loss, or damage of any kind resulting from the acceptance, use or misuse of the Prizes, travel related thereto or otherwise from participation in this Contest.

In the event of any discrepancy or inconsistency between the terms of these Rules and the terms or statements contained in any short-form Contest rules, and/or advertising materials, the terms and conditions of these English Rules shall prevail, govern and control to the fullest extent permitted by applicable law.

This Contest is subject to all applicable federal, provincial and municipal laws. All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, or the rights and obligations of entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the Province of Ontario without regard to Ontario conflicts of law principles. All entrants consent to the jurisdiction and venue of the Province of Ontario.

## **8. PRIVACY**

The Sponsor is committed to respecting the privacy rights of entrants. Any personal information collected will be handled in strict accordance with [Scotiabank's Privacy Agreement](#) and all applicable privacy legislation. The Sponsor will not sell any personal information collected for this Contest to any third parties. Except as otherwise set forth herein with respect to the Prize winners, any personal information collected for this Contest shall be collected, used and disclosed by the Sponsor solely for the purpose of managing and administering this Contest. By entering this Contest, the entrant hereby consents to the Sponsor's collection, use and disclosure of the entrant's personal information in order to manage and administer this Contest.

## **9. WINNER NAMES**

To obtain the name of the Prize winners, available after June 30, 2022, mail a self-addressed, stamped envelope to 168 Bedford Rd Suite 200, Toronto, ON M5R 2K9. Requests must be received within four (4) weeks of the end of the Contest Period.

## **10. FOR QUEBEC RESIDENTS**

Any litigation regarding the conduct or organization of this Contest may be submitted to the Régie for ruling. Any litigation regarding the awarding of a Prize may be submitted to the Régie for purposes of helping the parties reach a settlement.