

Save-On-More Visa 1 Million Points Contest Rules & Regulations

Contest Rules

†No purchase necessary. Must be resident of Canada (excluding Quebec) of the age of majority to enter. Use your Save-On-More Visa Card issued by Vancity Savings Credit Union or Citizens Bank of Canada to automatically receive one (1) entry for each month of the Contest ("a Contest Month") in which you make a Qualifying Purchase. Maximum six (6) entries per person regardless of method of entry. Contest starts April 1, 2008 at 12:00:01 a.m. PST and closes September 30, 2008 at 11:59:59 p.m. PST (the "Contest Period"). There is one (1) grand prize available to be won, provided by Overwitea Food Group LP consisting of one million (1,000,000) Save-On-More points. The retail value of the Save-On-More points depends on the method chosen for redemption and the offers in the Save-On-More catalogue. One (1) prize in total. Odds of winning depend on the total number of eligible Save-On-More Visa cardholders who make a Qualifying Purchase during each Contest Month and the number of eligible non-purchase entries received for each Contest Month. Some conditions apply. Call 1-800-611-8472 for full contest rules.

Full Contest Rules:

To Enter: There are two ways to enter: i) An eligible Save-On-More Visa cardholder issued by Vancity Savings Credit Union or Citizens Bank of Canada will automatically receive one (1) entry for each month in which he/she makes at least one (1) purchase with his/her individual Save-On-More Visa card between April 1, 2008 at 12:00:01 a.m. Pacific Standard Time (PST) and September 30, 2008 at 11:59:59 p.m. PST (the "Contest Period") that is posted to his/her individual account by the 6th business day of the month following the date of purchase (a "Qualifying Purchase"). An eligible Save-On-More Visa cardholder will receive one entry in each full month of the Contest Period (each, a "Contest Month") in which he/she is a cardholder and has made a Qualifying Purchase. Cash advances, interest charges, fees (including, without limitation, annual fees, NSF fees, over credit limit fees, etc.), convenience cheque transactions, balance transfers, automated teller machine (ATM) transactions and purchases made during the Contest Period and subsequently returned or credited during the Contest Period, shall not be considered to be Qualifying Purchases. Transactions made during a Contest Month but not posted to the applicable Save-On-More Visa account by the 6th business day of the month following the date of purchase shall not be considered to be Qualifying Purchases. The following are also not considered Qualifying Purchases and are therefore not eligible for entry: a) purchases made by an unauthorized user; b) purchases made with Save-On-More Visa cards that are stolen, fraudulent, tampered with, or otherwise altered. A determination of Save-On-More Visa cardholder purchases made during the Contest Month and posted to a Save-On-More Visa account will be determined by Vancity Savings Credit Union ("Sponsor"). ii) NO PURCHASE REQUIRED: To enter without being a Vancity or Citizens Bank Save-On-More Visa cardholder or to enter as a Vancity or Citizens Bank Save-On-More Visa cardholder without purchase or obligation, hand-print your name, address, city, province or territory, postal code, day and evening telephone numbers, the Contest Month during the Contest Period for which you want your non-purchase entry entered in, and a 100-word or more handwritten essay on "What I will redeem my one million Save-On-More points for", and mail in a sufficient-postage stamped envelope to: "Vancity/Citizens Bank Visa One Million Save-On-More Points Sweepstakes ", Visa Centre, P.O. Box 8000, Station Terminal, Vancouver, BC V6B 0Z9. Save-On-More Visa cardholders must include the first 8 digits of their Save-On-More Visa account number for verification purposes. Non-purchase entries must be postmarked by the last day of the Contest Month for which you want your non-purchase entry entered and received by the Sponsor by the 6th business day of the month following that Contest Month.

LIMIT one (1) entry per person per Contest Month, regardless of whether through automatic entry or mail-in entry, for a total maximum of six (6) entries per person throughout the Contest Period.

In the event that a cardholder has been entered into the Contest for a particular Contest Month with a purchase and a non-purchase entry, the non-purchase entry will be considered void. No mechanical reproductions permitted. All entries become the property of the Sponsor and will not be returned.

Selection of Winner: A random draw will be conducted at Vancity Centre, 183 Terminal, Vancouver, BC on October 17, 2008 at 11:00 a.m. PST. One potential winner will be drawn at random from among all eligible entries received throughout the Contest Period.

Eligibility: The Contest is open to all legal Canadian residents (excluding Quebec) who have reached the age of majority in the province or territory in which they reside as of the first day of the Contest Month in which they have entered and who are not an employee of Vancity Savings Credit Union, Citizens Bank of Canada, Overwaitea Food Group LP, Visa Canada Inc., Visa Inc., their affiliated companies, representatives or agents, their advertising or promotional agencies. Purchase entries will be allocated to the primary holder of a Save-On-More Visa card issued by Vancity Savings Credit Union or Citizens Bank of Canada in good standing regardless of whether the qualifying purchase may have been made on a card issued to an additional cardholder. An automatic entrant may not be declared a winner unless his/her individual Save-On-More Visa account that matches exactly the Save-On-More Visa account that is drawn in the Contest is open and in good standing at the time of verification and has net new billed purchases (purchases less returns) for the Contest Month greater than \$0. Contest is void where prohibited or restricted by law. The Contest is subject to all applicable federal, provincial, and local laws and regulations.

Prizes: There is one (1) grand prize available to be won, consisting of one million (1,000,000) Save-On-More points. The retail value of the Save-On-More points depends on the method chosen for redemption and the offers in the Save-On-More catalogue. Prizes will be awarded to the Save-On-More points account associated with the Save-On-More Visa card used to make the qualifying entry (as determined by Vancity Savings Credit Union or Citizens Bank of Canada account records), or to the Save-On-More points account held by the person named on the no-purchase entry request, as applicable. The winner of the prize consisting of Save-On-More points must hold or open a Save-On-More points account to receive their prize. Elements of prize packages may be substituted or altered in whole or in part for equal or greater value in the sole discretion of the Sponsor.

Sponsor reserves the right to make substitutions of prize elements in its sole discretion. Some additional restrictions apply. Prize is not transferable and must be accepted as awarded with no substitutions, whether in cash or otherwise, except at the Sponsor's sole discretion. The Sponsor reserves the right to substitute a prize of equivalent or greater value if a prize cannot be awarded as described for any reason. Prize will only be awarded to the verified winner. All decisions of the Sponsor or their authorized representatives are final and binding in all matters relating to this Contest. Any and all expenses, costs and all local, provincial or federal taxes or sales taxes resulting from winning and accepting the prize are the responsibility of the winner.

Odds: The odds of winning depend on the total number of eligible entries received in accordance with these rules.

Use of Information: By using a Save-On-More Visa card to make a Qualifying Purchase during the Contest Period, participants agree to being automatically entered into the Contest. No permanent records of any such personal information will be retained, except for the administration of this Contest as set out in these Official Contest Rules. If participating Save-On-More Visa cardholders do not want to be automatically entered into the Contest, they must call 1-800-611-8472 prior to the end of the Contest Period and their Qualifying Purchases will not be entered into this Contest.

Winner Notification/Prize Awards: The following process will be followed for the Contest. Selected entrants will be notified via courier or by telephone. In order to win any prize, each selected entrant must correctly answer, unaided, a time-limited, arithmetical, skill-testing question and sign and return the Sponsor's standard Declaration and Release Form within 22 days from the time the prize notification is postmarked as having been sent by the contest administrator. The skill-testing question and the Declaration and Release Form will be included in the prize notification package. If contact can not be made with a selected entrant, non-responding selected entrant(s) will be notified by phone at the two primary telephone numbers (as indicated on their *Visa* account records maintained on the Sponsor's system or as shown on their non-purchase entry) between the 11th and 14th, and 17th and 20th days following the initial notification. No messages will be left and the contest administrator must speak directly to the selected entrant.

Disqualification: The prize will be forfeited and awarded to an alternate winner if the prize notification is returned as non-deliverable, if the Declaration and Release Form, including skill testing question, is not returned within 22 days from the time the prize notification package is postmarked as having been sent by the contest administrator, or if the skill-testing question is incorrectly answered or is not submitted within the allotted time. In the event the alternate winner does not return the required documentation within 22 days (following the procedures set forth above) or does not correctly answer the skill-testing question or is unwilling to comply with the Contest Rules & Regulations, the prize will be forfeited and not awarded to any further alternates.

No Warranty: Neither Vancity Savings Credit Union nor its affiliates, subsidiaries, sponsors, suppliers or otherwise make any warranty, representation or guarantee, express or implied, in relation to a prize, including without limitation quality, merchantability or fitness for a particular purpose.

Additional Terms: By participating, entrants agree to a) these Official Contest Rules and the decisions of the Sponsor shall be final in all respects; and b) release, discharge, indemnify and hold harmless Vancity Savings Credit Union, Citizens Bank of Canada, Overwaitea Food Group LP, Visa Canada Inc., Visa Inc., each of their respective subsidiaries, affiliates, officers, directors, and employees, including their promotional agencies, from any liability, claims, or damages, demands, actions, or causes of action whatsoever which they, their heirs, successors, assigns, executors, or administrators may now or hereafter have directly or indirectly against them or any of them in respect of or relating to the Contest and/or the acceptance or use, misuse, or possession of any prize. By accepting a prize, winners agree to the Sponsor's and its designees' use of their names, city, province or territory of residence and/or photograph for advertising and publicity purposes without compensation.

Limitation of Liability: The Sponsor shall not be responsible for print or typographical errors in any Contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due non-purchase entries; or for transactions that are posted late or incorrectly or are lost due to computer or electronic malfunction. The Sponsor reserves the right to cancel or modify the Contest if fraud or technical failures compromise the integrity of the Contest as determined by the Sponsor in its sole discretion

Privacy Policy: By entering this Contest, you consent to the Sponsor, its promotional agencies, and the contest administrator to storing and using the personal information submitted through automatic entry and through non-purchase entry for the purpose of administering the Contest in accordance with these Official Contest rules and the Sponsor's privacy policy at www.vancity.com.