

## OFFICIAL CONTEST RULES AND REGULATIONS

### 1. KEY DATES:

The Greater Golden Horseshoe Mortgages Gold Contest (the “**Contest**”) begins on January 1, 2024 at 12:00 a.m. Eastern Time (“**ET**”) and ends on December 31, 2024 at 11:59 p.m. ET (the “**Contest Period**”).

The Contest Period consists of twelve (12) monthly periods (each, a “**Monthly Period**”) and corresponding draw dates (each, a “**Draw Date**”) as outlined in the following table:

Monthly Period	Open (12:00 a.m. ET)	Close (11:59 p.m. ET)	Draw Date
1	January 1, 2024	January 31, 2024	February 23, 2024
2	February 1, 2024	February 29, 2024	March 29, 2024
3	March 1, 2024	March 31, 2024	April 26, 2024
4	April 1, 2024	April 30, 2024	May 31, 2024
5	May 1, 2024	May 31, 2024	June 28, 2024
6	June 1, 2024	June 30, 2024	July 26, 2024
7	July 1, 2024	July 31, 2024	August 30, 2024
8	August 1, 2024	August 31, 2024	September 27, 2024
9	September 1, 2024	September 30, 2024	October 25, 2024
10	October 1, 2024	October 31, 2024	November 29, 2024
11	November 1, 2024	November 30, 2024	December 27, 2024
12	December 1, 2024	December 31, 2024	January 31, 2025

### 2. ELIGIBILITY TO ENTER:

The Contest is open only to residents of Ontario (Canada) who have reached the legal age of majority in their province/territory of residence at the time of entry, except officers, directors, employees, representatives and agents (and those with whom such persons are living, whether related or not) of Greater Golden Horseshoe Mortgages (the “**Sponsor**”), an independently owned and operated franchise of the Mortgage Alliance network (“**Mortgage Alliance**”), their respective parent companies, subsidiaries, affiliates, brokers and franchisees, or of any Contest prize suppliers, advertising/promotion agencies and any other individual(s), entity or entities involved in the development, production, implementation, administration or fulfilment of the Contest (collectively, the “**Contest Parties**”).

### 3. AGREEMENT TO BE LEGALLY BOUND BY RULES:

By participating in this Contest, you are signifying your agreement that you have read and agree to be legally bound by these Official Rules and Regulations (the “**Rules**”).

### 4. HOW TO ENTER:

NO PURCHASE NECESSARY. MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. There are two (2) ways to enter the Contest. During the Contest Period, participate by either:

A) Obtaining a Qualifying Mortgage (defined below) through Greater Golden Horseshoe Mortgages. To obtain a Qualifying Mortgage, during the Contest Period: (i) you must submit a bona fide mortgage application through Greater Golden Horseshoe Mortgages; (ii) your mortgage application must be approved by all the appropriate parties and creditors; and, (iii) your mortgage must be subsequently funded through Greater Golden Horseshoe Mortgages (a “**Qualifying Mortgage**”). Upon obtaining a Qualifying Mortgage during the Contest Period Rules (as determined by the Sponsor in its sole and absolute discretion), you will automatically receive one (1) Contest entry (an “**Entry**”), which will be automatically allocated to the applicable Monthly Period during which your mortgage is funded. One (1) Entry will be received by each eligible mortgagor of a Qualifying Mortgage (for example, if a Qualifying Mortgage has two (2) mortgagors, one (1) Entry will be provided to each such eligible participant).

OR

B) Submitting a Mail-in Request (defined below) to Greater Golden Horseshoe Mortgages. To submit a Mail-in Request and participate in the Contest without obtaining a Qualifying Mortgage, print your first name, last name, telephone number, complete mailing address, email address, age and signature on a plain white piece of paper and mail it (in an envelope with sufficient pre-paid postage) along with a 50 word or more unique and original handwritten essay on *Why I Want to Participate in the Contest to: Gold Contest – Greater Golden Horseshoe Mortgages, H.O. 8 Sydenham Street Dundas, Ontario L9H 2T4* (collectively, a “**Mail-**

**in Request**”). Upon receipt of your Mail-in Request in accordance with these Rules (as determined by the Sponsor in its sole and absolute discretion), you will receive one (1) Entry in the Contest which will be automatically allocated to the applicable Monthly Period during which your Mail-in Request was post-marked. To be eligible, your Mail-in Request must be post-marked during the Contest Period and received by no later than five (5) business days after the close of the Contest Period. Mail-in Requests must be readable, original in concept and execution, and personally created by the participant. The Sponsor takes no responsibility for any lost, stolen, delayed, illegible, damaged, misdirected, late or destroyed Mail-in Request. Limit of one (1) Entry per Mail-in Request. Each Mail-in Request must be mailed in a separate envelope bearing sufficient postage.

To be eligible, all content and materials associated with your Entry (regardless of the method of entry) must: (i) be submitted and received in accordance with these Rules during the Contest Period; (ii) include all required components and materials noted above; and, (iii) be in accordance with these Rules, including, but not limited to, the specific Participation Requirements listed below (all as determined by the Sponsor in its sole and absolute discretion).

## **5. ENTRY LIMIT AND CONDITIONS:**

There is a limit of one (1) Entry per household (regardless of the method of entry). If it is discovered by the Sponsor (using any evidence or other information made available to or otherwise discovered by the Sponsor) that any person has attempted to: (i) exceed any of the limits stated in these Rules; (ii) use multiple names, identities, e-mail addresses and/or use any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or to disrupt the Contest; and/or (iii) disrupt or participate in the Contest in any other fraudulent or misleading way, then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsor. The Contest Parties and each of their respective agents, employees, directors, officers, successors, and assigns (collectively, the **“Released Parties”**) are not responsible for, and accept no liability whatsoever in relation to, any late, lost, misdirected, delayed, incomplete, ineligible or incompatible Entries, Qualifying Mortgages and/or Mail-in Requests (collectively, **“Contest-Related Information”**), all of which are void. An Entry may be rejected if, in the sole and absolute discretion of the Sponsor: (i) the Entry is not submitted and received in accordance with these Rules during the Contest Period; and/or (ii) the Entry is not in compliance with these Rules (including, but not limited to, the specific Participation Requirements listed below), all as determined by the Sponsor in its sole and absolute discretion.

## **6. VERIFICATION:**

All Contest-Related Information and entrants are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification): (i) for the purposes of verifying an entrant’s eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any Contest-Related Information and/or other information entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with the letter and spirit of these Rules. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of the Contest will be the official time-keeping device(s) used by the Sponsor.

## **7. PARTICIPATION REQUIREMENTS:**

BY PARTICIPATING IN THIS CONTEST, YOU AGREE TO RELEASE THE RELEASED PARTIES FROM ANY AND ALL LIABILITY IN CONNECTION WITH THE CONTEST AND YOUR PARTICIPATION THEREIN AND TO INDEMNIFY THE RELEASED PARTIES AGAINST ANY AND ALL CLAIMS, DAMAGES, LIABILITIES, COSTS, AND EXPENSES ARISING FROM YOUR PARTICIPATION IN THE CONTEST. BY PARTICIPATING IN THIS CONTEST, YOU ALSO AGREE THAT YOUR ENTRY (AND EACH INDIVIDUAL COMPONENT THEREOF) COMPLIES WITH ALL CONDITIONS STATED IN THESE RULES. THE RELEASED PARTIES WILL BEAR NO LIABILITY WHATSOEVER REGARDING: (I) THE USE OF YOUR ENTRY (OR ANY COMPONENT THEREOF); (II) PARTICIPATION IN ANY CONTEST-RELATED ACTIVITIES; (III) ANY USE, COLLECTION, STORAGE AND DISCLOSURE OF ANY PERSONAL INFORMATION; AND/OR (IV) IF DECLARED A WINNER, THE PRIZE (INCLUDING ANY USE OR MISUSE OF THE PRIZE). THE RELEASED PARTIES SHALL BE HELD HARMLESS BY YOU IN THE EVENT IT IS DISCOVERED THAT YOU HAVE DEPARTED FROM OR NOT OTHERWISE FULLY COMPLIED WITH ANY OF THESE RULES AND/OR THE APPLICABLE SOCIAL PLATFORM RULES (AS APPLICABLE). THIS RELEASE AND INDEMNITY SHALL CONTINUE IN FORCE FOLLOWING THE TERMINATION OF THE CONTEST AND/OR AWARDING OF ANY PRIZE.

By participating in the Contest, each entrant hereby warrants and represents that any Contest-related Information he/she submits does not contain any reference to any identifiable third parties, unless consent has been obtained from all such individuals and their parent/legal guardian if they are under the age of majority in their jurisdiction of residence, and will not give rise to any claims whatsoever, including, without limitation, claims of infringement, invasion of privacy or publicity, or infringe on any rights and/or interests of any third party.

## 8. PRIZES:

There are thirteen (13) prizes (each, a ‘Prize’) in total available to be won as of the start of the Contest Period, as follows:

- (i) Monthly Prizes – there are twelve (12) monthly prizes (each, a “**Monthly Prize**”) available to be won, each consisting of a one (1) gram gold bar with an approximate retail value (“**ARV**”) of \$[110.00] CAD. The total number of Monthly Prizes available will decrease as such Prizes are claimed in accordance with these Rules.
- (ii) Grand Prize – there is one (1) grand prize (the “**Grand Prize**”) available to be won, consisting of a one (1) ounce gold coin with an ARV of \$[2800.00] CAD.

The following general conditions apply to each Prize: (i) Prize must be accepted as awarded and is not transferable, assignable or convertible to cash (except as may be specifically permitted by the Sponsor in its sole and absolute discretion); (ii) no substitutions are permitted, except at the Sponsor’s option; (iii) the Sponsor reserves the right to substitute the Prize in whole or in part in the event that all or any component of such Prize is unavailable with a prize or prize component(s) of equal or greater retail value, including, without limitation, but solely at the Sponsor’s sole discretion, a cash award; (iv) all characteristics and features of the Prize, except as otherwise explicitly stated above, are at the Sponsor’s sole and absolute discretion; (v) Prize winner is solely responsible for all costs not expressly described herein; and, (vi) the ARV of each Prize above is current as of the time of preparing these Rules – for certainty and the avoidance of any doubt, any difference between the actual value of the Prize (at the time of awarding the Prize, or at any other time) and its stated approximate retail value will not be awarded

None of the Released Parties makes any representation or offers any warranty, express or implied, as to the quality or fitness of any Prize awarded in connection with the Contest. To the fullest extent permitted by applicable law, each confirmed winner understands and acknowledges that he or she may not seek reimbursement or pursue any legal or equitable remedy from either the Sponsor or any of the other Released Parties should his/her Prize fail to be fit for its purpose or is in any way unsatisfactory. For greater certainty and the avoidance of any doubt, by accepting a Prize, a confirmed winner agrees to waive all recourse against the Sponsor and all of the other Released Parties if the Prize or a component thereof does not prove satisfactory, either in whole or in part.

Limit of one (1) Prize per household.

## 9. ELIGIBLE WINNER SELECTION PROCESS:

- (i) Monthly Prizes – On each Draw Date (as set out in Rule 1 above) in Dundas, Ontario at approximately 12:00 p.m. ET, the Sponsor will perform a random draw from among all eligible Entries submitted and received in accordance with these Rules and allocated to the applicable Monthly Period to select a potential Monthly Prize winner. For certainty, all unselected Entries in a random draw for a Monthly Prize will not carry over into any subsequent random draw(s) for a Monthly Prize (however, all unselected Entries for a Monthly Prize will be carried over into the Grand Prize draw described below). The odds of winning depend on the number of eligible Entries submitted and received in accordance with these Rules and allocated to the applicable Monthly Period.
- (ii) Grand Prize – On February 28, 2025 in Dundas, Ontario at approximately 12:00 p.m. ET, the Sponsor will perform a random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period to select the potential Grand Prize winner. The odds of winning depend on the number of eligible Entries submitted and received in accordance with these Rules during the Contest Period.

## 10. ELIGIBLE WINNER NOTIFICATION PROCESS:

The Sponsor or its designated representative will make a minimum of three (3) attempts to contact the potential winners within five (5) business days of the applicable selection date via email. A potential winner is solely responsible for ensuring he/she is able to receive such notification messages, monitoring for such notification messages and following all instructions contained in such notification messages, failing which, he/she may be disqualified (as determined by the Sponsor at its sole discretion).

## 11. ELIGIBLE WINNER CONFIRMATION PROCESS:

NO ONE IS A WINNER UNLESS AND UNTIL THE SPONSOR OFFICIALLY CONFIRMS HIM/HER AS A WINNER IN ACCORDANCE WITH THESE RULES. BEFORE BEING DECLARED A CONFIRMED PRIZE WINNER, the potential winners will each be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid (which may, in the sole and absolute discretion of the Sponsor, be administered online, by email or other electronic means, by telephone, or in the Sponsor’s form of declaration and release); and (b) sign and return within two (2) business days of notification the Sponsor’s declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize (as awarded); (iii) releases the Released Parties from any and all liability in connection with this Contest,

his/her participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; (iv) agrees to indemnify the Released Parties against any and all claims, damages, liabilities, costs, and expenses arising from use of his/her Contest-Related Information or any portion(s) thereof; and (v) agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in perpetuity throughout the world in any manner or medium whatsoever, including print, broadcast or the internet.

If a potential winner: (a) cannot be contacted as set out set out above, or if there is a return of a notification as undeliverable; (b) fails to correctly answer the skill-testing question; (c) fails to return the properly executed Contest documents within the specified time; (d) cannot accept (or is unwilling to accept) a Prize (as awarded) for any reason; and/or (e) is determined to be in violation of these Rules (all as determined by the Sponsor in its sole and absolute discretion); then he/she will be disqualified (and will forfeit all rights to the applicable Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to select an alternate potential winner in accordance with the procedure outlined above, with the necessary amendments (in which case the foregoing provisions of this section shall apply to such newly selected potential winner).

## **12. GENERAL CONDITIONS:**

This Contest is subject to all applicable federal, provincial/territorial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest, including without limitation the eligibility of entrants or any Contest-Related Information, are final and binding on all entrants without right of appeal.

**ANYONE DEEMED BY THE SPONSOR TO BE IN VIOLATION OF THE SPONSOR'S INTERPRETATION OF THE LETTER AND/OR SPIRIT OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSOR AT ANY TIME.**

All Contest-Related Information becomes the property of the Sponsor. Entries will not be returned for any reason. The Released Parties will not be liable for: (i) any failure of any website or platform during the Contest; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any Contest-Related Information, winner notification message and/or other information to be received, captured or recorded for any reason whatsoever, including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating in the Contest; (v) anyone being incorrectly and/or mistakenly identified as a winner or eligible winner; and/or (vi) any combination of the above.

The Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend the Contest (or to amend these Rules) in any way, in the event of any cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of the Contest as contemplated by these Rules, including, without limitation, any error, problem, computer virus, bugs, tampering, unauthorized intervention, fraud or failure of any kind whatsoever. Any attempt to undermine the legitimate operation of the Contest in any way (as determined by Sponsor in its sole and absolute discretion) 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. The Sponsor reserves the right, in its sole and absolute discretion, to cancel, amend or suspend the Contest, or to amend these Rules, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason whatsoever. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

The Sponsor reserves the right, in its sole and absolute discretion, to adjust any of the dates, timeframes and/or other Contest mechanics stipulated in these Rules, to the extent deemed necessary by the Sponsor, for purposes of verifying compliance of any entrants, Contest-Related Information and/or other information with these Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason.

If due to printing, production, online, internet, computer or other error of any kind, more Prizes are claimed than intended to be distributed or awarded according to these Rules then, in addition to having the right to terminate the Contest immediately, the Sponsor reserves the right in its sole and absolute discretion to conduct a random drawing from amongst all eligible Prize claimants whose claims have not yet been redeemed to award the correct number of Prizes at the applicable prizing level (as stated in these Rules). The Prizes may stop being awarded in the event the Sponsor becomes aware of such an error. In no event will the Sponsor be liable to award more than the number of Prizes (at any prizing level), as provided in these Rules.

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted only for the purpose of administering the Contest and in accordance with the Sponsor's privacy policy (available at: <https://www.mortgagealliance.com/en/GreaterGoldenHorseshoe/privacypolicy>) This section does not limit any other consent(s) that an individual may provide the Sponsor or others in relation to the collection, use

and/or disclosure of their personal information.

In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to, point of sale, television, print or online advertising and/or any instructions or interpretations of these Rules given by any representative of the Sponsor, the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by law.

The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Rules shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein.

To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or the rights and obligations of participants, the Sponsor or any of the other the Released Parties in connection with the Contest will be governed by and construed in accordance with the domestic laws of the Province of Ontario and the federal laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws. The parties hereby consent to the exclusive jurisdiction and venue of the courts located in Ontario in any action to enforce (or otherwise relating to) these Rules or relating to the Contest.

### **CONTEST MINI-RULES**

No purchase necessary. Open to age of majority residents of Ontario (Canada). Starts January 1, 2024 at 12:00 a.m. ET and ends December 31, 2024 at 11:59 p.m. ET, and is divided into 12 monthly entry periods. 13 total prizes available: (i) 1 x grand prize, consisting of a 1 ounce gold coin (ARV \$2800.00 CAD), odds depend on number of eligible entries received during contest period; and, (ii) 12 x monthly prizes available at contest start, each consisting of a 1 gram gold bar (ARV \$110.00 CAD), odds depend on number of eligible entries allocated to applicable Monthly Period. The number of monthly prizes available will decrease as monthly prizes are claimed. Limit 1 entry per household. Math skill-testing question required. Full rules and entry details at [www.gghgold.com](http://www.gghgold.com).