

Newsletter Monthly Draw

CONTEST RULES

1. RATESDOTCA (the “Organizer”), a division of RATESDOTCA GROUP LTD., is the organizer of the “Newsletter Monthly Draw” contest (the “Contest”).

Eligibility and entering

2. The contest begins on January 1, 2021 at 12:00 a.m. (the “Contest opening date”) (Eastern Time Zone) and ends on December 31, 2021 at 11:59 p.m. (The “Contest closing date”) (Eastern Time Zone).

3. The Contest is open to Canadian residents only, excluding residents of Quebec, who have reached the age of majority in their province or territory of residence at the contest opening date. Non-residents of Canada, individuals visiting Canada on the parent or grandparent super visa, or visiting on any form of visa, are not eligible to participate in the contest and cannot assign their entry to another person.

4. Employees, agents and representatives of the Organizer, of any company, corporation, trust or other legal entity controlled by or affiliated to it, its advertising and promotional agencies, suppliers of prizes, material and services related to this Contest, as well as members of their immediate family (brothers, sisters, children, father, mother) and their legal or common-law spouse living at the same address, and any individuals with whom such employees, agents and representatives are domiciled, are not eligible.

5. This contest is only applicable to new subscribers during the contest period.

How to enter

5. To enter, visit Rates.ca between January 1, 2021 at 12:00 a.m. and December 31, 2021 at 11:59 p.m. (Eastern Time Zone), and submit the information required to sign up for the RATESDOTCA newsletter.

6. Limit of one entry per email address, per entrant, for the duration of the contest. Additional entries will be disqualified. One individual may not use more than one email address to enter the contest.

7. Entries with names of people under the age of majority as the primary applicant, or alias names, nicknames or any other substitution of a participant’s given name will be disqualified, and the participants submitting such an entry will be deemed ineligible to win this contest’s prize.

8. The randomly selected entrant’s email address must be valid for that participant to be declared the winner.

9. All entries deemed to be fraudulent will be automatically rejected and considered ineligible for a prize. The Organizer’s decision is final and may not be appealed.

10. No purchase is required. However, online access to the Web and a valid email account are required to participate in the contest. Many public libraries, retail businesses, and others provide free computer and Internet access, and certain Internet service providers or other companies offer free email accounts.

PRIZES DRAW

11. Each calendar month, on the monthly draw date, one (1) eligible entrant will be selected via a random draw from among all eligible entries received during the applicable monthly entry period, as follows:

Calendar Month	Start Date/Time	End Date/Time	Monthly Draw Date
January 2021	January 1, 2021/ 12:00AM ET	January 31, 2021/ 11:59PM ET	February 1, 2021
February 2021	February 1, 2021/ 12:00AM ET	February 29, 2021/ 11:59PM ET	March 1, 2021
March 2021	March 1, 2021/ 12:00AM ET	March 31, 2021/ 11:59PM ET	April 1, 2021
April 2021	April 1, 2021/ 12:00AM ET	April 30, 2021/ 11:59PM ET	May 3, 2021
May 2021	May 1, 2021/ 12:00AM ET	May 31, 2021/ 11:59PM ET	June 1, 2021
June 2021	June 1, 2021/ 12:00AM ET	June 30, 2021/ 11:59PM ET	July 2, 2021
July 2021	July 1, 2021/ 12:00AM ET	July 31, 2021/ 11:59PM ET	August 2, 2021
August 2021	August 1, 2021/ 12:00AM ET	August 31, 2021/ 11:59PM ET	September 1, 2021
September 2021	September 1, 2021/ 12:00AM ET	September 30, 2021/ 11:59PM ET	October 1, 2021
October 2021	October 1, 2021/ 12:00AM ET	October 31, 2021/ 11:59PM ET	November 1, 2021
November 2021	November 1, 2021/ 12:00AM ET	November 30, 2021/ 11:59PM ET	December 1, 2021
December 2021	December 1, 2021/ 12:00AM ET	December 31, 2021/ 11:59PM ET	January 3, 2022

There is one prize available to be won each calendar month and chances of winning will depend on total number of participants.

PRIZES: There is one (1) monthly prize available to be won.

- January 2021 - \$500 Amazon.ca e-gift card
- February 2021 - \$500 Amazon.ca e-gift card
- March 2021 - \$500 Amazon.ca e-gift card
- April 2021 - \$500 Amazon.ca e-gift card
- May 2021 - \$500 Amazon.ca e-gift card
- June 2021 - \$500 Amazon.ca e-gift card
- July 2021 - \$500 Amazon.ca e-gift card
- August 2021 - \$500 Amazon.ca e-gift card
- September 2021 - \$500 Amazon.ca e-gift card
- October 2021 - \$500 Amazon.ca e-gift card
- November 2021 - \$500 Amazon.ca e-gift card
- December 2021 - \$500 Amazon.ca e-gift card

Prize must be accepted as awarded. The prize is not transferable. The prize is not redeemable for cash.

WINNERS SELECTION

12. To be declared winner, the entrant must:

a) Be reached by the Organizer by email within five (5) business days of the draw. Any entrant selected to receive the prize not reached by the deadline will have their entry cancelled and a second entrant will be selected. If the second entrant selected is not reached by email within five (5) business days following the second selection, their entry will be cancelled and a third entrant will be reached under the same conditions. In the event the third entrant cannot be reached, prize will not be awarded;

b) Accept the Prizes as described in these rules. Prizes cannot be transferred to another individual, substituted for another prize or exchanged in whole or in part for money or any other consideration;

c) Fill out and sign the waiver of liability (the Form), to be provided by email, and return it to the Organizer before the deadline indicated in the letter accompanying the Form. Prior to receiving the prize, the winner will be required to provide valid photo ID and to sign a declaration of eligibility and release form releasing the Organizer and its related parties from any and all liability in connection with the Contest and/or the prize, confirming compliance with the Contest rules and consenting to the use of his or her name and photograph, without further compensation, in any publicity carried out by the Organizer and/or its advertising and promotional agencies. The signed form must be received by Organizer within five days of notification or the prize may be forfeited and awarded to an alternate entrant.

Failure to comply with one of the conditions mentioned in these Contest Rules or to accept a prize will cause the selected entrant to be disqualified. In such a case, the Organizer may, at its sole discretion, cancel the prize or, if time permits, proceed to another draw until an entrant is selected and declared a winner for that prize.

13. PRIZES

Within five (5) days following the receipt of the duly completed and signed Declaration Form, the Organizer will contact the prize winners to make the necessary arrangements.

GENERAL CONDITIONS

14. Verification. Entries and Declaration Forms are subject to verification by the Organizer. Any such document which is, as the case may be, incomplete, illegible, mutilated, fraudulent, received or submitted late or otherwise noncompliant shall be rejected and will not entitle the entrant to an entry or to a prize, as the case may be.

15. Personal information. By participating in this contest, the entrant consents to the collection, use and distribution of their personal information by the Organizer for the reasons of application, administration and execution of the contest. The organizer will not sell or transmit this information to a third party except for reasons pertaining to the administration of this contest.

16. Online entry. By submitting an entry online, all entrants acknowledge and consent that the personal information they have provided will be kept on the server of the organizer and/or the server of those responsible for the maintenance of the Web site and/or the administrator of the contest. If entrants have indicated that they wish to receive communications or other offers at a later date, the organizer can then use this personal information to contact entrants at a later date to provide them with information about products or services. Entrants agree to have their personal information saved on the Organizer's server and/or the server of the company that maintains the site and/or the contest administrator's site.

17. Entrant identity. In the event of conflict regarding the identity of an online entrant, the entry form will be considered to belong to the holder of the email account. Online entry forms will be deemed to have been submitted by the authorized account holder of the email address submitted on the entry form. "Authorized account holder" is defined as the natural person who is assigned an email address by an Internet access provider, online service provider or other organization (business, educational institution, etc.) responsible for assigning email addresses for the domain associated with the submitted email address.

18. Disqualification. The Organizers reserve the right to disqualify a person or to cancel one or several entries of a person who participates or tries to participate in this Contest

by using methods that do not comply with these Contest Rules or that are unfair to other entrants. Such a person may be reported to the appropriate legal authorities.

19. Conduct of the Contest. Any attempt to deliberately damage the Contest website and/or any related website or to sabotage the legitimate conduct of this Contest constitutes a violation of civil and criminal laws. Should there be any such attempts, the Organizer reserve the right to reject the entrant's entries and obtain legal or equitable relief under applicable laws. The Organizer reserves the right to disqualify an entrant or disqualify them from eligibility for a prize, if, at its sole discretion, it judges that the said entrant tries to interfere with the proper running of the contest by cheating, pirating, counterfeiting, falsification or any other dishonest practice (including using automated entry software,) or by an attempts to intimidate, abuse, threaten or harass any entrants, the Organizer or its representatives. The Organizer reserves the right to disqualify any entrant contravening these rules. Any deliberate attempt aimed at damaging a website or the proper running of this contest constitutes a violation of penal and civil rights, and, in this event, the Organizer reserves the right to undertake legal action in order to obtain reparation, to the full extent provided for by the law, including judicial proceedings.

20. Acceptance of prize. The Organizer give no guarantee regarding the safety, the appearance or the performance of a prize, or any activity relating to the prize. Prizes must be accepted as described in these Contest Rules and may not, in any case, be in whole or in part transferred to another person, replaced by another prize or exchanged for cash, except as provided in the section below.

21. Substitution of prize. In the event where it would be impossible, difficult and/or more costly for the Organizer to award a prize (or a portion thereof) as described in these Contest Rules, it reserves the right to award a prize (or portion thereof) of the same kind and of equivalent value or, at its sole discretion, the cash value of a prize (or portion thereof) as indicated in the Contest Rules.

22. The refusal of an entrant selected randomly to accept the prize frees the Organizer of all obligations associated with the awarding of a Prize to an entrant.

23. Liability limit: use of the prize. By entering the Contest, any entrant selected for a prize releases and does not hold responsible the Organizer, or any company, corporation, trust or other legal entity controlled by or affiliated to the Organizer, its advertising and promotional agencies, its employees, agents and representatives (the "Released Parties") from and against any damage resulting from the acceptance or use of a prize.

24. Website. The Organizer does not warrant that access to or use of the Contest website will be uninterrupted during the Contest Period or error-free.

25. Liability limit: conduct of the Contest. The Released Parties disclaim all liability for any of the following that may limit or prevent any entrant's participation in the Contest: malfunctioning of any computer component, software or communications line; loss or lack of a communications network; or any transmission that is faulty, incomplete, incomprehensible or erased by any computer or network. The Released Parties also disclaim all liability for any damages or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web page or software or by the transmission of any information related to participation in the Contest.

26. Liability limit: exceptional circumstances. The Organizer shall not assume any responsibility whatsoever in the event that they are unable to act due to situations or circumstances beyond their control, or due to a strike, lockout or any other labour dispute occurring in the places of business of the organizations or companies whose services are retained to hold this Contest.

27. Operational situations. The Organizer shall not assume any responsibility for any problem including, but not limited to, a technical failure of the phone lines or networks, online computer systems, servers or suppliers, computer equipment, software, or any other problem resulting directly or indirectly from a virus, bug or failure in data transmission.

28. Contest modification. The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest in whole or in part, should human intervention or an event take place that could alter or affect the administration, security, impartiality or conduct of the Contest as provided in these Contest Rules.

29. Termination of participation in the Contest. In the event that the computer system cannot register all Contest entries during the Contest Period for whatever reason, or if participation in the Contest must be terminated in whole or in part before the closing date provided in these Contest Rules, the Organizer may, at its sole discretion, proceed with a draw among the entries duly registered during the Contest Period or, as the case may be, up to the date of the event ending participation in the Contest. The Organizer reserves the right to cancel or suspend the contest in the case where contest administration might be hindered by a computer virus or other technical defect.

30. Prize limit. In no event shall the Organizer be required to award more prizes than indicated in these Contest Rules or to award a prize otherwise than in compliance with these Contest Rules.

31. Liability limit: participation in the Contest. Persons who enter or try to enter this Contest release the Released Parties from any liability for damages these said persons may incur as a result of their entry or their attempt to enter the Contest.

32. Authorization. By entering this Contest, any entrant selected for a prize authorizes the Organizer and its representatives to use, if required, his/her name, photo, likeness, voice, place of residence and/or statement regarding a prize at their discretion and without limit as to the time period, in any media outlet worldwide, for publicity or other purposes, without any form of compensation.

33. Communication with entrants. No communication or correspondence related to this Contest shall be exchanged with entrants except as provided for in these Contest Rules or at the Organizers' initiative.

34. Personal information. Entrants' personal information collected for the purpose of the Contest will only be used to administer the Contest. No commercial or other communications unrelated to the Contest will be sent to entrants unless they have otherwise agreed to receive such communications.

35. Property. Declaration Forms and all documents related to this contest are the property of the Organizer and shall not in any case be returned to entrants. The Organizer cannot be held responsible for any entry form that is lost, incomplete, incorrectly forwarded or delayed for whatever reason.

36. Entrant identification. For the purpose of these Contest Rules, the entrant is the person whose name appears on the Entry Form and it is to this person to whom the prize will be awarded if he/she is selected and declared a winner.

37. Organizer's decision. Any decision by the Organizer or its representatives regarding this Contest is final and without appeal on any issue under its jurisdiction.

38. Sponsors. Sponsors only supply the Prizes and play no role in managing the Contest. Only the Organizer administers the Contest.

39. Rules compliance. Any Participant who fails to comply with these Rules may be disqualified.

40. Decisions. Decisions of the Organizer and Sponsors are final and are not subject to appeal.

41. Unenforceability. If a section of the Contest Rules is declared or deemed illegal, unenforceable or invalid by a competent court, that section shall be considered invalid, but all unaffected sections will be applied within the limits of the law.