

2026 Retirement Seminars \$500 VISA Gift Card Contest

TERMS & CONDITIONS

NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. PLEASE SEE BELOW FULL CONTEST INFORMATION. PARTICIPATION IN THIS CONTEST CONSTITUTES ENTRANT'S FULL AND UNCONDITIONAL AGREEMENT TO AND ACCEPTANCE OF THESE CONTEST RULES (THE "OFFICIAL CONTEST RULES").

1. ELIGIBILITY

The **2026 Retirement Seminars \$500 VISA Gift Card Contest** (the "**Contest**") is open to legal residents of Canada, excluding residents of Quebec, who are the age of majority in their province or territory at the time of entry. Employees, directors and officers of FirstOntario Credit Union, and affiliated agencies and their respective parents, subsidiaries, affiliates and advertising and promotion agencies, as well as immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible to enter or win a prize. The Contest is Void where prohibited by law.

2. SPONSOR

This Contest is sponsored by **FirstOntario Investments**, the wealth division of FirstOntario Credit Union Limited (the "**Sponsor** and/or **FirstOntario**"), 970 South Service Rd, Stoney Creek, ON L8E 6A2.

3. AGREEMENT TO OFFICIAL CONTEST RULES

By entering the Contest, each entrant agrees to abide by these Official Contest Rules. The Official Contest Rules are subject to federal, provincial and local laws and regulations. Winning a prize is contingent on being compliant with these Official Contest Rules and fulfilling all other requirements set forth herein.

4. CONTEST PERIOD

The Contest begins on Monday, September 21, 2026, at 6:30 PM EST and ends on Wednesday, September 29, 2026, at 7:00 PM EST (the "**Contest Period**"). Entries that are submitted or received outside of the Contest Period will be disqualified

5. HOW TO ENTER

NO PURCHASE REQUIRED.

- a) To be entered into the contest, no purchase is required but entrants must register, by completing the online registration form at www.FirstOntario.com/investments/seminar, and attend one of five "Tax Strategies for Retirement Income" seminars taking place on September 21, 22, 23, 28 and 29, 2026, respectively at The Greens of Renton, Simcoe; White Oaks Resort, Niagara-on-the-Lake; C Hotel by Carmen's, Hamilton; The Sandman Hotel Oakville; and The Oxford Hills, Mount Elgin, during the Contest Period.
- b) Entrant agrees to be bound by the Official Contest Rules. **LIMIT ONE (1) ENTRY PER PERSON AND PER EMAIL ADDRESS, regardless of method of entry.** If it is discovered that more than one entry is obtained from the same person or same email address, (not including bonus entries), all entries obtained from such person or from such email address will be disqualified. Entries become the property of Sponsor and will not be acknowledged or returned. Proof of submission is not proof of receipt by Sponsor.
- c) Entries made through any robotic, automatic, mechanical, programmed or similar entry duplication method are ineligible and will be disqualified. Sponsor reserves the right to disqualify any individual and all entries

using such method. In the event of a dispute as to the identity of an entry, such entry will be deemed made by the person named on the entry form. Any entries not in conformance with these Official Contest Rules will be disqualified.

The odds of winning will depend on the number of valid entries received.

6. CONTEST PRIZES

There will be a total of one (1) Prize awarded, consisting of one (1) VISA gift card for \$500 (Five Hundred Dollars) CDN(the “**Prize**”). The Prize must be accepted as awarded, is not transferable, is not redeemable for cash from the Sponsor, and no substitutions will be permitted except at the Sponsor’s sole discretion. The issuer’s terms and conditions may apply to use of the VISA gift card..

A selected entrant is not required to purchase any product or service or maintain any ongoing relationship with FirstOntario as a condition of entry or winning. If membership in FirstOntario is required solely to permit fulfillment or issuance of the Prize, the required membership share amount will be provided by FirstOntario Investments at no cost to the selected entrant and will not affect the entrant’s chances of winning.

7. PRIZE DRAWS

- a) On or around Thursday, October 1, 2026, at 12 PM EST, one (1) potential winner of each of the Prize will be selected in a random draw from all eligible entries received during the Contest Period.
- b) The Sponsor will attempt to notify the potential Prize winner via email to a maximum of two (2) times. If the potential Prize winner cannot be contacted within one (1) business day of the date the notice or attempted notice is sent, Sponsor may select an alternate potential winner in their place at random from the remaining eligible entries received during the Contest Period.

BY ENTERING THE CONTEST, ENTRANT AUTHORIZES THE SPONSOR TO USE, AS REQUIRED, THEIR PERSONAL INFORMATION INCLUDING NAME, PHOTOGRAPH, PROFILE PICTURE, EMAIL ADDRESS, PLACE OF RESIDENCE, VOICE AND (OR) STATEMENT IN CONNECTION WITH ANY PRIZE, FOR ADVERTISING PURPOSES, WITHOUT RENUNERATION OR COMPENSATION OF ANY KIND.

- c) In order to be declared a winner, and prior to receiving a prize, the selected entrant undertakes to sign the Sponsor’s Declaration of Release form to:
 - (i) Confirm compliance with these Official Contest Rules;
 - (ii) Agree to accept the prize, as awarded;
 - (iii) Correctly answer a skill testing question;
 - (iv) Release, discharge and hold harmless the Sponsor and Associate Prize Sponsors, if any, their departments and agencies, parent, related and affiliated companies, subsidiaries, franchisees, advertising and promotional agencies, counsel, marketing partners, and each of their respective directors, officers, employees, shareholders, successors, sponsors, partners, licensees, subsidiaries, agents, artists, advisors, assignees, and all others associated with the administration, development and execution of the Contest (the “**Released Parties**”) from and against any and all manner of action, cause of action, claim or demand, loss or injury, use or misuse of a prize or, and the use of the Entry by the Sponsor, suit, debt, covenant, contract, including legal fees and expenses, whatsoever, including but not limited to, claims based on negligence, breach of contract and fundamental breach, failure of any third party contractor or supplier used in connection with any aspect of the Contest to perform or deliver any goods or services, any act of God or any other event beyond the Released Parties’ control, any dissatisfaction of any kind by a winner with any aspect of the Contest or any prize, liability for physical injury, death, or property damage which the entrant, guests, their heirs, successors or assigns

have, might have or could have suffered, by reason of or arising out of the entrant's participation in the Contest and/or in connection with the acceptance and/or exercise by the entrant of the Prize, as awarded; and

- (v) Indemnify the Released Parties against any loss, damage or expense, including legal fees, that any of the Released Parties may suffer or incur as a result of any non-compliance by an entrant with any of the Official Contest Rules or participation in the Contest and/or in connection with the acceptance and/or exercise by an entrant of a prize and the use of the Entry by the Sponsor.

d) Sponsor is not responsible for:

- (i) Incorrect or inaccurate entry information which may affect a person's ability to participate in the Contest or be awarded a prize, including but not limited to human error, technical malfunctions, lost or delayed entries for any reason, mail failures, omission, or any combination thereof, and entries which fail to fully comply with these Official Contest Rules;
- (ii) Technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software;
- (iii) Lost, incomplete, delayed, mutilated or misdirected entries or Declaration of Release forms;
- (iv) Injury or damage to the entrant's computer or to any other individual's computer related to or resulting from participating in, or downloading any material regarding the Contest or accepting a prize;
- (v) Any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize, including any travel related thereto and the use of the Entry by the Sponsor;
- (vi) The security or privacy of information transmitted via computer networks or for breaches of privacy due to interference by third party computer "hackers" or otherwise; or
- (vii) Late, lost, misdirected or unsuccessful efforts to notify a potential winner.

8. WINNER NOTIFICATION

The Potential winner will be notified via email through their provided email address. The winner will be required to be in compliance with all of the Official Contest Rules, in the Sponsor's sole discretion, in order to claim their prize. If a potential winner cannot be contacted, or the prize is returned as undeliverable, the potential winner forfeits the prize. In the event that a potential winner is disqualified for any reason, the Sponsor will award the applicable prize to an alternate winner by a random draw from all the remaining eligible entries received during the Contest Period. Only three (3) alternate drawings will be held, after which a prize will remain un-awarded. The Prize will be fulfilled within five (5) days after the conclusion of the Contest and contingent upon the nature of the prize.

9. OTHER CONDITIONS

Termination: Sponsor reserves the right to terminate or amend the Contest at any time and in any way, without prior notice. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned for any reason, the Sponsor reserves the right to cancel the Contest and conduct a random draw from all previously received eligible entries received during the Contest Period.

Publicity and entrant information: By participating in the Contest, entrant consents to the use of their name, address, postal code, email address, telephone number, social media handles, comments and image, whether on videotape, photograph or any other means, for the administration of this Contest or any publicity carried out by the Sponsor, without further notice or compensation. Information collected from entrant is subject to

FirstOntario's privacy policy, available at: <https://www.firstontario.com/online-policies/privacy>. Personal information will not be sold. The Sponsor will not use an entrant's personal information to send commercial electronic messages unrelated to the Contest unless the entrant has provided consent or the Sponsor is otherwise permitted to do so under applicable law. Any commercial electronic message sent by or on behalf of the Sponsor will include required sender identification and unsubscribe information, where required by law. .

Governing law and disputes: The Contest is void where prohibited by law. Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with the Contest or any prize awarded, shall be resolved individually, without resort to any kind of class action, and exclusively by the appropriate court. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Contest Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with the laws of Ontario, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than Ontario, Canada.

Intellectual property: All intellectual property, including but not limited to trademarks, logos, designs, promotional materials, web pages, source codes, images, drawings, illustrations, slogans and representations are owned by the Sponsor. All rights are reserved. Unauthorized copying or use of any copyrighted material or other intellectual property without the express written consent of the Sponsor is strictly prohibited. Sponsor's marketing or other partners, if any, shall also have access to and rights to reproduce, copy or otherwise use any materials generated by this Contest or any submissions or materials generated by entrant.