

WIN HAMILTON TIGER-CATS TICKETS OCTOBER 9 GAME TERMS & CONDITIONS

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

1. ELIGIBILITY

The Win Hamilton Tiger-Cats Tickets October 9 Game Giveaway (the "**Contest**") is open to legal residents of Canada, excluding residents of Quebec, who are age of majority in their province or territory at time of entry. Employees of FirstOntario, 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.

2. SPONSOR

This Contest is sponsored by FirstOntario Credit Union Limited (the "**Sponsor and/or First Ontario**"), 970 South Service Road, Stoney Creek, Ontario Canada L8E 6A2.

3. AGREEMENT TO OFFICIAL CONTEST RULES

By entering the Contest, each entrant agrees to abide by these Contest Rules. The Contest 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 so forth herein.

4. CONTEST PERIOD

The Contest begins on Tuesday, September 29, 2026, at 10:00 AM EST and ends on Friday, October 2, 2026 at 11:59 AM EST (the "**Contest Period**"). Entries that are submitted before the Contest begins or after the Contest end date will be disqualified. In order to be eligible for a prize, each online entry must be received during the Contest Period.

5. HOW TO ENTER

NO PURCHASE REQUIRED.

- a) Entrants may enter online through the FirstOntario Contest webpage located at <https://www.firstontario.com/contests/>. To enter the Contest, visit the FirstOntario Contest webpage and click on the Win Hamilton Tiger-Cats Tickets October 9 Game contest link. Follow the on-screen directions to complete and submit your entry information as explained on the form, including providing first and last name, email address, age and financial institution.
- b) Entrant agrees to be bound by the Official Contest Rules. **LIMIT ONE (1) ENTRY PER PERSON AND PER EMAIL ADDRESS.** 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 six (6) Grand Prizes awarded. Each of the Grand Prize(s), has a total value of approximately \$150 CDN (ONE HUNDRED AND FIFTY DOLLARS). The Grand Prize(s) will consist of one (1) set of two (2) mobile tickets for the Hamilton Tiger-Cats game on Friday, October 9, 2026.

7. PRIZE DRAWS

a) On or around Friday, October 2, 2026, at 12 noon, six (6) potential winners of the Grand Prize will be selected in a random draw from all eligible entries received by the Contest Period.

b) The Sponsor will attempt to notify the potential Grand Prize winner via email to a maximum of two (2) times. If the potential Grand 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 by Contest Period.

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

c) In order to be declared a winner, and prior to receiving a prize, selected entrant undertakes to sign the Sponsor's Declaration of Release form to:

(i) Confirm compliance with all Official Contest Rules;

(ii) Agree to accept the prize, as awarded;

(iii) Answer 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 a 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.

a) 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

Potential winners will be notified via email through their provided email address. All winners 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, potential winners forfeit their prizes. 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. Prizes 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>. Information collected for this Contest, (by both of entrant and team members), will not be sold to any third party nor used in any other way without CASL-compliant opt-in permission by an individual.

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.