



CONTEST

" On gagne à donner avec Alterfina " & " On gagne à donner
ENSEMBLE "

(Hereinafter referred to as the "Contest")

PHASE 1

November 20, 2024

150 - gift card redeemable at Maxi

November 27, 2024

150 - gift card redeemable at Maxi

December 4, 2024 (GRAND PRIX)

500 - gift card redeemable at Maxi

PHASE 2

December 4-11, 2024

Four (4) prizes of \$100 - gift card redeemable at Maxi

December 11-18, 2024

Four (4) prizes of \$100 - gift card redeemable at Maxi

OFFICIAL RULES

IMPORTANT: PLEASE READ THESE RULES ("RULES") BEFORE ENTERING THE CONTEST.
BY ENTERING THIS CONTEST, ENTRANTS CONFIRM THAT THEY MEET ALL ELIGIBILITY
REQUIREMENTS SET FORTH IN THE CONTEST RULES.

BELOW AND THAT THEY AGREE TO ABIDE BY THESE RULES WITHOUT RESERVATION AND
TO SUBMIT TO ALL DECISIONS OF THE CONTEST ORGANIZER, WHICH ARE FINAL AND
WITHOUT APPEAL IN ALL RESPECTS WITH RESPECT TO THE CONTEST, SUBJECT TO
OTHERWISE PROVIDED IN THESE RULES. TO ENTER THE CONTEST, YOUR INTERNET

BROWSER MUST BE SET TO ACCEPT COOKIES.

Organizer

The contest is held by 9281-7378 Québec inc (Alterfina) hereinafter referred to as the "Organizer" or the "Contest Organizer".

PHASE 1 - "On gagne à donner avec Alterfina" contest (period from November 14 to December 4, 2024)

Eligibility

The contest is open to Quebec residents who have reached the age of majority on the date of entry.

Excluded: directors, officers, employees, agents and representatives of the Organizer, Meta (including Facebook and Instagram), advertising and promotional agencies, suppliers of prizes, goods and services in connection with this contest, and persons with whom they are domiciled (whether related or not).

Participation

Participation in the contest is voluntary. Your consent is requested at the end of the entry form. No purchase is necessary to enter or to win.

During the *contest period*, any eligible person may enter by submitting the entry form accessible online via the <https://alterfina.ca/concours> website, via the contest publications on our social networks (Facebook and Instagram), or via our customer newsletter. By submitting the entry form, an eligible person will receive one entry into a draw to win a President's Choice (redeemable Maxi or Provigo) gift card valued at \$150 towards the grand prize of a \$500 President's Choice (redeemable Maxi or Provigo) gift card to be drawn on December 4, 2024 from all entries received.

The draw will be made from entries received during the eligible *Contest Period*.

You don't need to have an active credit facility with us to participate.

Limits

Participants must respect the following limits, failing which they will be disqualified:

A participant may enter once (1) per week, every week, for the weekly prize of a \$150 President's Choice (redeemable Maxi or Provigo) gift card, and each entry automatically gives the participant a chance to win the grand prize of a \$500 President's Choice (redeemable Maxi or Provigo) gift card.

One (1) prize per person per household per week. Only those who participate in the contest during the weeks of November 14 to December 4, 2024 will be eligible to win a \$150 President's Choice (redeemable Maxi or Provigo) gift card are eligible for the grand prize of a \$500 President's Choice (redeemable Maxi or Provigo) gift card.

Deadline for entries

The contest will take place during the following period (the "**Contest Period**"):

Start of contest

Date: November 14, 2024

Time: 12:00 p.m. Eastern Time (ET)

Closing date

Date: December 4, 2024

Time: 12:00 p.m. Eastern Time (ET)

Prize description and value

The prizes available to be won and their approximate retail value are as follows:

Price description	Number of prizes	Retail value of each prize	Chances of winning
President's Choice (redeemable Maxi or Provigo) \$150 gift card	Two (2)	The value of the prize is \$150 CAD	Odds of winning depend on number of entries received during the current week of the Contest Period .
500 President's Choice gift card (redeemable Maxi or Provigo)	One (1)	The value of the prize is \$500 CAD	Odds of winning depend on number of entries received during the preceding weeks of the Contest Period .

Prize conditions:

Prizes are subject to the terms and conditions of use of the prize provider. Additional restrictions may apply. The Organizer has no responsibility for the prize once awarded.

- Each gift card is valued in Canadian dollars.
- The winner is responsible for claiming his/her prize.
- Use of the gift card is subject to the terms and conditions on the back of the card.
- Each time the card is used, the transaction amount is deducted from the card and the balance is kept until the next use or until the balance reaches \$0.
- Each time your gift card is used, the balance is recorded on the transaction receipt.
- The gift card has no expiry date and there is no time limit for using it after the first transaction.
- The Contest Organizer cannot be held responsible for loss, theft or unauthorized use of the card. In the event of any of these situations, your balance will not be refunded.

Drawing

Weekly draws will take place via the ShortStack platform under the supervision of the Organizer on the dates indicated below. During each of these three (3) draws, one (1) entry will be electronically and randomly selected for a prize from among all entries received during the applicable contest period (as described in the table below).

Participation period	Start of participation period	End of participation period	Drawing for the participation period
Week 1	November 14, 2024 at 12:00 p.m. (ET)	November 20, 2024 at 12:00 p.m. (ET)	November 20, 2024 at 2:00 p.m. (ET)
Week 2	November 20, 2024 at 12:00 p.m. (ET)	November 27, 2024 at 12:00 p.m. (ET)	November 27, 2024 at 2:00 p.m. (ET)
Week 3 (Grand prize draw for a President's Choice gift card (redeemable Maxi or Provigo))	November 27, 2024 at 12:00 p.m. (ET)	December 4, 2024 at 12:00 p.m. (ET)	December 4, 2024 at 2:00 p.m. (ET)

PHASE 2 - "On gagne à donner ENSEMBLE" contest (December 4-18, 2024)

Eligibility

The contest is open to Quebec residents who have reached the age of majority on the date of entry. Participants must be subscribers to Alterfina's social pages ([Facebook](#) & [Instagram](#)).

Excluded: directors, officers, employees, agents and representatives of the Organizer, Meta (including Facebook and Instagram), advertising and promotional agencies, suppliers of prizes, goods and services in connection with this contest, as well as persons with whom they are domiciled (whether related or not).

Participation

Participation in the contest is voluntary. By entering the Contest via Facebook or Instagram, you agree to the Contest Rules and consent to the collection, use and disclosure of your username and confirm that you have received the username of the person you are tagging ("tag"). No purchase is necessary to enter or win.

During the contest period, anyone who is a subscriber to our Facebook and/or Instagram pages is eligible, as long as they identify a person (@exemple) of their choice in the comments of the week's "Tag someone you care about and give them a chance to win a \$100 President's Choice (Maxi or Provigo) gift card.

All entrants may enter once (1) per week for the two (2) week duration of the contest. One person will be randomly drawn each week to win one (1) \$100 President's Choice gift card (Maxi or Provigo).

In addition, the person tagged (@) by the selected person of the week will also receive a \$100 President's Choice (Maxi or Provigo) gift card.

A contest will run simultaneously on Facebook and Instagram, and these are independent of each other.

The draw will be made from entries received during the eligible *contest period*.

One (1) entry per person in a comment, provided that each comment identifies a person other than the participant. You do not have to be an Alterfina customer.

Facebook account: <https://www.facebook.com/solutionalterfina>

Instagram account: <https://www.instagram.com/alterfina/>

Limits

One (1) price per person per household per week.

Deadline for entries

The contest will take place during the following period (the "**Contest Period**"):

Start of contest

Date: December 4, 2024

Time: 12:00 p.m. Eastern Time (ET)

Closing date

Date: December 18, 2024

Time: 12:00 p.m. Eastern Time (ET)

Prize description and value

Price description	Price description	Number of prizes	Retail value of each prize	Chances of winning	Number of prizes	Retail value of each prize	Chances of winning
100 President's Choice gift card (Maxi or Provigo)	100 President's Choice gift card (Maxi or Provigo)	Eight (8)	The value of the prize is \$100 CAD	Odds of winning depend on number of entries received during the current week of the Contest Period.	Eight (8)	The value of the prize is \$100 CAD	Odds of winning depend on number of entries received during the current week of the Contest Period.

The prizes available to be won and their approximate retail value are as follows:

Prizes are subject to the terms and conditions of use of the prize provider. Additional restrictions may apply. The Organizer has no responsibility for the prize once awarded.

- Each gift card is valued in Canadian dollars.
- The winner is responsible for claiming his/her prize.
- Use of the gift card is subject to the terms and conditions on the back of the card.
- Each time the card is used, the transaction amount is deducted from the card and the balance is kept until the next use or until the balance reaches \$0.
- Each time your gift card is used, the balance is recorded on the transaction receipt.
- The gift card has no expiry date and there is no time limit for using it after the first transaction.
- The Contest Organizer cannot be held responsible for loss, theft or unauthorized use of the card. In the event of any of these situations, your balance will not be refunded.

Drawing

Weekly draws will take place via the ShortStak platform under the supervision of the Organizer on the dates indicated below. During each of these two (2) draws (one for entries received via Facebook and one for entries received via Instagram), one (1) entry will be electronically and randomly selected for a prize from among all entries received during the relevant contest period (as described in the table below).

Contest period	Start of contest week	End of contest week	Draws for the contest week
Week 1	December 4, 2024 at 12:00 p.m. (ET)	December 11, 2024 at 12:00 p.m. (ET)	December 11, 2024 at 2:00 p.m. (ET)
Week 2	December 11, 2024 at 12:00 p.m. (ET)	December 18, 2024 at 12:00 p.m. (ET)	December 18, 2024 at 2:00 p.m. (ET)

Winner and prize (Phases 1 and 2*)

To be declared a winner, the selected participant must :

a) Be reached by e-mail or social media account used to enter the contest (if applicable), at the sole discretion of the Organizer, within two (2) days following the draw. Any participant who cannot be reached following appropriate and reasonable steps taken by the Organizer during this period will be disqualified, and a new random draw will be held to award the prize. In the event that a selected entrant is contacted by e-mail, he/she must respond in accordance with the instructions provided in the e-mail, if any. Any prize notification e-mail returned with an indication that the message could not be delivered will result in the disqualification of the entrant and the selection of a new entrant if he/she cannot otherwise be reached;

b) Consent to the name of your city being released to the Sponsor/Prize Provider and used without compensation by the Contest Organizer or Sponsor/Prize Provider for promotional and other purposes in connection with the Contest;

c) Sign the Declaration and Exoneration of Liability Form sent to him by the Organizer and return it to the Organizer within two (2) days of receipt;

d) To have answered the mathematical skill question correctly and without mechanical or other assistance;

e) In the case of a contest via the Facebook and Instagram social networks where the participant must identify a third party in order for both persons to be eligible for a prize, if the selected participant does not sign the declaration and waiver of responsibility form that will be sent to him or her within the specified time, the person identified by him or her will not receive his or her prize and the Organizer may, at its discretion, proceed with another draw;

f) In the case of a contest via the Facebook and Instagram social networks where the participant must identify a third party in order for both persons to be eligible for a prize, if the selected person signs the liability waiver form but the person identified by the selected participant subsequently does not sign said form, which will be forwarded to him or her within the allotted time, the identified person will not receive his or her prize;

Failure to comply with any of the conditions mentioned in these rules or to accept the prize

will result in disqualification of the selected entrant. In such a case, the Organizer may, at its discretion, cancel the prize or hold a new draw among the remaining eligible entries until one entrant is selected and declared a winner.

The selected entrant will receive his/her prize by e-mail within a maximum of four (4) weeks following receipt of the declaration form by the Contest Organizer.

Refusal to accept a prize (Phases 1 and 2)

The refusal of a selected entrant to accept a prize under the terms of these rules releases the Organizer from any obligation related to this prize towards this person.

Awards (Phases 1 and 2)

No prize will be awarded until the winner has been confirmed. Prizes are not transferable and must be accepted as awarded without substitution in cash or otherwise, except at the sole discretion of the Organizer. The Organizer reserves the right to substitute a prize (or part of the prize) of the same kind and equivalent value or, at its sole discretion, the cash value of the prize (or part of the prize) indicated in these rules.

Price claim fees (Phases 1 and 2)

Winners are responsible for all costs or expenses incurred by winners in connection with claiming or using a prize.

Limited prizes (Phases 1 and 2)

In all cases, the Organizer may not be required to award more prizes or to award a prize other than in accordance with these rules.

Additional information (Phases 1 and 2)

Disqualification :

All documents and information related to the contest, including but not limited to entry forms and Declaration and Release Forms, are subject to verification by the Organizer. Entries containing printing or other errors will not be accepted, nor will entries that are incomplete, fraudulent or have been tampered with, altered, falsified, reproduced or illegally obtained.

Entrants who fail to comply with these rules may be excluded from this contest and any future contests or promotions held by the Organizer, in particular if they are found guilty of or suspected of :

- (i) Tampering with the sending of entry requests, the processing of entries, the running of the contest or any other technical or mechanical element of the contest;
- (ii) Deliberately damaging the Internet sites, Internet pages and applications relating to the present contest or sabotaging the legitimate running of the contest;

- (iii) Violation of the present regulations;
- (iv) Use means contrary to these rules or unfair to other participants;
- (v) Have made entries in excess of the authorized limit set forth in these rules;
- (vi) Have used multiple names, identities, email addresses, accounts or other automated systems and programs, macros, scripts, robotic devices or otherwise to enter or participate in the Contest;
- (vii) Disrupting the contest in any other way;
- (viii) Have acted in an unfair manner, in such a way as to harm or with the intention of annoying, tormenting, threatening or harassing another person.

IT IS A CRIMINAL OFFENCE AND A CIVIL OFFENCE FOR A PARTICIPANT OR ANY OTHER PERSON TO DELIBERATELY ATTEMPT TO DAMAGE ANY WEBSITE, EQUIPMENT, APPLICATION OR TECHNOLOGY USED IN CONNECTION WITH THE CONTEST OR TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST. THE ORGANIZER RESERVES THE RIGHT TO REPORT ANY SUCH PERSON TO THE LEGAL AUTHORITIES AND TO DEMAND FROM ANY AND ALL DAMAGES THAT THE LAW ALLOWS IT TO CLAIM.

Declaration and waiver of liability form :

By entering or attempting to enter this contest, the entrant selected for a prize releases the Organizer or any other legal entity controlled by or related to them, the Régie des alcools, des courses et des jeux, Facebook and Instagram, advertising and promotional agencies and prize suppliers from all liability, and all of their respective directors, officers, owners, partners, employees, agents, representatives, successors and assigns (collectively, the "Releasees") from any and all damages and liability in connection with the Contest (entry, operation, announcement, rules, etc.) or the Prize (claim, use, loss, misuse or alteration of the Prize).) or the prize (claim, use, etc.).

In order to be declared a winner, selected entrants will be required to sign the Declaration and Release of Liability Form containing a declaration of compliance with the contest rules and confirming this release of liability in favour of the Releasees.

Limitation of liability :

Without limiting the generality of the foregoing disclaimer, the Releasees disclaim all liability with respect to:

- (i) A typographical (or other) error contained in the offer or documents related to the administration of the contest, including, without limitation, errors contained in advertising, the official rules, the announcement of the winner(s), the awarding of the prize(s) or to the malfunction, problems or technical difficulties experienced with the networks, telephone lines, SMS messaging systems, components computer hardware, software or communication lines, in connection with lost or unavailable network communication or in connection with failed, incomplete, incomprehensible or erased transmission by computer, server, service provider or other software, virus, computer bug, personal computer failure or software and hardware configuration or failed attempt to transmit e-mail or other communication to the Organizer

or an entrant for any reason, including network congestion or site failure that may limit a person's ability to participate in the Contest;

(ii) An entry received late, lost, stolen, delayed, not received, damaged, misdirected, incomplete or inaccurate;

(iii) Failure to receive entries due to transmission problems or technical failures of any kind, including malfunctioning of any network, server, access provider, hardware or software, attributable to either the sender or the recipient, which may limit or prevent a person from participating in the Contest;

(iv) Damage that may be caused, directly or indirectly, in whole or in part, in particular to the system or device of the participant or any other person, by the downloading of an Internet page, software or other and by the transmission of information concerning the contest.

Website :

The Organizer does not guarantee in any way that the contest website <https://tinyurl.com/alterfina-concours> or any other platform used for this contest will be accessible or functional without interruption during the Contest Period or that they will be error-free.

Facebook and Instagram:

By entering, contest entrants confirm that they indemnify Facebook and Instagram hold the Organizer harmless from any liability or claim for damages arising from their participation in the contest and acknowledge that the contest is in no way sponsored, endorsed or administered by, or associated with, Facebook or Instagram. The information provided by participants is intended for the Organizer and not for Facebook/Instagram.

The social media or other platforms used for this Contest, as well as their respective parent companies, affiliates, directors, officers, agents, consultants, volunteers and employees disclaim all liability for any damages, compensatory, direct, indirect, consequential or otherwise, which may be caused by or in any way arise out of participation in the Contest or the downloading of any information relating to the Contest.

You agree that in your use of social media or other platforms for this Contest - including, without limitation, in chat and registration areas and in the use of social media accounts, usernames or group names - you will not use any language that is obscene, defamatory or abusive, that infringes on any third party's trademark or trade name, or that violates any other intellectual property right or right of privacy.

Where the Contest rules allow the use of social media such as Facebook or any other social network to participate, participants are informed that the social media and each of its managers and agents assume no responsibility whatsoever in connection with the holding of the Contest. However, by participating via social media, all rules governing the use of social media apply.

Cancellation, suspension or modification of the contest :

The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, in the event of human intervention or an event that disrupts the proper conduct of the contest, such as a computer system difficulty registering all entries, which could alter or influence the administration, security,

impartiality or conduct of the contest as provided in these rules.

End of contest :

In the event that the Contest is terminated in whole or in part before the end of the Contest Period, the random draw may be made, at the Organizer's discretion, from among the eligible entries duly registered during the Contest Period or, as the case may be, up to the date of the event that terminated it.

Personal information:

By entering the Contest, entrants consent to the collection, use and disclosure of their personal information by the Organizer and Sponsor/Supplier or their authorized agents for the purpose of administering the Contest and awarding prizes. By providing your personal information, you expressly consent to the Privacy Policy available at <https://alterfina.ca/confidentialite/#Pour-nous-joindre>.

The Organizer is not responsible for the privacy policies of the Sponsor/Prize Provider or its representatives. By accepting a prize, the winner authorizes the Organizer and its representatives to use the first letter of his or her first name, last name and city of residence, as well as the name of his or her city, for publicity and transparency purposes on the contest page, without further notice or any form of compensation. Participants may be required to sign a confirmation to this effect.

By entering the contest, entrants authorize the communication of their personal information to Alterfina's service providers for the management of the contest, who are or may be located outside Quebec.

Ownership:

The Declaration and Release Forms, technical, technological or operational information and information relating to designs, computer systems, software, logos, trademarks and intellectual property are and remain the exclusive property of the Organizer. None of these information and documents will be returned to participants.

Participant identification:

For the purposes of these rules, the entrant is the person whose name appears on the entry form, and it is to this person that the prize will be awarded if he or she is selected and declared a winner. In the event of a dispute as to who submitted an entry form, the entry form will be deemed to have been submitted by the authorized account holder associated with the e-mail address provided at the time of entry. Authorized account holder" means the natural person who is assigned to an e-mail address by an Internet access or online service provider, or other company that assigns e-mail addresses for the domain associated with the submitted e-mail address.

Organizer's decisions:

Any decision by the Organizer or its representatives regarding this contest is final and without appeal, subject to a decision by the Régie des alcools, des courses et des jeux du Québec on a matter within its jurisdiction.

Régie des alcools, des courses et des jeux :

The Régie des alcools, des courses et des jeux du Québec is not bound in any way by the

contest and cannot be held responsible in any way whatsoever for any matter relating to the contest.

Miscellaneous :

By entering the contest, entrants agree to be bound by these contest rules and by the decisions of the Organizer, which are final and without appeal in all respects, including, without limitation, decisions regarding the eligibility or disqualification of entries and the awarding of prizes. The contest is subject to all applicable laws and regulations. Only selected entrants will be contacted. If any paragraph of these rules is declared illegal or unenforceable by a court of competent jurisdiction, that paragraph will be considered null and void, but all other paragraphs will remain in effect.

Contest rules :

The contest rules are available on Alterfina.ca/en/contest in the event of any conflict between the terms of the French and English contest rules, the French version shall prevail.