

Canada Credit Financial \$25,000 Cash Prize PROMOTION (THE “PROMOTION”)

OFFICIAL RULES

This Promotion is intended for viewing and participation in Canada only (excluding Quebec) and shall be construed and evaluated according to the laws of Canada. Please do not enter if you are not a legal resident of, and not located in, Canada (excluding Quebec) at time of entry. VOID IN QUEBEC AND WHERE PROHIBITED BY LAW.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.

1. **PROMOTION PERIOD:** Starts August 20th, 2018 at 9:00:00 AM Eastern Time (“ET”) and ends December 31st, 2018 at 11:59:59 PM ET (the "Promotion Period").
2. **ELIGIBILITY:** To enter and be eligible to win, you must be a legal resident of Canada (excluding Quebec) who has reached the legal age of majority in his/her province/territory of residence, and have a valid email address. Void in Quebec and where prohibited by law. Persons in any of the following categories are NOT eligible to participate or win a prize: (a) any person who, at any time on or after August 20th 2018, was or is a director, officer, agent, representative, or employee of 6548890 Canada Inc. d/b/a Turbo Marketing (“Sponsor”), or its parents, affiliates, subsidiaries, franchisees, or service agencies; (b) individuals engaged in the development, production or distribution of materials for the Promotion or engaged in the administration or execution of this Promotion (collectively, with the entities listed in 2(a), the “Promotion Entities”); and (c) persons who are or purport to be immediate family members (defined as biological or step-mother/ father, sister, brother, daughter, son, dependent or spouse of any of the foregoing) of any person in any of the preceding categories, regardless of where they live, or who reside in the same household as any person in any of the preceding categories. Promotion is subject to all applicable federal, provincial/territorial and local laws and regulations.
3. **HOW TO ENTER: NO PURCHASE NECESSARY.** To enter, during the Promotion Period, visit an Official Dealership Authorized Promotion Website (the “Website”). You will be prompted to provide certain information about yourself full name, phone number, email address, and to answer the short survey questions, in order to receive one (1) entry into the Sweepstakes Draw. (See Rule #4 for draw details). By submitting an entry, you confirm that you have read and accept these Official Rules.

Limit of one (1) Sweepstakes entry per person/email address. If you enter, or attempt to enter, more than once using multiple email addresses or identities or any other device or artifice to enter multiple times or as multiple entries, all of your entries may be declared null and void, and any prize you might have been entitled to will not be awarded. Robotic, programmed or any other automated means of online entry are prohibited and may result in disqualification of all such entries from the Promotion.

In the event of a dispute regarding the identity of an entrant, the entry will be deemed to have been made by the authorized account holder of the email address submitted with the

Promotion entry. Authorized account holder is defined as the natural person who is assigned to an email address by an Internet access or online service provider, or other organization responsible for assigning email addresses for the domain associated with the registered email address. Each entrant may be required to show proof of being an authorized account holder. If you do not have Internet access via a personal computer, your local library or Internet café may be able to provide access to the Internet and a number of Internet service providers and other companies offer free email accounts.

4. **RANDOM SWEEPSTAKES DRAW and GRAND PRIZE WINNER DETERMINATION:** On January 11th 2018 at 2:00 PM ET, the Promotion Judges will randomly draw one (1) entry (“Potential Sweepstakes Prize Finalist” or “Finalist”) from among all eligible entries received during the Promotion Period. The odds of becoming a Finalist depend on the total number of eligible entries received during the Promotion Period. The random draw will be held in Canada by a neutral 3rd party chosen by 6548890 Canada Inc. d/b/a Turbo Marketing. On January 21st, the Finalist will be required to attend an event at the dealership associated with the Website on which they completed the form to obtain an official entry into the Sweepstake Draw to play an “envelope game” for a chance to win the Sweepstakes Prize (“Event”). If Finalist indicates that they are unable to attend the Event, or if they do not attend at the Event, their opportunity to play for or receive any Sweepstakes Prize will be forfeited. See Rule #5 for prize details. Instructions will be provided at the Event. Finalist must first complete and sign a Participation and Eligibility Form. Finalist will be asked to select only three (3) of 10 envelopes, and if all three (3) envelopes contain a “win” message, that Finalist will become a Potential Winner, subject to verification of eligibility under these Official Rules. Potential Winner must also correctly answer a mathematical skill-testing question in order to be eligible to receive a Prize. **The odds of Finalist selecting the three (3) correct envelopes out of 10 are 1 in 120. Winning the Sweepstakes Prize is contingent upon Finalist selecting three (3) envelopes containing a “win” message, and if the Finalist does not select three (3) envelopes containing a “win” message, no Sweepstakes Prize will be awarded.**
5. **PRIZE (One (1) Prize available):** At the outset of the Promotion, the following Prize is available to be won:

CAD \$25,000 awarded as a cheque payable to the Winner.

Total value of all prizes available to be won: CAD \$25,000

Prizes are not transferable, or redeemable for cash (if applicable), and must be accepted as awarded, with no substitutions of any kind, except by the Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, at its sole discretion.

All federal, provincial/territorial and local taxes (including income and withholding taxes), if any, as well as any other costs and expenses associated with prize acceptance and use not

specified herein as being provided are the Winner's responsibility, regardless of whether a prize is used in whole or in part. All prize details are at the Sponsor's sole discretion.

6. **HOW TO CLAIM YOUR PRIZE:** Finalist will be contacted by phone, or email, beginning approximately two (2) business days following the random draw, with instructions on attending the Event to play for the Sweepstakes Prize. If any Finalist is found to be ineligible or not in compliance with these Official Rules, or if Sponsor is unable to contact a Finalist after three (3) attempts within five (5) business days, the Finalist may be disqualified, at the Sponsor's sole discretion, and an alternate Finalist may be selected to attend at the Event. In order to be confirmed as a winner following a successful attempt at the Event, Potential Winner will be required to return a signed and witnessed Final Claim Form, as provided by the Sponsor or its representative, within two (2) business days following the Event, or the prize may be forfeited. Prize will be mailed to the verified Winner's address as provided in the Final Claim Form. If any Potential Winner is found to be ineligible or not in compliance with these Official Rules, declines to accept a prize, or in the event that a prize notification or prize is returned undeliverable, the prize may be forfeited at the Sponsor's sole discretion. Potential Winner may be required to furnish proof of identification.

Allow 4-6 weeks for verification and shipment of your prize. Promotion Entities shall not be held responsible for any delays in awarding a prize for any reason outside of their control. Prize will only be delivered to a verified Winner. Any unclaimed prize will not be awarded. Sponsor is not responsible for any change of mailing address, email address, and/or telephone number of entrants.

By accepting a prize, each Winner agrees and consents to the use of his/her name, address (city and province/territory of residence), voice, and statements relating to the Promotion or Sponsor, and photographs or other likenesses, without further compensation, notification or permission in any publicity or advertising carried out by Sponsor or any related entities in any and all media now known or hereinafter developed, including the internet, without territorial or time limitation, except where prohibited by law.

CONDITIONS OF ENTRY:

7. **By entering, entrants (i) acknowledge and represent that they are in full compliance with these Official Rules including all eligibility requirements and, (ii) agree to be bound by these Official Rules and the decisions of the Sponsor and/or Promotion Judges, made in their sole discretion, which shall be final and binding in all respects. Entrants who have not complied with these Official Rules are subject to disqualification and all associated entries will be void.**
8. Sponsor is not responsible for late, lost, damaged, stolen, misdirected, mutilated, garbled, illegible, or incomplete submissions of requests/entries. Proof of transmission (screenshots or captures, etc.) does not constitute proof of delivery. All entries become the property of Sponsor and in no case shall be returned to sender.
9. Sponsor reserves the right to disqualify any entrant's registration in the Promotion (and void all associated entries) or entitlement to a prize if, in the sole discretion of the Sponsor, it determines or suspects that the entrant has attempted to undermine the legitimate operation of

the Promotion by tampering, cheating, hacking, deception, or other fraudulent, deceptive or unfair playing practices (including any entries generated by script, macro, robotic, programmed, or any other automated means or any other means which subvert the entry process).

10. As a condition of entering, entrants agree: (a) to release Sponsor and its parent, affiliates, and/or subsidiaries and Promotion Entities and each of their officers, directors, employees and agents, from any and all liability, loss or damage incurred with respect to participating in the Promotion or the awarding, receipt, possession, and/or use or misuse of any prize or any travel or activity related thereto; (b) that under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all causes of action arising out of or connected with this Promotion, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, and in no event will entrants be entitled to receive attorneys' fees and court costs.
11. All issues and questions concerning the construction, validity, interpretation and enforceability of the Promotion Official Rules, or the rights and obligations of entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the Province of Ontario without regard to its conflict of law principles. All entrants consent to the jurisdiction and venue of the federal, provincial and local courts for Ottawa, Ontario, Canada.
12. Sponsor reserves the right in its sole discretion to cancel, modify and/or suspend this Promotion at any time if fraud, technical failures, including any network server or hardware failure, viruses, bugs, errors in programming, or any other errors or other causes (such as force majeure events) impairs the administration, security, integrity or proper play of the Promotion. In the event of cancellation, Sponsor reserves the right in its sole discretion, to randomly select the Winners from among all eligible, non-suspect entries received up to time of such cancellation. In no event will the Sponsor be liable for more than the stated number of prizes available in the prize category in question.
13. Promotion Entities do not warrant that access to the Promotion will be uninterrupted. Promotion Entities are not responsible for any problems that may arise, including but not limited to: (a) lost, interrupted, inaccessible or unavailable networks, servers, satellites, Internet Service Providers, websites, or other connection, availability or accessibility problems arising in connection with or over the course of the Promotion; or (b) communications failed, jumbled, scrambled, delayed, or misdirected computer, telephone or cable transmissions or hardware or software malfunctions, failures or difficulties; or (c) failure of personal computers and/or software and hardware configurations, any technical malfunctions, failures, or difficulties, printing errors, clerical, typographical or other error in connection with the administration of the Promotion, the processing of entries, the offering or announcement of any prize or in any prize notification documents; or (d) for any other errors of any kind relating to or in connection with the Promotion, whether human, mechanical, clerical, electronic, or technical in nature; or (e) the incorrect or inaccurate capture of information, or the failure to capture any information in connection with the Promotion; or (f) damage to a user's system occasioned by participation in this Promotion or downloading any information necessary to participate in this Promotion. Promotion Entities are also not responsible for lost, late, delayed, garbled, stolen, incomplete, misdirected, illegible, damaged

or undelivered email or entries. Proof of transmission (screenshots, etc.) does not constitute proof of delivery.

DISCLOSURES:

14. **Any attempt by an entrant or other individual, to deliberately damage any website or undermine the legitimate operation of this Promotion, including but not limited to any fraudulent claims, may be a violation of criminal and civil laws. Should such an attempt be made, Sponsor reserves the right to seek remedies and damages (including attorneys' fees) from any such individual, to the fullest extent permitted by law, including criminal prosecution. Entrants engaging in any of the foregoing activities may be disqualified (and all associated entries will be void) and will forfeit any prize(s) won. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.**
15. In the event of any conflict with any Promotion details contained in these Official Rules and Promotion details contained in Promotion Materials (including but not limited to point of sale, television, and print advertising, promotional packaging, and other promotion media), the details of the Promotion as set forth in these Official Rules shall prevail.
16. The invalidity or unenforceability of any provision of these Official 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 Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In particular, Sponsor's employees are not authorized to waive, modify or amend any provision or provisions of these Official Rules in any manner whatsoever.
17. This Promotion is subject to all applicable federal, provincial/territorial, and municipal laws.
18. This Promotion is solely sponsored by 6548890 Canada Inc. d/b/a Turbo Marketing, #110-1554 Carling Avenue, Ottawa, Ontario, K1Z 7M4.
19. Information collected from entrants is subject to Sponsor's Privacy Policy. To review Sponsor's privacy policy, please visit <https://www.turbomarketingsolutions.com/privacy-policy> to see how we use personal information obtained in connection with this Promotion. Winner's name may be included in a publicly available winners list.