

Wealth – Sweepstakes Rules

Healthcare & Municipal Employees Credit Union Limited (“HMECU”)

Wealth Sweepstakes (the “Sweepstakes”)

1. Duration:

The Sweepstakes commences on 21st, 2025, at 12:01 AM and ends on September 26th, 2025, at 11:59 PM (the “**Sweepstakes Period**”).

2. Eligibility:

The Sweepstakes is open to current and new members of HMECU in good standing (“**Members**”) who have booked an appointment with a HMECU Wealth team member during the Sweepstakes Period (an “**Appointment**”). Further, during an Appointment, the Members shall also be required to submit to HMECU a copy of their most recent quarterly investment statement(s) for investments held outside of HMECU and such investment statement(s) shall, in aggregate, indicate a total balance of \$50,000 CAD or greater (each individual investment statement submitted is hereinafter defined as an “**Investment Statement**”).

HMECU employees and directors are not eligible to enter the Sweepstakes though their family members may participate.

3. Entry Method:

Each Investment Statement submitted by a Member to an HMECU Wealth team member during an Appointment generates one (1) entry per Member into the Sweepstakes.

4. Draw:

The winners will be selected (the “**Draw**”) within thirty (30) business days following the end of the Sweepstakes Period.

5. Prizes and Selection:

Provided that all Sweepstakes rules and conditions set out herein are complied with, qualifying Members will be entered into a random draw for a chance to win one (1) **Gift Card valid for any Vintage Hotels location (VALUED AT \$600)**. To claim their prize, winners must correctly answer a mandatory mathematical skill-testing question and comply with all Sweepstakes rules and conditions set out herein. For clarity, only one (1) **Gift Card valid for any Vintage Hotels location (VALUED AT \$600)** is available to win.

HMECU will contact those who have been selected as winners in the Draw utilizing the contact details shown on their HMECU profile. HMECU will contact the potential winners by email during the five (5) business days following the Draw. Potential winners must respond within fourteen (14) calendar days after the date they are initially contacted. If HMECU does not make contact with the potential winners within fourteen (14) calendar days following the first attempt of contact, or if

the potential winner incorrectly answers the relevant mathematical skill-testing question or declines the prize, the potential winner forfeits his or her right to the prize, and HMECU will select another winner. Prizes must be accepted as awarded, no substitutions.

6. Prize Distribution:

HMECU shall complete prize distribution to our winner within thirty (30) business days from the date the Member accepts the prize and correctly answers the relevant mathematical skill-testing question. The prize will be available for pickup at our HMECU Wealth office at 209 Limeridge Rd, E, Hamilton Ontario.

7. Winner Requirements:

To claim the prize, a winner must correctly answer, unaided, a time-limited mathematical skilltesting question in person at a HMECU branch. Winners must be at least eighteen (18) years of age.

8. Disqualification:

HMECU reserves the right to disqualify any entrant who does not comply with these terms and conditions or who attempts to enter the Sweepstakes in any manner that is contrary to the rules and conditions set out herein.

9. Marketing Consent:

By participating in the Sweepstakes, entrants consent to the use of their contact information for future marketing activities. Participants can choose to opt out of marketing at any time by contacting HMECU at info@hmecu.com. By accepting his or her prize, each winner consents to HMECU's use of his or her name and photograph in HMECU's marketing and promotion.

10. General:

The Sweepstakes is subject to all applicable federal, provincial and municipal laws and regulations. By entering the Sweepstakes, you consent to HMECU using the information submitted with your entry to administer the Sweepstakes and to use this information (including email address) to contact you to promote products and services which may be of interest to you. The information provided is strictly confidential and will not be sold, loaned, rented or given to any other individual or organization for any other purpose whatsoever. HMECU reserves the right at its sole discretion to withdraw, terminate or modify all or any part of the Sweepstakes or these rules. By entering the Sweepstakes, you release HMECU and its employees, directors, officers, affiliates, agents, and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) resulting directly or indirectly from your participation in the Sweepstakes. Odds of being selected depend on the number of eligible entries received.