



Member Feedback Survey Prize Draw – Official Rules

1.) Sponsor

The Kingston Community Credit Union Member Feedback Prize Draw (the "Contest") is sponsored by Kingston Community Credit Union or KCCU ("Sponsor"), located at **795 Gardiners Road, Kingston ON, K7M 7E6**.

2.) Contest Period

The Contest begins on July 15th, 2026, and ends at 11:59 PM EST on August 15th, 2026 ("Contest Period"). Entries received after the Contest Period will not be eligible.

3.) Eligibility

The Contest is open to the following persons:

- a.** Individuals who are eighteen (18) years of age or older as at the date of entry and who are, as at the date of entry.
- b.** Members (defined below).
- c.** Residents of Ontario

The following Members and Member accounts are not eligible to participate in the Contest:

- a.** Estates, trust, current (business), cooperative, association, and community accounts.
- b.** Any individual who is or was an officer, director, employee, agent, or representative of the Sponsor, between November 1, 2025, and the end of the Contest Period; or any person who is a member of such individual's immediate family and resides with such individual. For the purposes of these Official Rules, "immediate family" shall mean a parent, grandparent, child, grandchild, sibling, or spouse (whether common law or otherwise).
- c.** Any legal entity that is owned wholly or in part by any individual described in paragraph (b) above.
- d.** Any individual or legal entity that has a contract to provide, or has provided services to, the Sponsor in its business operations from November 1, 2025, to the end of the Contest Period.
- e.** Any Contest judge, or any individual or entity that provides services or materials in connection with this Contest, and each of their parent companies, subsidiaries, affiliates, advertising and promotional agencies, and each of their respective officers, directors, employees, agents or representatives, and any person who is a member of the immediate family and resides with any such individual.

- f. Any director or officer of a Provincial agency as defined in the Financial Services Regulatory Authority of Ontario Act 2016 and to which that Act applies, between November 1, 2025, and the end of the Contest Period, and whose substantive duties are directly concerned with the business or affairs of the Sponsor.

For the purposes of this Contest:

A "**Member**" is an individual with an account in good standing with the Sponsor. To be "in good standing", the Member must not:

- a. Be in default of any terms or conditions of their membership with the Sponsor.
- b. Be in breach of any Sponsor account, lending, or card holder agreement.
- c. Have had any membership privileges suspended.

An "**Entry**" is any valid entry into the Contest, each with an equal chance of winning the Contest, which is obtained through any of the categories of Entries described below.

4.) **How to Enter**

To enter the contest, participants must:

- a. Complete and submit the member feedback survey during the Contest Period
- b. At the end of the survey, indicate their interest in being entered into the prize draw by selecting the applicable check box; and
- c. Provide their name, phone number, and email address.

Limit of **one (1) entry per person**. Multiple entries from the same individual may be disqualified.

No purchase is necessary to enter or win. A purchase will not increase the chances of winning.

5.) **Prize**

One (1) winner will receive a cash prize of \$1,000 CAD deposited to their Kingston Community Credit Union deposit account of their choice.

The prize must be accepted as awarded and is not transferable or exchangeable, except at the Sponsor's sole discretion.

6.) Winner Selection

A random draw will be conducted on or about August 16th, 2026, from all eligible entries received during the Contest Period.

The odds of winning depend on the total number of eligible entries received.

7.) Winner Notification and Claiming the Prize

The selected entrant will be contacted using the contact information provided with their survey submission.

If the selected entrant cannot be reached within **30 business days**, declines the prize, or is found to be ineligible, the Sponsor reserves the right to select an alternate winner.

8.) Privacy

Personal information collected through the survey will be used for the purposes of administering the Contest and in accordance with the Sponsor's Privacy Policy, available at kccu.ca.

Survey responses will be analyzed and reported in aggregate form. Individual responses will remain confidential except as required for administration of the Contest.

9.) General Conditions

The Sponsor reserves the right to cancel, suspend, or modify the Contest if fraud, technical failures, or any other factor impairs the integrity of the Contest.

By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor, which are final and binding in all matters related to the Contest.

10.) Limitation of Liability

The Sponsor is not responsible for lost, late, incomplete, illegible, or misdirected entries, or for any technical or human error that may occur in the administration of the Contest.

11.) Governing Law

The Contest shall be governed by the laws of the Province of Ontario and the laws of Canada applicable therein.