

Collabria Financial Services Summer Sweepstakes
Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT
INCREASE YOUR CHANCES OF WINNING.

1. Agreement

Please read these official rules (the “**Official Rules**”) carefully. They contain important information about your rights and obligations, as well as limitations and exclusions that may apply to you if you enter the Collabria Financial Services Summer Sweepstakes (the “**Sweepstakes**”) sponsored by Collabria Financial Services Inc. (the “**Sponsor**”).

By participating in the Sweepstakes, you signify your agreement to these Official Rules and the decisions of the Sponsor and RAVEN5 Ltd. (the “**Administrator**”). If you do not agree to the Official Rules, you may not enter the Sweepstakes.

2. Sweepstakes Period

The Sweepstakes begins at 12:00:01 AM Eastern Time (“**ET**”) on July 15, 2025 and ends at 11:59:59 PM ET on August 31, 2025 (the “**Sweepstakes Period**”). Administrator’s computer is the official timekeeper for the Sweepstakes.

3. Eligibility

The Sweepstakes is open to legal residents of Canada (excluding Quebec) who have reached the age of majority in their province or territory of residence and are active members of a participating Credit Union in Canada at the time of entry (“**Participant**”, “**entrant**” or “**you**”). A participating Credit Union is defined as a Credit Union in Canada in a partnership agreement with Collabria Financial Services, offering credit cards issued by Collabria Financial Services.

Employees, officers, directors, agents or representatives of the Sponsor, Administrator, their parent companies and their respective subsidiaries, affiliates, suppliers of prizes, advertising and promotion agencies involved in the administration, development, fulfillment and execution of this Sweepstakes (collectively, the “**Sweepstakes Parties**”), and the immediate family (spouse, parents, siblings and children) of, and/or those living in the same household of each are not eligible to enter the Sweepstakes. In addition, employees, officers, directors, agents or representatives of participating Credit Unions in Canada are not eligible to enter the Sweepstakes.

The Sweepstakes is subject to all applicable federal, provincial, territorial, municipal and local laws and regulations. If it is found that a person who does not meet the eligibility criteria set forth in these

rules has submitted an entry, that entry will be deemed ineligible. Sponsor reserves the right to verify eligibility requirements. **Void outside Canada, in the province of Quebec, and wherever else prohibited by law.**

4. How to Enter

There is no purchase necessary to enter the Sweepstakes. Making a purchase will not improve your chances of winning. There is a limit of one (1) entry per person into the Sweepstakes, regardless of entry method. There are two (2) ways to enter the Sweepstakes:

- i) During the Sweepstakes Period, complete and submit a credit card application for an eligible credit card (as described below) at a participating Credit Union branch across Canada or online by visiting <https://www.collabriacreditcards.ca/>. Applicants that are successfully approved for an eligible credit card during the Sweepstakes Period will receive one (1) entry into the Sweepstakes (each, an “**Application Entry**” and collectively, “**Application Entries**”).

Eligible credit cards include the following:

- Cash Back Mastercard
- Classic Mastercard
- Centra Gold Mastercard
- World Mastercard
- Cash Back World Elite Mastercard
- Cash Back Visa
- Visa Classic
- Centra Visa Gold
- Visa Infinite
- Cash Back Visa Infinite

- ii) To enter the Sweepstakes without applying for an eligible credit card, send an email to marketing@collabriafinancial.com with the following subject line: “**Entry to Collabria Financial Services Summer Sweepstakes**” and provide your first name, last name, email address, and province or territory of residence in the copy of the email (each, an “**Alternate Entry**” and collectively, “**Alternate Entries**”).

An Alternate Entry must include all required information as outlined above to be considered valid. You will receive one (1) entry into the Sweepstakes for submitting a valid Alternate Entry during the Sweepstakes Period. Alternate Entries become the property of the Sponsor. Requests for confirmation of receipt of an Alternate Entry will not be acknowledged.

Entries shall be deemed to be submitted by the individual associated with the Application Entry or the authorized account holder of the e-mail address associated with the Alternate Entry. For the purpose of these Official Rules, “authorized account holder” of an e-mail address is defined as the natural person who is assigned to an e-mail address by an Internet service provider or other organization responsible for assigning the submitted email address. Entrants may be required to provide the Sponsor with proof that the selected entrant is the authorized account holder of the email address associated with the selected entry.

Entries which are incomplete, illegible or fraudulent are null and void. Anyone found to use multiple email addresses to submit multiple Alternate Entries will be disqualified. The Sponsor accepts no responsibility for entries that are lost, misdirected or delayed for any reason. Further, the Sponsor accepts no responsibility for incomplete entries, the incorrect or inaccurate capture of entry information, including but not limited to as a result of malfunction, human error, lost, delayed or garbled Internet or email transmission, omission, interruption, deletion, defect or failures of any telephone, technical, network, online, hardware or software or any combination thereof.

5. Prizes / Approximate Retail Value (“ARV”) / Odds of Winning

Grand Prize:

One (1) grand prize is available to be won, consisting of a trip for winner and one (1) guest to Banff, Alberta (the “**Grand Prize**”). Winner may select from two (2) options for the Grand Prize:

- i) 7-Night Banff, Alberta Prize Package includes:
 - a. Round-trip coach-class airfare for winner and one (1) guest, departing from a major airport located near the Grand Prize winner’s home (as determined by Sponsor in its sole discretion) to Calgary International Airport.
 - b. A 7-night stay at the Royal Canadian Lodge (or a similar hotel, based on availability) in a King Deluxe Suite or Premier Queen room, based on double occupancy.
 - c. A rental car for the duration of the trip (intermediate SUV class);
 - d. A full day or 4-hour tour in Banff, Alberta. Winner may select from the following tour options:
 - i. A full day Ski-Touring & Split boarding tour in Banff with a guide included (available from Nov – Mar). Accompanied by a certified Association of Canadian Mountain Guide to discover the beauty of Banff. Note: does not include round-trip travel to and from the tour.
 - ii. A full day Lake Louise, Moraine Lake and the Icefields Parkway Tour (available from May – Dec). Enjoy round-trip travel from Banff and reach far-flung attractions including Lake Louise and the Icefield Parkway. Sweeping views over natural attractions such as Bow Falls and Moraine Lake. Small-group tour limited to 22 people. Includes round-trip travel from central Banff.

- iii. A four (4) hour Banff National Park guided Tour of Lake Louise and Moraine Lake (available from Apr – Nov). Located inside Banff National Park, a UNESCO World Heritage site. Round-trip transportation is included on this small-group tour. Snap photos of the ‘Jewel of the Canadian Rockies, stroll to a viewpoint in the Valley of Ten Peaks overlooking Moraine Lake and learn about local mountaineering history.
 - e. \$750.00 CAD in spending money (to be awarded as a cheque).
- ii) 5-Night Banff, Alberta Prize Package includes:
 - a. Round-trip coach-class airfare for winner and one (1) guest, departing from a major airport located near the Grand Prize winner’s home (as determined by Sponsor in its sole discretion) to Calgary International Airport.
 - b. A 5-night stay at Fairmont Banff Springs (or a similar hotel, based on availability) in a Fairmont View Queen or King room, based on double occupancy.
 - c. A rental car for the duration of trip (intermediate SUV class).
 - d. A full day or 4-hour tour in Banff, Alberta. Winner may select from the following tour options:
 - i. A full day Ski-Touring & Split boarding tour in Banff with a guide included (available from Nov – Mar). Accompanied by a certified Association of Canadian Mountain Guide to discover the beauty of Banff. Note: does not include round-trip travel to and from the tour.
 - ii. A full day Lake Louise, Moraine Lake and the Icefields Parkway Tour (available from May – Dec). Enjoy round-trip travel from Banff and reach far-flung attractions including Lake Louise and the Icefield Parkway. Sweeping views over natural attractions such as Bow Falls and Moraine Lake. Small-group tour limited to 22 people. Includes round-trip travel from central Banff.
 - iii. A four (4) hour Banff National Park guided Tour of Lake Louise and Moraine Lake (available from Apr – Nov). Located inside Banff National Park, a UNESCO World Heritage site. Round-trip transportation is included on this small-group tour. Snap photos of the ‘Jewel of the Canadian Rockies, stroll to a viewpoint in the Valley of Ten Peaks overlooking Moraine Lake and learn about local mountaineering history.
 - e. \$2,000.00 CAD in spending money (to be awarded as a cheque).

The ARV of the Grand Prize is \$14,500.00 CAD.

Odds of winning the Grand Prize will depend on the total number of eligible entries received during the Sweepstakes Period.

Regional Prizes:

Four (4) regional prizes are available to be won, each consisting of a \$1,500.00 CAD statement credit to the winner’s account (each, a “**Regional Prize**” and collectively, “**Regional Prizes**”). For eligible

Regional Prize winners that do not have an active account, a \$1,500.00 CAD pre-paid credit card will be provided in lieu of the statement credit.

One (1) Regional Prize will be offered to participants located in each of the four (4) regions. The four (4) regions are defined as:

- i) Region 1: British Columbia
- ii) Region 2: Alberta, Saskatchewan, Manitoba
- iii) Region 3: Ontario
- iv) Region 4: New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador.

The ARV of each Regional Prize is \$1,500.00 CAD. The total ARV of all Regional Prizes is \$6,000.00 CAD.

Odds of winning a Regional Prize will depend on the total number of eligible entries received from Participants in each region during the Sweepstakes Period.

The total ARV of all prizes available is \$20,500.00 CAD.

Prize Conditions

Once the Grand Prize winner has been verified, Administrator will coordinate booking of the Grand Prize trip with the winner. All bookings and reservations may be subject to additional terms and conditions, availability and blackout dates. **All other expenses not specified herein are the sole responsibility of the winner**, including but not limited to applicable taxes, surcharges, excess baggage fees, meals and alcoholic beverages, room service, gratuities, merchandise, telephone calls, medical and travel insurance, any required travel documentation, and all personal expenses of any kind or nature. Sponsor is not responsible for any cancellation, delay or rescheduling of flights and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.

Grand Prize Winner and their guest must travel on the same itinerary. If the winner's residence is in close enough proximity to the destination city, as the Sponsor determines in its sole discretion, winner may be provided ground travel in lieu of air travel. All details and other restrictions of the Grand Prize not specified in these Official Rules will be determined by the Sponsor in its sole discretion.

The Sponsor, in its sole discretion, reserves the right to substitute prizes of equal or greater value if advertised prize(s) become unavailable. The Sponsor's determinations regarding the awarding of prizes are final. No prize substitutions except as provided herein. Prizes are not transferable and may not be given, bartered, sold, or exchanged for cash or another prize, except at Sponsor's sole discretion for any reason and then only for a prize of equal or greater value. Actual value of the prizes under this Sweepstakes may be lower or higher at the time of fulfillment, and any difference between

actual value and the stated ARV (if actual value is lower than stated ARV) will not be awarded. The Sponsor is not responsible if any element of a prize is delayed, postponed or cancelled for any reason. Prizes are non-transferable, non-refundable, and no substitution or cash redemption will be made except as provided herein at the Sponsor's sole discretion. Winners must be able to accept the prizes as presented or the respective prize will be forfeited in its entirety and an alternate potential winner may be selected for the prize in Sponsor's sole discretion.

By accepting a prize, winners agree to release the Sweepstakes Parties from any and all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the Sweepstakes or for damages of any kind caused by a prize or resulting from acceptance, possession, or use/misuse of any prize awarded.

6. Winner Selection and Notification

Administrator will select the potential winners in separate random drawings conducted at Administrator's offices. Administrator's decisions are final.

One (1) potential Grand Prize winner will be selected from all eligible entries received.

One (1) potential Regional Prize winner will be selected from all eligible entries received from Region 1: British Columbia.

One (1) potential Regional Prize winner will be selected from all eligible entries received from Region 2: Alberta, Saskatchewan, Manitoba.

One (1) potential Regional Prize winner will be selected from all eligible entries received from Region 3: Ontario.

One (1) potential Regional Prize winner will be selected from all eligible entries received from Region 4: New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador.

The random drawings will take place on or about September 10, 2025. Potential winners will be contacted by a designated representative of the Sponsor using the email address and/or telephone number provided in their entry, on or about September 11, 2025. The representative will make a minimum of two (2) attempts to contact each potential winner within seventy-two (72) hours of September 11, 2025.

If an eligible potential winner cannot be contacted within seventy-two (72) hours of the drawing date, if the prize is declined, or if there is a return of any notification as undeliverable; then the potential winner may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit any and all rights to the prize) and the Sponsor reserves the right, in their sole and absolute discretion to randomly select an alternate eligible entrant for the prize in a separate

random drawing from the remaining eligible entries submitted and received in accordance with these Official Rules.

No one is a winner unless and until the Sponsor officially confirms him/her as a winner in accordance with these Official Rules.

Before being confirmed as a winner, each potential winner will be required to sign and return, within seventy-two (72) hours of notification, an Affidavit of Eligibility & Liability / Publicity Release form (the “**Release**”) which confirms the winner’s: (i) eligibility for the Sweepstakes and compliance with these Sweepstakes Official Rules; (ii) acceptance of the prize as offered; and (iii) release of the Sponsor, Administrator, their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the “**Releasees**”) from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Sweepstakes, participation in any Sweepstakes-related activity or the acceptance, use, or misuse of any prize, including but not limited to costs, injuries, or losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.

In addition, each potential winner must correctly answer a time-limited skill-testing question in order to become a winner. The skill-testing question will be included in the Release.

7. Limitation of Liability

By participating in the Sweepstakes and as a condition of acceptance of a prize, each entrant, his/her heirs, executors, administrators and assigns, releases, waives, discharges, and holds harmless the Releasees from and against any and all losses, damages, rights, claims, actions, causes of action, personal injury, property damage or death (including without limitation any and all costs and liabilities of any kind including but not limited to lawyer’s fees), and including, without limitation, any such arising from any act of negligence of the Releasees, that the entrant now has, or may hereafter have against the Releasees directly or indirectly resulting from participation of the Sweepstakes or the awarding, acceptance, use, or misuse of a prize. Winner assumes all liability for any injury or damage caused or claimed to be caused by participation in this Sweepstakes or use/misuse or redemption of the prize.

8. General

The Releasees are not responsible for any typographical or other error in the printing of the offer or in the announcement of the prizes. Further, the Releasees are not responsible for incompatibility of Participants’ hardware, software or browser technology. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials or communications, privacy policy or terms of use on the Sweepstakes Website and/or the

terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute determination.

The Releasees are not responsible for: (i) lost, late, misdirected, damaged or illegible entries; or (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by the Sponsor on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof; or (iii) any injury or damage to Participant's or any other person's computer related to or resulting from participating in the Sweepstakes.

LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT A PARTICIPANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER WITH OR VANDALIZE THE WEBSITE OR INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR'S FAILURE TO ENFORCE ANY TERM OF THESE OFFICIAL RULES SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

By participating in the Sweepstakes, you (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes.

Failure to comply with these Official Rules will result in disqualification from the Sweepstakes. The Sponsor reserves the right to: (i) permanently disqualify from any Sweepstakes it sponsors any person it believes has intentionally violated these Official Rules; and (ii) withdraw a method of entry if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Sweepstakes). If for any reason this Sweepstakes is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes, at which time, the Sponsor will conduct a random drawing from among all eligible entries received at the time of the Sweepstakes termination.

9. Disputes

Except where prohibited, Participants agree that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court

located in the Province of Ontario. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Province of Ontario without giving effect to any choice of law or conflict of law rules (whether of the Province of Ontario or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Province of Ontario. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief.

THE PARTIES HEREBY WAIVE THEIR RIGHT TO JURY TRIAL WITH RESPECT TO ALL CLAIMS AND ISSUES ARISING OUT OF OR RELATING TO THIS AGREEMENT WHETHER SOUNDING IN CONTRACT OR TORT AND INCLUDING ANY CLAIM FOR FRAUDULENT INDUCEMENT THEREOF.

10. Privacy

By participating in the Sweepstakes, each entrant: (i) grants to the Sponsor the right to use his/her personal information provided when he/she enters the Sweepstakes for the purpose of administering the Sweepstakes, including but not limited to contacting and announcing the winners and coordinating the Grand Prize and the Regional Prizes; (ii) acknowledges that if such entrant is selected as a winner, Sponsor may disclose his/her personal information to service providers of the Sponsor in connection with any of the activities listed in (i) and/or (ii) above.

Personal information collected is otherwise subject to the Sponsor's Privacy Policy available at <https://www.collabriacreditcards.ca/privacy-policy.aspx>.

11. Winners List Requests

To request a copy of the winners list (available after September 22, 2025), including first name, last initial, and province/territory of residence, send an email to help@raven5.com with subject line: **Collabria Financial Services Summer Sweepstakes Winners List Request**. All requests must be received by November 30, 2025 at 11:59:59 PM ET. Requests received after this time will not be fulfilled.

12. Sponsor

Collabria Financial Services Inc. 110 9th Ave SW, Suite #450, Calgary, AB, Canada, T2P 0T1.

13. Administrator

RAVEN5 Ltd. 11 Orsett St, Oakville, ON, Canada, L6H 2N8.

Void outside Canada, in the province of Quebec, and where prohibited by law. All trademarks, product names, logos, and brands used herein are property of their respective owners. Please direct any questions, comments or complaints to the Administrator via email to help@raven5.com.

Application is subject to approval by Collabria Financial Services, Inc.

For current information about Collabria's full range of consumer and business credit cards and further details regarding applicable credit card charges, fees, pricing, and benefits of Collabria credit card product suite, please visit www.collabriacreditcards.ca or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at www.collabriacreditcards.ca/cardholder-agreement to see the agreement that applies to the card of your choice.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated. *Mastercard, World Elite, and the circles design are registered trademarks of Mastercard International Incorporated.

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