“Tangerine Back 2 School Scholarship”

Official Contest Entry Rules

THIS CONTEST IS FOR LEGAL RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO ALL CANADIAN FEDERAL, PROVINCIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. NO PURCHASE NECESSARY TO ENTER OR WIN.

The “Tangerine Back 2 School Scholarship” Contest (the “Contest”) is administered by 55 Rush Inc., (the “Administrator”) who, together with Tangerine Bank are sponsors of the contest (the “Sponsors”). Any questions, comments or complaints regarding the Contest should be directed to the Administrator at 300-174 Spadina Ave., Toronto, ON M5T 2C2. By participating in this Contest, each contestant agrees to be legally bound by these Official Contest Entry Rules (the “Rules”).

1. CONTEST PERIOD

The Contest is run by the Administrator and will take place from **July 10th, 2024 at 4:01:00 p.m. Eastern Time (“ET)** to **October 31st, 2024 at 11:59:59 p.m. ET**. (“**Contest Period**”). Contest Administrator reserves the right to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received applicable eligible entries.

2. ELIGIBILITY

The Contest is open to all legal residents of Canada who:

i. are **sixteen (16)** years of age or older as of the date of entering the Contest and who, if under the age of majority in their province or territory of residence, have received the permission of a parent or guardian, who has agreed to be legally bound by these rules, (see Section 7.7 below) to enter the Contest and potentially become a winner of a prize; and

ii. are a current or recent student at a Canadian high school, College, University of CEGEP or currently accepted to attend an accredited Canadian College or University; and

iii. have only one active 55 Rush account which must be created before October 31st, 2024; and

iv. are not employees, representatives or agents of the Contest Group Entities (defined below), or anyone domiciled with such employees, representatives or agents (whether related or not); and

v. have agreed to comply with applicable laws (including, but not limited to, laws relating to libel and obscenity), assume responsibility for their activities, and not to harass, disrupt, abuse, or invade the privacy rights of others; and

vi. have read and accepted, and agreed to comply with these Rules, and with the Terms and Conditions for 55 Rush found at http://55rush.com/terms.

For the purposes of these Rules, "**Contest Group Entities**" means the Administrator, its parent, sister, affiliated and subsidiary companies, all advertising and promotion agencies, suppliers of prizes (including without limitation Tangerine Bank ("**Tangerine**")), suppliers of materials and services related to the Contest, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Contest.

3. PRIZE

3.1 **Grand Prize:** There is a total of **one (1)** Grand Prize available to be won consisting of: $35,000, deposited into the winner's Tangerine Savings or Chequing Account ("Tangerine Account") or a cheque if the winner does not have a Tangerine Account (the "**Grand Prize**"). The approximate value of the prize is $35,000.

3.2 Campus Bonus Prizes: There are a total of **thirteen (13**) Campus Bonus Prizes available to be won, one awarded for each Eligible Academic Institution (as defined below). Each prize consists of $1,000, deposited into the winner's Tangerine Account (each a "**Campus Bonus Prize**"). The combined total value of all of the Campus Bonus Prizes is $13,000.

One (1) campus bonus prize will be available to students enrolled at each of the following academic institutions:

- Brock University
- McMaster University
- University of Toronto
- Toronto Metropolitan University
- York University
- George Brown
- Fanshawe College
- McGill
- Vanier
- University of British Columbia
- University of Alberta
- Dalhousie University
- St. Francis Xavier University

If a contest entrant is enrolled at an academic institution that is not listed and is otherwise eligible to enter the contest they will be able to select the option for the "All Other Schools" prize. There will be one (1) bonus prize available for "All Other Schools".

All amounts in these Rules are in Canadian dollars. Winners are solely responsible for payment of any applicable taxes and reporting any taxable income associated with a Prize (if any). Prizes cannot be substituted or transferred to a third party.

4. METHODS OF ENTRY

4.1 Contest Entry and Registration: To enter the Contest for a chance to win the Grand Prize and applicable Campus Bonus Prizes, the contestant must complete either the Online Entry and Registration OR the Mail-In Entry and Registration.

a. Grand Prize - Online Entry and Registration: To enter the Contest online for a chance to win the Grand Prize, the contestant must:

i. Visit the Contest website at http://tangerinescholarship.55rush.com/ (the "**Contest Website")**;

ii. Login with an active 55 Rush account **("55 Rush Account**") OR create a new 55 Rush Account. To create a new 55 Rush Account a contestant must provide a valid email, choose a password, and then provide a full name, birth date, current school name, and home postal code. To create a new Account a contestant opt in to receive Commercial Electronic Messages (**"CEM's"**) from 55 Rush (**"55 Rush"**) but may unsubscribe from such messages at any time from within any CEM sent to the user without affecting their entry or odds of winning in the Contest; and

iii. Complete the Contest Entry Form (the "**CE Form**"). To Complete the CE Form contestants must agree to allow 55 Rush Inc. to share their registration details with Tangerine, and agree to the contest rules. Once the CE Form is completed, the contestant must click submit. The contestant will then obtain one (1) entry into the Contest for a chance to win the Grand Prize and will be registered for the Contest.

b. Grand Prize Mail-In Entry and Registration: Alternatively, if a contestant does not wish to enter online and/or create a 55 Rush Account, the contestant may enter by mail. To enter the Contest for a chance to win the Grand Prize via mail, a contestant may: print his/her first name, last name, email address, age, current school name, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to the Administrator, at: 55 Rush, 300–174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Tangerine Back 2 School Scholarship.

Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive one (1) entry into the Contest for a chance to win the Grand Prize and will be registered for the Contest. To be eligible, all mail-in requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage and received by no later than November 5, 2024. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

Incomplete CE Forms or CE Forms with false information will be deemed as invalid and will be disqualified. Only fully completed CE Forms with valid information received by the Administrator's servers during the Contest Period will be accepted for entry into this Contest.

c. Campus Bonus Prize - Online Entry and Registration: To enter the Contest online for a chance to win an applicable Campus Bonus Prize, the contestant must:

i. Visit the Contest website at http://tangerinescholarship.55rush.com/ (the "**Contest Website")**;

ii. Login with an active 55 Rush account **("55 Rush Account**") OR create a new 55 Rush Account. To create a new 55 Rush Account a contestant must provide a valid email, choose a password, and then provide a full name, birth date, current school name, and home postal code. To create a new Account a contestant may opt-in to receive Commercial Electronic Messages (**"CEM's"**) from the 55 Rush (**"55 Rush"**) but may unsubscribe from such messages at any time from within any CEM sent to the user without affecting their entry or odds of winning in the Contest; and

iii. Complete the Contest Entry Form (the "**CE Form**"). To Complete the CE Form contestants must agree to allow 55 Rush Inc. to share their registration details with Tangerine and must select from a list the one (1) Campus Bonus Prize they would like to enter (i.e., for the Eligible Academic Institution they are enrolled in) for a chance to win, and agree to the contest rules. Once the CE Form is complete, the contestant must click submit. The contestant will then obtain one entry into the Contest for a chance to win the selected Campus Bonus Prize and will be registered with the Contest.

d. Campus Bonus Prize Mail-In Entry and Registration: Alternatively, if a contestant does not wish to enter online and/or create a 55 Rush Account, the contestant may enter by mail. To enter the Contest for a chance to win an applicable Campus Bonus Prize via mail, a contestant may: print his/her first name, last name, email address, age, current Eligible Academic Institution name, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to the Administrator, at: Contest Administrator, 55 Rush, 300–174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Tangerine Back 2 School Scholarship - Campus Bonus Prize.

Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive one (1) entry into the Contest for a chance to win the applicable Campus Bonus Prize contest. To be eligible, all mail-in requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage and must be received no later than November 5, 2024. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

Incomplete CE Forms or CE Forms with false information will be deemed as invalid and will be disqualified. Only fully completed CE Forms with valid information received by the Administrator's servers during the Contest Period will be accepted for entry into this Contest.

4.2 Multiple Registration Not Permitted: Contestants can only use the Contest Website (or its iframe) or the Mail-In Entry option to register for the Contest one (1) time in total. If it is discovered that a contestant has attempted to: (i) register more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to register, or

otherwise participate in, the Contest, then (in the sole and absolute discretion of the Administrator) they may be disqualified from participating in the Contest and all of his/her/their entries may be disqualified. Use (or attempted use) of multiple identities, mail-in envelopes, email addresses and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification.

One Registration Per Person: For greater certainty, no contestant may register for the Contest more than once.

4.3 Earning Extra Grand Prize Entries

Registered contestants can earn extra entries into the Grand Prize draw, up to a total maximum of 1,000 extra entries, in the following ways:

a. **Earning Extra Grand Prize Entries - Online Method:** Each registered contestant will have the ability to earn additional entries for the Grand Prize draw ("**Extra Entries**") in the Contest by logging in to their 55 Rush Account and performing specific actions identified by Administrator on the Contest Website (each an "**Action**") which may include but is not limited to: subscribing to specific social media; sharing information about the Contest on social media sites; visiting specific websites; watching specific web videos; entering a specific code; uploading specific text, images or videos ("**Content**"); or completing a survey. Entries will be awarded when the completed Action is received by the Administrator's server;

   Each Action completed and received by Administrator's servers will award a specific number of Extra Entries to the contestant completing the Action, as identified by Administrator in the Action advertisement. Actions may be time limited. All times published in the advertisement of Actions will be Eastern Time. The Administrator reserves the right to amend these Rules in order to add additional means of earning Extra Entries by posting them on the Contest Website. No purchase is necessary.

b. **Earning Extra Grand Prize Entries Alternate Method - No Purchase Necessary:** To earn 1,000 Extra Entries into the Grand Prize draw, alternatively a contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code), current school name, signature, and request for Extra Entries on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), to the Administrator, at: Contest Administrator, 55 Rush, 300-174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Tangerine Back 2 School Scholarship - Extra Entries Request. Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive all Extra Entries available in (a) above added to their total number of entries before the Grand Prize and Campus Prize(s) draw is conducted. To be eligible, all mail-in requests must be postmarked by the end of the Contest Period in a separate envelope bearing sufficient postage. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed mail-in Extra Entries requests.

4.4 Doubling Your Grand Prize Entries: Before the end of the Contest Period, an eligible

contestant who is a Tangerine client can opt to double the number of entries for the Grand Prize draw which he or she earned during the Contest Period ("**Double Your Entries**"). In order to do so, the contestant must visit the Contest Website during the Contest Period and indicate that they are a Tangerine client. To be eligible for Doubling Your Entries via this method, the contestant must be a Tangerine client before the Contest Period ends.

Eligibility for Doubling Your Entries via this method is subject to verification by the Administrator. Contestants who participate in Doubling Your Entries via this method agree to permit Administrator to confirm their eligibility with Tangerine; any contestant who claims that they are a Tangerine client but who cannot be verified as such will be deemed to have provided false information to the Administrator and will automatically be disqualified from the Contest and will forfeit any rights to prize(s). Where the potential winner in the Contest used the Doubling Your Entries method of entry, the Administrator will contact Tangerine to verify that the potential winner is in fact a Tangerine client. By participating in the Doubling Your Entries method of entry, contestants agree to allow Administrator to confirm this information with Tangerine.

4.5 Double Your Entries - No Purchase Necessary. If a contestant who is otherwise eligible for the Contest wishes to participate in Doubling Your Entries without becoming a Tangerine client, the contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code) and signature on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), along with a 50 word or more unique and original essay on how a $35,000 scholarship from Tangerine can help them achieve their educational goals, to the Administrator, at: Contest Administrator, 55 Rush, 300-174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Tangerine Back 2 School Scholarship - Double Your Entries Request. Upon receipt and verification of a contestant's complete mail-in Double Your Entries request in accordance with these Rules, the contestant will receive double the number of entries in the Contest which he or she earned during the Contest Period up to a maximum of 1,000 entries. To be eligible, all mail-in Double Your Entries requests must: (i) be post-marked during the Contest Period; and (ii) be received in a separate envelope bearing sufficient postage. The Releasees (as defined in Section 7.g.) take no responsibility for any lost, stolen, delayed, illegible, damaged, misdirected, postage due, late or destroyed mail-in Double Your Entries requests.

There is a limit of **one (1)** Double Your Entries per contestant permitted (regardless of method of participation). For greater certainty, no contestant may double their number of entries in the Contest more than once regardless of the method of participation.

5. DRAW & WINNER SELECTION PROCESS:

5.1 **Grand Prize Draw:**
On **November 6th, 2024** at **2:00 pm ET** (the **"Draw Date"**) in the city of Toronto, Ontario, at the offices of the Administrator, **one (1)** entry will be randomly selected from all eligible entries received by Administrator during the Contest Period. The contestant who owns the selected entry, and who is otherwise eligible to win, will be the selected contestant who is eligible to win the Grand Prize subject to compliance with these Rules.

5.2 **Campus Bonus Prize Draws:**
On **November 6th, 2024** at **2:00 pm ET** (the **"Draw Date"**) in the city of Toronto, Ontario, at the offices of the Administrator, **one (1)** entry will be randomly selected from all eligible entries received for each Campus Bonus Prize by Administrator during the Contest Period. For example, all eligible contestants attending/enrolled at an Eligible Academic Institution will only be included in the draw for their institution's Campus Bonus Prize for a chance to win one (1) Campus Bonus Prize. The contestant who owns the selected entry, and who is otherwise eligible to win, will be the selected contestant who is eligible to win a Campus Bonus prize subject to compliance with these Rules.

5.3 **Odds of Winning:** The odds of winning the Grand Prize are dependent on the number of eligible entries received by Administrator during the Contest Period in accordance with these Rules. The odds of winning a Campus Bonus Prize are dependent on the number of eligible entries received by Administrator for each eligible academic institution during the Contest Period in accordance with these Rules.

5.4 **Contacting Selected Contestants:** The Administrator or its designated representative will make a minimum of two (2) attempts to contact the selected entrant by email using the information provided at the time of entry within 5 business days of the Draw Date. If the selected entrant cannot be contacted (i.e. does not reply to the email from the Administrator or its representative) within 10 business days of the date they were notified, then he/she may be disqualified (and will forfeit all rights to the Prize) and the Administrator reserves the right, in its sole and absolute discretion, to randomly select an alternate selected entrant from among the remaining eligible entries for that prize draw (in which case the foregoing provisions of this section shall apply to such new selected entrant).

5.5 **Declaration and Release Form; Skill-Testing Question:** In order to be declared the confirmed Grand Prize or Campus Bonus Prize winner, the selected contestant(s) (or, if they are a minor in his/her/their province or territory of residence, his/her/their parent or legal guardian) must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules, correctly answer, in person, a time-limited mathematical skill testing question without assistance of any kind, whether electronic or otherwise, and sign and return within five (5) business days of notification by e-mail, a Declaration and Release prepared by the Administrator which, among other things:

(i) confirms compliance with these Rules;

(ii) acknowledges acceptance of the prize, as awarded;

(iii) releases the Releasees (as defined in Section 7.6) from any liability and damage which could arise out of or in any way related to the Contest and from the awarding, receipt, possession and/or use or misuse of any prize; and

(iv) allows the Licensees (defined in Section 6.8 (a)(i.) below) to use, reproduce and/or publish in any related publicity, his/her/their name, photograph, image, likeness, biographical information, any statements made regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), without any compensation or further attribution or notification.

If the selected contestant:

(i) does not correctly answer the mathematical skill-testing question in the time and manner prescribed;

(ii) fails to return the properly executed Declaration and Release within the specified time;

(iii) cannot accept the prize for any reason; or

(iv) otherwise fails to comply with the Rules;

then they will be disqualified (and will forfeit all rights to the prize) and the Administrator reserves the right, in its sole and absolute discretion, to select by random draw from among all remaining eligible entries an alternate selected contestant as the potential winner of the applicable prize (in which case the foregoing provisions of this section shall apply to such new potential prize winner). Notwithstanding any other provision of these Rules, the Administrator reserves the right to determine how the presentation of a prize will occur and this may be either in a media event, by mail or in person.

6. PRIZE DELIVERY

6.1 **Prize(s) Delivery:** The Administrator or its representatives will arrange delivery of the Prize(s). Please allow six (6) to eight (8) weeks from Draw Date(s) for delivery.

7. GENERAL TERMS AND CONDITIONS

7.1 **Verification of Entry:** The Administrator reserves the right, in its sole and absolute discretion, to verify or require proof of identity and/or eligibility (in a form acceptable to the Administrator) from any contestant in this Contest, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest, including enrollment at an Eligible Academic Institution if applicable. Contestants whose entry cannot be verified to the satisfaction of Administrator in its sole and absolute discretion may be disqualified from the Contest and will not be eligible to win a prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this Contest will be the Contest server machine(s) in Eastern Time.

7.2 **No Liability**: The Releasees (defined below in Section 7.6) will not be liable for: (i) any failure of the Contest website, Administrator servers or other 55 Rush Inc. Administered sites during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any 55 Rush Account or Tangerine account registration for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury or damage to a contestant's, or any other person's computer related to or resulting from participating or downloading any material in the Contest; and (v) any combination of the above.

7.3 **Acceptance of Prize(s):**

a. Prize(s) must be accepted as awarded and are not transferable or assignable (except in Administrator or any prize supplier's sole and absolute discretion);

b. The costs of anything not specifically stated as included in the prize are the sole responsibility of the winner;

c. If the winner does not utilize any part(s) of their prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;

d. Sponsors reserve the right at any time to:

(i) Place reasonable restrictions on the availability or use of the prizes or any component thereof; and

(ii) Substitute a prize or a component thereof for any reason with a prize or a prize component of equal or greater value.

e. By accepting a prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 7.6) if the prize or a component thereof does not prove satisfactory, either in whole or in part.

7.4 **Number of Prizes/Winners:** By entering the Contest, each contestant acknowledges that the Sponsors shall not be required under any circumstances to award more prizes than the number of available prizes, as set out in these Rules.

7.5 **Termination or Amendment of Contest:** The Administrator reserves the right, in its sole and absolute discretion, to void any entry and/or withdraw, suspend, amend or terminate this Contest in whole or in part (or to amend these Rules) in any way at any time without prior notice, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Administrator that, in the Administrator's sole discretion determines, interferes with the proper conduct of this Contest as contemplated by these Rules, or in the event of any accident, printing, administrative, or other error or any kind, or for any other reason. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the person will be automatically disqualified and the Administrator reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Administrator reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or time frames stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any contestant, entry, with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Administrator, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

7.6 **Release and Exclusion of Liability**. By entering or attempting to enter the Contest, each contestant and/or purported contestant agrees to release, discharge, and forever hold harmless the Contest Group Entities, and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, the "**Releasees**") from any and all claims, actions, damages, demands, manner of actions, causes of action, suits, debts, duties, accounts, bonds, covenants, warranties,

indemnities, claims over, contracts and liabilities of whatever nature or kind arising out of, or in connection with the contestant's participation or attempted participation in the Contest, compliance or non-compliance with these Rules and acceptance, use or misuse of any prize. The Releasees will not be responsible for lost, incomplete, late or misdirected entries or for any failure of the Contest Website during the Contest Period, or for any technical malfunction or other problems with, any telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software or for any technical problems or traffic congestion on the Internet or at any website, or any combination of the foregoing, and will not be liable for any resulting injury or damage to any person or property arising from, or relating to, that person's or any other person's participation or attempted participation in the Contest.

7.7 **Minors:** For greater certainty, where the selected contestant is under the age of majority in his/her/their province or territory of residence, as a pre-condition to the selected contestant being declared the winner and receiving the prize, the parent or legal guardian of the selected contestant must consent in writing to the selected contestant being declared a winner and receiving a prize and must also sign and return to the Contest Administrator the Administrator's form(s) of Declaration and Release documentation (see Section 4.8 above).

7.8 **Name/Image of Winners:**

a. By entering the Contest, each contestant:

(i) grants to the Administrator, its affiliates, and Tangerine (collectively, **Licensees**"), in perpetuity, a non-exclusive, irrevocable license to publish, display, reproduce, modify, edit or otherwise use (as the Licensees may in their sole discretion deem appropriate and without right of approval by the contestant) his/her/their name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification;

(ii) agrees that anything created by the Licensees which is derived from the contestant's voice, photograph, image, likeness or any statements the contestant make regarding a prize, is owned by the Administrator, its affiliates or prize suppliers, as applicable; and

(iii) on his/her/their own behalf, and on behalf of his/her/their heirs, executors, administrators, personal representatives, successors and assigns, hereby release and discharge the Releasees (as defined in Section 7.6) from and against any and all claims (whether known or unknown, in law or in equity) that they or any of his/her/their heirs, executors, administrators, successors, or assigns may have or that may later accrue against any of the Releasees for any damage, loss, liability, costs, legal fees, expenses or injury based on publicity rights, defamation, libel, slander, portrayal in a false light, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action arising out of or relating directly or indirectly in any way to the entry, or use of his/her name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice.

b. Subject to subsection (i) above, if a contestant has any questions or does not wish the Administrator or any other Licensee to use any or all of his/her/their name, photograph, image, likeness, biographical information, any statements made regarding the prize, place of residence, and/or voice for purposes other than Contest administration, please contact the Administrator at 300-174 Spadina Ave, Toronto, ON, M5T 2C2.

7.9 **Dispute:** In the event of a dispute regarding who submitted an entry, entries will be deemed to have been submitted by the authorized account holder of the email address submitted at the time of entry. "**Authorized account holder**" is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. A contestant may be required to provide proof that they are the Authorized account holder of the email address associated with the selected entry and, if applicable, that they have all necessary consents, permissions and/or licenses as required by these Rules.

7.10 **Personal Information**: By entering this Contest, each contestant expressly consents to the Sponsors, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her/their entry for the purpose of administering the Contest and in accordance with Administrator's privacy policy (http://55rush.com/privacy), and expressly consents to Tangerine, its agents and/or representatives, storing, sharing and using any personal information shared with Tangerine by Administrator pursuant to these Rules for the purposes outlined in these Rules and in accordance with Tangerine's Privacy Agreement (https://www.tangerine.ca/en/privacy), unless the contestant otherwise specifies by giving Administrator notice in writing. In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, these Rules shall prevail, govern and control.

7.11 **List of Winners:** For a list of the prize winners, available after November 30th, 2024, the contestant may send a letter along with a self-addressed postage stamped envelope to Tangerine Back 2 School Scholarship Winner's Request List, at 300-174 Spadina Ave, Toronto, ON, M5T 2C2. The winners first initial, last name and city of residence will be available until November 30th, 2024.

7.12 **Sponsor's Decisions:** This Contest is subject to all applicable federal, provincial, municipal and local laws and regulations. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all contestants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of contestants and entries.

7.13 **Tangerine, Facebook/Twitter or any Social Media Disclaimer (i.e. YouTube etc)**: The Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any Social Media (collectively, "**Third Parties**"). Each contestant acknowledges that they provide his/her/their information to the Administrator and not to any Third Parties unless contestant opts in to provide personal information to Tangerine at the time of registration. The information a contestant provides to Administrator will only be used for the administration of this Contest and in accordance with the Administrator's privacy policy located at http://55rush.com/privacy. All Third Parties are completely released of all liability by each contestant in this Contest. Any questions,

comments or complaints regarding the Contest must be directed to the Administrator and not to any Third Party.