

## 2019 CDCB Customer Appreciation Contest Full Contest Rules -

NO PURCHASE NECESSARY. YOUR PARTICIPATION IN THIS CONTEST CONSTITUTES FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE CONTEST RULES AND REGULATIONS. BY PARTICIPATING IN THE CONTEST, EACH PARTICIPANT REPRESENTS AND WARRANTS THAT THEY MEET THESE ELIGIBILITY REQUIREMENTS AND THAT THEY HAVE READ, ACCEPT AND AGREE TO BE LEGALLY BOUND AND COMPLY WITH THESE RULES (THE "CONTEST RULES").

### CONTEST PERIOD

The 2019 BMO CDCB Customer Appreciation Contest (the "Contest") begins on May 22, 2019, at 12:00:01 a.m. Eastern Time ("ET") and ends on September, 25 2019, at 11:59:59 p.m. ET (the "Contest Period").

### ELIGIBILITY

This Contest is open to **Canadian Defence Community Banking (CDCB), Bank of Montreal customers** who have a BMO Canadian Dollar Primary Chequing Account under a **CDCB Bank Plan** (Performance Plan; AIR MILES Plan or Premium Plan) as of September, 25, 2019, who are legal residents of Canada and have reached the age of majority in their province or territory of residence. BMO accounts under a CDCB Bank Plan opened after September, 25, 2019, do not qualify.

Employees (and those people with whom they are domiciled) of Bank of Montreal, and/or their subsidiaries or affiliates (collectively "BMO" or the "Sponsor"), or their respective advertising and promotional agencies, prize suppliers or the independent Contest administrator and their respective representatives are not eligible to enter the Contest.

### HOW TO ENTER

No Purchase Necessary:

When you open a BMO Canadian Dollar Primary Chequing Account under a CDCB Bank Plan (Performance Plan; AIR MILES Plan or Premium Plan) May 22, 2019 and September, 25, 2019, you will automatically be entered into the contest for the draw.

For existing BMO Canadian Defence Community Banking (CDCB) customers with a BMO Canadian Dollar Primary Chequing Account under a CDCB Bank Plan:

- Visit [bmo.com/cdcbcontest](http://bmo.com/cdcbcontest) and complete all the required fields in the online registration form.
- Once you have completed your registration, you will be entered into the contest for the draw.

Each "lead account" on the CDCB Bank Plan will be entered as one eligible. The "lead account" must be open and in good standing on September 25, 2019 in order to qualify as an entry. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

### PRIZES

There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued at \$80,000 available to be won during the Contest Period. There will be one (1) Grand Prize of \$20,000 cash and an additional twelve (12) prizes of \$5,000 cash for a total value of \$60,000.

There is a maximum of one (1) Prize per person. By accepting the Prize, the winner agrees that he or she is solely responsible for any consequences of accepting the Prize. The Prize is not transferable and will be awarded to the winners only. The Prize must be accepted as awarded.

#### DRAW AND WINNER SELECTION

On November 1, 2019, in Toronto, ON, starting at approximately 10:00 a.m. ET, one (1) eligible entrant will be selected by random draw from all eligible entries for the Grand Prize of \$20,000 cash; another twelve (12) eligible entrants will be selected by random draw from all eligible entries for the additional twelve (12) cash prizes of \$5,000. The odds of winning depend on the total number of eligible entries during the Contest Period.

The first entrant whose name is selected at random from all eligible entries will be awarded the Grand Prize. All prize winners will be notified by telephone or email at the telephone number or email address associated with the entrant's BMO Account within seven (7) calendar days of the draw date. Before being declared a winner, the selected entrant must first correctly answer, unaided, a time-limited mathematical skill-testing question to be administered by telephone or mail.

The selected entrants will be required to sign and return, within ten (10) calendar days of notification, the Sponsor's standard form of Declaration of Liability, Waiver and Publicity Release (the "Release") which, among other things:

- a. confirms compliance with the Contest Rules;
- b. releases the Contest Sponsor, its affiliated companies and agents, advertising and promotion agencies and each of their respective officers, directors, agents, representatives, successors (collectively "Released Parties") and assigns from any liability in connection with the Contest, the entrant's participation therein and/or the awarding and use or misuse of the Prize or any portion thereof; and
- c. grants to the Released Parties the right to use the selected entrant's name, address (city and province/territory) and likeness in any form of advertising relating to the Contest without further notice or compensation in any publicly or for promotional purposes carried out by or on behalf of the Sponsor. If a selected entrant does not meet any one of the Contest conditions as follows:
  - i. the selected entrant cannot be contacted by mail or telephone within ten (10) calendar days of selection or there is a return of any prior notification as undeliverable;
  - ii. the selected entrant fails to correctly answer the mathematical skill-testing question;

- iii. the selected entrant's BMO Account is closed or is not in good standing; or
- iv. the selected entrant does not sign and return the properly executed Release within the specified time, that entry can, in the sole and absolute discretion of the Sponsor, be disqualified and the Sponsor shall be entitled to select a new eligible winner from all remaining eligible entries.

The Sponsor is not responsible for any failure to contact any potential winner, whether as a result of human error or otherwise. Once declared a winner, the selected entrant will be directed as to how to claim his or her Prize.

## GENERAL

1. This Contest is subject to all applicable federal, provincial and municipal laws and regulations.
2. All entries become the property of the Sponsor and will not be returned and proof of submission of a registration form or entry will not be proof of submission.
3. By entering the Contest, each entrant agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the contest judges with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. For Quebec residents: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
4. By entering this Contest, entrants agree to hold harmless the Released Parties against any and all liability, damages or causes of action (however named or described) with respect to or arising out of:
  - i. entrant's participation in the Contest;
  - ii. the receipt or use/misuse of the prize (or any component thereof) awarded therein; and
  - iii. the administration of the Contest and distribution of the prizes.
5. All entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification):
  - i. for the purposes of verifying an individual's eligibility to participate in this Contest;
  - ii. for the purposes of verifying the eligibility and/or legitimacy of any entry entered (or purportedly entered) for the purposes of this Contest; and/or
  - iii. For any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor.

6. The Sponsor reserves the right to disqualify any person and void any entries of that person who it believes has tampered with the entry process or any other component of the Contest, whose conduct or action affects the administration, security or fairness, integrity or proper conduct of the Contest, or who fails to meet or abide by the Contest Rules.
7. The Sponsor will not be responsible for late, lost, illegible, fraudulent, misdirected, incomplete, destroyed registration forms or entries or for entries bearing insufficient postage. All such registration forms and/or entries will be void.
8. The Sponsor does not assume any responsibility and will not be liable for any failure of the telephone number(s) during the Contest, tampering, theft, defects, viruses, human errors including negligence, deletions, technical or telephone, computer line, network, server, access providers, computer equipment or software problems, undeliverable messages, computer errors, lost, misdirected, late or incomplete entries or inaccurate capture of information or any online difficulties that may result in computer damage or malfunction or the failure of the Sponsor to receive or process any entry and otherwise award any prize. The Sponsor is not responsible for printing errors appearing in these rules or related Contest materials. In addition, the Sponsor will not assume any responsibility of any nature whatsoever in all cases where their inability to hold the Contest or to remit the prizes to the winners results from a cause beyond their control, including acts of god, weather conditions, strike, lock-out or other labour dispute.
9. Any attempt to deliberately damage any telephone number or website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws, and should an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.
10. The Sponsor, with the consent of the Régie (if applicable), reserves the right to cancel or suspend this Contest in the event of any accident, printing, administrative, or other error of any kind without prior notice or obligation.
11. The Sponsor reserves the right subject to the approval of the Régie (if applicable) to withdraw or amend this Contest in any way, in the event of an error, tampering, unauthorized intervention, fraud or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules.
12. By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her entry for the purpose of administering the Contest and in accordance with Sponsor's Privacy Policy available at: [bmo.com/privacy](http://bmo.com/privacy).