

Rules and Regulations

Gulf and Fraser 2022 RESP Promotion Official “Brighter Tomorrow Colouring Contest” for International Credit Union Day

Agreement

No purchase is necessary to enter this contest. By entering, you agree to be bound by these contest rules and the decisions of Gulf and Fraser Fishermen’s Credit Union (doing business as “Gulf and Fraser”), the contest sponsor, which are final.

How to enter

One entry will be awarded when a child, member or non-member, age 12 and under, submits their “Brighter Tomorrow” Credit Union Day 2022 colouring sheet during the contest period of Thursday, October 13, 2022, to Wednesday, November 30, 2022, the official Contest Closing Date. All entries must be received by five o’clock pm (5:00 pm) Pacific Standard Time on November 30, 2022 (the “Contest Closing Time and Date”).

Only one entry per child will be accepted.

Prizes

Three Registered Education Savings Plan (RESP) prizes are available to be won.

The total value of the first prize is \$500 CDN (five hundred dollars).

The total value of the second prize is \$250 CDN (one hundred and fifty dollars).

The total value of the third prize is \$150 CDN (one hundred dollars).

There are three prizes available to be won:

One (1) Grand Prize Winner will receive a G&F RESP product worth \$500 CDN.

One (1) Second Prize Winner will receive a G&F RESP product worth \$250 CDN.

One (1) Third Prize Winner will receive a G&F RESP product worth \$150 CDN.

Non-members will be required to open a membership, and be subject to the rules and regulations of G&F credit union membership, to claim the prize.

How to win

A random draw will be made on December 1, 2022, at 401 - 7300 Edmonds Street, Burnaby, BC, V3N 0G8. At the drawing, the winning 3 (three) entries will be randomly selected from all eligible entries received. Chances of winning will be dependent upon the number of eligible entries.

By entering the contest, all entrants agree to be bound by these official contest rules and agree to the decisions made by Gulf and Fraser with respect to all aspects of this contest. The contest is open to residents of British Columbia who are 12 years of age or younger on October 14, 2022. Excluded from winning, are employees and Directors of Gulf and Fraser, their respective advertising or promotional agencies, or family members with whom any such employees or Directors are domiciled (live in the same household).

By entering the contest, the selected entrants agree to the use of their first name, submitted artwork, photograph, voice and/or statements without compensation other than the prize offered. All entries become the property of Gulf and Fraser and will not be returned.

Gulf and Fraser reserves the right to cancel this contest for any reason whatsoever, including but not limited to, printing errors in the contest promotional materials and/or factors affecting any aspect of the prize resulting from situations affecting the prize’s supplier(s) that are beyond the reasonable control of Gulf and Fraser. The contest is subject to all Federal, Provincial and Municipal regulations and is void where prohibited by law.

Claiming a prize

Selected entrants will be contacted by phone or in any other manner determined by Gulf and Fraser. In order to claim a prize and be declared a winner, the selected entrants will be required to correctly answer, without assistance of any kind, a time limited mathematical skill-testing question to be administered by mail or telephone at a pre-arranged mutually convenient time. If a selected entrant fails to correctly answer the skill-testing question, the next entry drawn will be eligible for the prize.

No purchase/activity necessary

To enter without making an eligible purchase/activity, please mail a 200 word, original, hand-written essay on "Why I want to win the Gulf and Fraser Credit Union Day RESP Contest" along with your name, age, address and telephone number and/or email address to Gulf and Fraser, 401 - 7300 Edmonds Street, Burnaby, BC V3N 0G8. Only one contest entry without purchase/activity is allowed per person for the entire contest period. Hand-written entries should be postmarked no later than November 21, 2022 and must be received by 5:00 pm Pacific Standard Time on November 30, 2022.