

Contest rules "A renewal, a world of possibilities"

1. MANDATORY RULES

Subject to applicable laws, these rules govern all aspects of the contest "A renewal, a world of possibilities."

2. CONTEST DURATION

The contest "A renewal, a world of possibilities" will begin on February 3, 2025, and will end on March 30, 2025, at 11:59 PM EST.

3. ELIGIBILITY

To be eligible for the contest, you must : Have reached the age of majority and be a resident of the province of Quebec ; Not be an employee of Multi-Prêts or any subsidiary, not be a broker affiliated with the agency or firm, not be part of advertising or promotion agencies, and not reside at the same address as or have dependency ties with any of the aforementioned individuals.

4. HOW TO PARTICIPATE

Complete the entry form between February 3, 2025, and March 30, 2025, at 11:59 PM EST. Limit of one entry per person. Participants must fill out the online form on the following web page : <https://www.multi-prets.com/en/your-mortgage-with-complete-peace-of-mind/>

No purchase required.

You may also participate by sending your complete contact details and a 50-word text explaining "Why you deserve a chance to win" the Contest "Your Mortgage with Peace of Mind," 525 Viger Avenue West, Suite 502, Montreal, Quebec, H2Z 0B2. Please include your name, address, city or municipality, postal code, phone number, and email address (optional). Entries must be postmarked no later than March 30, 2025, the contest closing date. Limit of one entry per person per civic address.

5. PRIZES TO BE WON

A gift card valued at \$3,000 for travel with Aqua Terra. The confirmed winner will be responsible for any tax implications resulting from accepting the prize, as well as any damages of any nature that may arise from accepting or using the prize. Multi-Prêts reserves the right, at its sole and absolute discretion, to replace a prize or part of it with a prize of equivalent or greater value, including a cash prize.

6. DRAW

On April 3, 2025, at 10:00 AM, a random electronic draw will be conducted among all eligible contest participants who entered in accordance with the terms described in these Rules. Odds of winning depend on the number of participants and eligible entries received during the contest period.

7. PRIZE AWARDING

After the draw, the declared winner will be informed by email on how their prize will be delivered. Before being declared a winner, the participant must correctly answer a mathematical skill-testing question. An incorrect answer automatically disqualifies the participant. If the answer is incorrect or the participant is ineligible for any other reason, the prize will simply be forfeited.

7.1. To be declared a "confirmed winner," the participant must :

Be contacted by Multi-Prêts contest organizers within five (5) business days following the draw. Meet the conditions outlined in sections 2, 3, and 4 of the contest rules. Correctly answer a mathematical skill-testing question sent by email by Multi-Prêts contest organizers or included in the Multi-Prêts declaration and release form. Sign the Multi-Prêts declaration and release form, which will be sent by mail, electronically, or by fax, and return it to the contest organizers at the address provided within one business day of its receipt.

7.2. Disqualification

If the participant fails to meet any of the above conditions, they will be disqualified and will not receive any prize. In such a case, Multi-Prêts reserves the right, at its sole discretion, to select another participant electronically (or by another draw method) or to cancel the prize.

7.3. Prize Delivery

The prize will be awarded to the winner within 60 days of Multi-Prêts receiving the signed declaration and release form from the selected participant.

8. PRIZE ACCEPTANCE

The prize must be accepted as awarded; no substitutions or transfers to another person are allowed.

9. LIABILITY EXCLUSION

Multi-Prêts, the contest organizers, and their authorized representatives will assume no responsibility of any kind in cases where their inability to act results from events or situations beyond their control, including strikes, lockouts, or other labor disputes.

10. MISCELLANEOUS

The contest organizers and Multi-Prêts disclaim all liability for any losses, damages, or personal injuries arising from the awarding of this contest prize. Contest rules are available on the website at the following address : <https://www.multi-prets.com/en/your-mortgage-with-complete-peace-of-mind/> This contest is subject to all applicable municipal, provincial, and federal laws and regulations.

11. PUBLICITY

By participating in the contest, the confirmed winner authorizes, if required, Multi-Prêts and its subsidiaries, contest organizers, and their authorized representatives to use their name and/or photographs and/or films for advertising purposes, without compensation.

12. CANCELLATION OR MODIFICATION

Multi-Prêts reserves the right, at its sole discretion, to modify, cancel, terminate, or suspend the contest in whole or in part.

13. DISPUTE

Any dispute regarding the organization or conduct of this contest may be submitted to the Régie des alcools, des courses et des jeux for resolution. Any dispute regarding the awarding of a prize may be submitted to the Régie solely for intervention to resolve the issue.