



Official Contest Rules and Regulations

By entering The "Win \$34,000.00 Cash" (*"The Contest"*) entrants agree to abide by these Official Contest Rules and Regulations and the decisions of the sponsor, Neighbourhood Dominion Lending Centres (the "Sponsor"), which are final.

THE PRIZES

There will be twenty-six (26) prizes (the "Prizes") awarded, consisting of twenty-four (24) one thousand dollar (\$1,000.00) cheques and two (2) Grand Prizes of \$5,000.00 each.

- Twelve (12) prize draws of \$1,000.00 for the borrowers, and (12) prize draws of \$1,000.00 for the referral source.
- One (1) Grand Prize of \$5,000.00 for the borrower and one (1) Grand Prize of \$5,000.00 for the referral source.
- All ballots for the \$1,000.00 prizes (including winning ballots), will automatically be entered into the Grand Prize Draws of \$5,000.00 for the borrower and \$5,000.00 for the referral source.

During the contest period, a borrower who closes a mortgage and that same borrower refers another borrower and closes that mortgage during the contest period is eligible to win both grand prizes of \$5,000.00 totaling a Win of \$10,000.00

During the contest period, a referral source who closes his/her own mortgage and that same referral source refers another borrower and closes that mortgage during the contest period is eligible to win both grand prizes of \$5,000.00 totaling a Win of \$10,000.00

- ***A borrower is eligible to win more than one monthly prize***
- ***A referral source is eligible to win more than one monthly prize***

• The Sponsor will not be responsible for any costs incurred for transferring or redeeming monies out of this account.

• The Sponsor will not be liable to anyone who bears any negative tax implications, including penalties or other assessments imposed by Canada Revenue Agency, as a result of accepting all or part of the Prize.

• Subject to the winners' option to accept all, part, or none of the Prize, the Prize must be accepted as awarded without substitution and no warranties or guarantees regarding the Prize are expressed or implied.



- In the event that the winner is unable or chooses not to accept all or part of the Prize, no compensation or substitution prize will be provided.

The draw date may be extended at the Discretion of the Sponsor, by no more than a period of 90 days. In this case written notice will be given to all contest participants via the Neighbourhood Dominion Lending Centres website at www.ndlc.ca

THE CONTEST PERIOD

This Contest runs from November 30, 2016 at 12:00 a.m. to November 30th, 2017 at 11:59 p.m. (ET) (the "Contest Period").

HOW TO ENTER

After closing a mortgage (including refinances or switches) with a participating Neighbourhood Dominion Lending Centres Mortgage Agent/Broker, or referring a mortgage that closed with a participating Neighbourhood Dominion Lending Centres Mortgage Agent/Broker, you will automatically be entered in to the contest.

Two available ballots will be awarded per closed file. The first ballot will be for the borrower(s) themselves. The second ballot will be for the referral source(s), which must be confirmed as the source of the closed mortgage. In the case that no referral source is provided, only one ballot will be awarded for each closed file. Should a Neighbourhood Dominion Lending Centres borrower provide a referral, than they will be entitled to an entry ballot attached to the closed file. Every ballot must be attached to a confirmed closed transaction to be valid as an entry to the contest, and will be monitored closely.

During the contest period, a borrower who closes a mortgage and that same borrower refers another borrower and closes that mortgage during the contest period is eligible to win both grand prizes of \$5,000.00 each totaling a Win of \$10,000.00

During the contest period, a referral source who closes his/her own mortgage and that same referral source refers another borrower and closes that mortgage during the contest period is eligible to win both grand prizes of \$5,000.00 each totaling a Win of \$10,000.00

- ***A borrower is eligible to win more than one monthly prize***
- ***A referral source is eligible to win more than one monthly prize***

All fully and properly completed ballots must be submitted to the Neighbourhood Dominion Lending Centres Head Office at 1140 Stellar Drive, Newmarket, ON, L3Y 7B7 with each closed file. Failure to
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complete and submit ballots with each closed file will result in the voiding of all ballots attached to any files. All files and ballots must be submitted into head office within five (5) business days of the draws, otherwise ballots may be voided. Neighbourhood Dominion Lending Centres, its Officers, and Directors will not be responsible or liable for any undelivered or ineligible ballots.

Entries must be received during the Contest Period.

WHO CAN ENTER

This Contest is open to all legal residents of Canada who are the age of majority in the province in which they reside on the Contest close date. The contest is not open to employees, agents and representatives of the Sponsor, Sponsor's subsidiaries, advertising and promotional agencies, suppliers of Prizes, material and services in connection with the Contest or any other person directly related to the holding of the Contest, as well as members of their immediate families (father, mother, brothers, sisters, children,) their legal or common-law spouse and any individual with whom such employees, agents and representatives reside.

Only one valid email address per mortgage application.

For each referral made by a client an additional entry will be made on behalf of the entrant. The new referral will also be entitled to an entry for the contest.

All ballots must be associated with an active Neighbourhood Dominion Lending Centres participating Mortgage Agent/Broker for his/her client or referral source to be eligible for draws.

Contest is not open to bank employees or bank representatives, where the bank guidelines do not permit acceptance of monetary gifts of \$1,000.00, or \$5,000.00.

Co-brokered deals with a non-NDLC Mortgage Agent/Broker are not eligible for the contest.



CONTEST DRAW

Ten (26) random draws will be conducted at the Neighbourhood Dominion Lending Centres office located at 1140 Stellar Drive, Newmarket ON or designated locations to be announced on the dates set out below, from all eligible entries received during the Contest Period.

Draw Schedule:

Dates

Prizes awarded monthly

December 9, 2017 – Grand Prize Draw

The odds of winning depend on the number of eligible entries received up to the time of each draw.

Eligible entries that are not selected on a draw date will be carried over to the next draw.

HOW TO WIN

Each selected entrant must first correctly answer, unaided, a time-limited, mathematical skill-testing question. The selected entrants will be contacted by email by a representative of the Sponsor to make arrangements for administering the skill-testing question. Arrangements will be made for the awarding of the Prize at the time the skill-testing question is administered and correctly answered.

If a selected entrant cannot be reached by telephone by the Sponsor within 7 business days after the draw, or if, for any other reason, the Prize cannot be awarded, another Contest entry will be randomly selected and so on, until all the Prizes have been awarded.

Selected entrants must sign and submit to the Sponsor a declaration and release that may include, without limitation, authorization for the Sponsor and its agents to announce and publish the selected entrant's name, address (city and province only) and/or photograph or image or other likeness, without further compensation, at any time and from time to time, in any future publicity. Such declaration and release must be received by the Sponsors office for **The \$34,000.00 Cash Giveaway** c/o Neighbourhood Dominion Lending Centres at 1140 Stellar Drive, Newmarket, ON, L3Y 7B7 or by fax at **905-715-7904** on or before the third (3rd) business day following the date that the selected entrant was first contacted by the Sponsor.

PRIVACY POLICY

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The Sponsor is committed to respecting entrants' privacy rights. Any personal information collected will be handled in strict accordance with the Neighbourhood Dominion Lending Centres privacy policy at www.ndlc.ca and all applicable privacy legislation. The Sponsor will not sell an entrant's personal information collected for this Contest to any third parties. Unless an entrant has consented by signing the Entry Ballot to receive information from members of Neighbourhood Dominion Lending Centres about their products and services. Any personal information collected for this Contest shall be used by the Sponsor solely for the purpose of managing and administering this Contest.

GENERAL TERMS AND CONDITIONS

Any person who enters or tries to enter the Contest in a manner which is unfair to the other entrants will be automatically disqualified and could be referred to the appropriate authorities.

Any attempt to deliberately damage any website or to undermine the legitimate operation of this contest is a violation and considered criminal or civil loss. Should any attempts be made, contest organizers reserve the right to seek remedies and damages to the fullest extent permitted by the law, including criminal prosecution.

Contest organizers reserve the right in their sole discretion to cancel, suspend, or extend, any portion of this contest should a virus, bug or any other cause beyond reasonable control of the contest organizer interfere with the security or proper administration of the contest.

Neighbourhood Dominion Lending Centres assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for technical malfunctions including but not limited to the Neighbourhood Dominion Lending Centres website, telephone network or lines, computer online systems, servers, access providers, computer equipment, software, email failures, internet or website traffic congestion, including any damage or injury to a person's computer related to or resulting from playing or downloading any materials in this promotion.

The contest is subject to the applicable federal, provincial and municipal laws. The rules govern all aspects of the contest and are binding upon all entrants.

The prize giveaway(s) are only open to referral sources and clients of participating Neighbourhood Dominion Lending Centres Agents and Brokers.

Neighbourhood Dominion Lending Centres reserves the right to amend the Official Contest Rules at any time, as deemed fit by management, without written notice to participants.