CIBC Costco Mastercard Employee Trivia Contest Rules:

All entrants agree to comply with the following rules.

The Contest Period: The Contest runs from 12:01 am EST March 3, 2022 to 11:59 pm EST, March 17, 2022 inclusive (the "**Contest Period**").

The Prize: There are twenty-six prizes available, including one (1) grand prize consisting of a \$2,000 Costco gift card (awarded as a Costco Shop Card). The total approximate retail value of this prize is \$2,000 CDN. There are twenty-five additional prizes available, each consisting of a \$100 Costco gift card (awarded as a Costco Shop Card). The approximate retail value of each of the twenty-five additional prizes is \$100 CDN. Prize value subject to deduction of applicable income taxes as prizes will be considered to be a taxable benefit.

Eligibility: The contest is open to you if you are a legal resident of Canada, have reached the age of majority in your province/territory of residence as of the date of entry and are an employee (including either a casual or contract employee or an employee on leave) of CIBC in Canada on the date of entry and at the time the contest closes on March 17, 2022, as determined by CIBC in its sole discretion using its current records (collectively "CIBC Employee"). Anyone who is selected as a potential winner but who is no longer a CIBC Employee for any reason before being confirmed a winner, is not eligible to win.

Excluded from eligibility are the Contest administrators or judges (collectively, the "**Promotion Entities**"), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related).

To Enter: No purchase necessary. There are a maximum number of five (5) ballots available per individual. One (1) ballot entry will be generated for viewing the video, and one (1) ballot entry will be generated for each correctly answered trivia question. Entrants must include their name and contact details in full on the ballots and must submit ballots after watching the CIBC Costco Mastercard employee video during the Contest Period online via the following website: www.employeebankingcontest.com.

The Draw: On March 18, 2022, a random draw will be made by a representative of CIBC at 312 Adelaide St W, Toronto, ON M5V 1R2 from all entries received during the Contest Period. The odds of winning the prize depend on the total number of entries received. The name drawn for the prize will be announced and the person contacted. CIBC will attempt to contact the selected entrant by phone or email and must answer a skill-testing question to be awarded the prize. If the selected entrant cannot be contacted within one week of the draw date, then he/she may be disqualified and CIBC reserves the right, in its sole and absolute discretion, to randomly draw an alternate entrant from among the remaining entries (in which case the process set out above will apply to the new selected entrant). CIBC will contact only the person whose name is drawn.

To Win: If your entry is drawn and you comply with these Contest Rules, you will be required to answer, unaided, a time-limited, mathematical skill-testing question in a pre-arranged telephone or email interview in order to be awarded the prize. If you do not answer correctly or if you do not comply with these rules, you will be disqualified and will not receive the prize. In such a case,

another entrant will be selected for a chance to win the prize. To be confirmed as the winner of the prize, you must also: (a) have complied and continue to be in compliance with these rules; and (b) sign a release form, which provides a release and consent to the use of the winner's name, address, comments and/or photograph in advertising or other publicity by CIBC and/or its agent, without any further payment or other compensation, and return the signed release form to CIBC and/or its agent within 14 days of the date the material was sent.

General: The prize must be accepted as awarded, without substitutions or transfers. Any additional costs incurred in collecting and using the prize are the winner's responsibility. If the prize is unavailable for any reason, CIBC reserves the right to substitute a prize of equal or greater value. CIBC and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment. All decisions of CIBC are final and binding on all entrants. All entries become the property of CIBC and none will be returned. CIBC assumes no responsibility for lost, delayed, illegible, destroyed or misdirected entries or for lost or unavailable ballot boxes. Contest entrants forever release and discharge CIBC, its officers, directors, employees, affiliates, agents, advertising and promotional agencies and contest suppliers, their successors and assigns, from any and all actions, causes of action, claims, costs and payments for damages, loss or injury, however occurring as a result of participating in this Contest or accepting and using the prize. CIBC reserves the right to terminate, modify or suspend the Contest for any reason in its sole discretion and without notice, including if events beyond its reasonable control make continuation unfeasible. This contest is subject to all relevant laws.

Prize Claim Deadline: All prizes that have not been claimed by May 18, 2022 will not be awarded.

Limitation of Liability: BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT SPONSOR. CONTEST JUDGES AND THE PROMOTION ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM THE CONTEST, INCLUDING THE ACCEPTANCE. POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). FURTHER, BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT SPONSOR, CONTEST JUDGES AND PROMOTION ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CONTEST, INCLUDING ACCESS TO AND USE OF THE CONTEST WEBSITE, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

For Quebec Residents Only: Any dispute regarding the organization of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.