

“Scotiabank \$20K Giveaway” Contest

Official Contest Entry Rules

THIS CONTEST IS FOR RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO ALL CANADIAN FEDERAL, PROVINCIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. NO PURCHASE NECESSARY TO ENTER OR WIN.

The “Scotiabank \$20K Giveaway” Contest (the “Contest”) is administered by 55 Rush Inc., (the “Administrator”) who, together with The Bank of Nova Scotia (“Scotiabank”) are sponsors of the contest (the “Sponsors”). Any questions, comments or complaints regarding the Contest should be directed to the Administrator at 300-174 Spadina Ave., Toronto, ON M5T 2C2. By participating in this Contest, each contestant agrees to be legally bound by these Official Contest Entry Rules (the “Rules”).

1) CONTEST PERIOD

The Contest is run by the Sponsor and will take place from June 3rd, 2025 at 4:01 p.m. Eastern Time (“ET”) to August 31st, 2025 at 11:59:59 p.m. ET (the “**Contest Period**”). Contest Sponsor reserves the right to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received applicable eligible entries.

2) ELIGIBILITY

The Contest is open to all legal residents of Canada who:

- (i) reside in any province or territory within Canada;
- (ii) are **sixteen (16)** years of age or older as of the date of entering the Contest and who, if under the age of majority in their province or territory of residence, have received the permission of a parent or guardian, who has agreed to be legally bound by these Rules (see Section 5.e. below) to enter the Contest and potentially become a winner of a prize;
- (iii) have only one 55 Rush account, which must be created before the end of the Contest Period (unless entering via the Mail-In Entry);
- (iv) are not employees, representatives or agents of the Contest Group Entities (defined below), or anyone domiciled with such employees, representatives or agents (whether related or not), or a Contest judge;
- (v) have agreed to comply with applicable laws (including, but not limited to, laws relating to libel and obscenity), assume responsibility for their activities, and not to harass, disrupt, abuse, or invade the privacy rights of others; and

- (vi) have read and accepted, and agreed to comply with these Rules, and with the Terms and Conditions for the 55 Rush found at <http://55rush.com/terms>.

For the purposes of these Rules, “**Contest Group Entities**” means the Sponsors and each of their parents, sisters, affiliated and subsidiary companies, and each of their respective directors, officers, employees, and all advertising and promotion agencies, suppliers of prizes, suppliers of materials and services related to the Contest, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Contest.

3) PRIZES

There are a total of **two (2)** prizes available to won in the Contest (each a “**Prize**” or collectively “**Prizes**”), as follows:

- a. **Grand Prize:** There is a total of **one (1)** Grand Prize available to be won consisting of \$18,000 in the form of a cheque made payable to the winner. All amounts in these Rules are in Canadian dollars.
- b. **Secondary Prize:** There is a total of **one (1)** Secondary Prize available to be won consisting of \$2,000 in the form of a cheque made payable to the winner. The approximate value is \$2,000. All amounts in these Rules are in Canadian dollars.

The winner is solely responsible for payment of applicable taxes and reporting any taxable income associated with a Prize. The Prizes cannot be substituted or transferred to a third party. However, Sponsors may in their discretion substitute Prize for another prize which is, in their opinion, of equal or greater value. Prizes will only be awarded to the person who is verified as the “authorized account holder” of the 55 Rush account associated with the selected Entry (unless entering via the Mail-In Entry). Any additional costs not described in these Rules as part of any Prize that are incurred in collecting and using a Prize are the winner's responsibility.

4) METHODS OF ENTRY

- a. **Contest Entry (“CE”):** To enter the Contest, the contestant must enter during the Contest Period via one of the following methods:

1. Contest Registration and Online Entry for Secondary Prize:

To enter the Contest online, the contestant must:

- i. Visit the Contest website at <https://scotiabank20k.55rush.com/> (the “**Contest Website**”);

- ii. Login with an active 55 Rush account ("**55 Rush Account**") OR create a new 55 Rush Account. To create a new 55 Rush Account a contestant must provide a valid email, choose a password, and then provide a full name, birth date, current school name, and home postal code. To create a new Account a contestant must opt in to receive Commercial Electronic Messages ("**CEM's**") from the 55 Rush ("**55 Rush**") and may unsubscribe from such messages at any time without affecting their entry or odds of winning in the Contest; and
 - iii. Complete the Contest Entry Form (the "**CE Form**"). To Complete the CE Form contestants must agree to allow 55 Rush Inc. to share their registration details with Scotiabank, and agree to these Rules. Once the CE Form is complete, the contestant must click submit. The contestant will then be registered in the Contest and will obtain **one (1)** entry into the Contest for a chance to win the Secondary Prize. Incomplete CE Forms or CE Forms with false information will be deemed as invalid and will be disqualified. Only fully completed CE Forms with valid information received by the Sponsor's servers during the Contest Period will be accepted for entry into this Contest.
 - iv. **Grand Prize Online Entry:** An eligible contestant who has completed steps (i) to (iii) above (a "**registered contestant**") and who also holds any Scotiabank chequing account product in good standing (including as a joint account holder, authorized user or beneficiary, but **excluding** savings accounts, credit accounts and the following registered products: RESP, TFSA, and RRSP) (a "**Qualifying Scotiabank Product**"), can also enter online for a chance to win the Grand Prize. In order to do so, the registered contestant must visit their contest feed during the Contest Period and indicate that he or she holds an eligible Scotiabank product and will obtain **one (1)** entry into the Contest for a chance to win the Grand Prize.
- 2. Mail-In Entry and Registration:** Alternatively, if a contestant does not wish to enter online, create a 55 Rush Account, or hold a Qualifying Scotiabank Product, the contestant may enter by mail. To enter the Contest for a chance to win a Prize via mail, a contestant may: print his/her first name, last name, email address, age, current school name, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to: Contest Administrator, 55 Rush, 300 –174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Scotiabank \$20K Giveaway Contest. Upon receipt and verification of a contestant's request in accordance with these

Rules, the contestant will be registered in the Contest and will receive **two (2)** entries into the Contest. To be eligible, all mail-in requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

- b. Multiple Registration Not Permitted:** Contestants can only use the Contest Website (or its iframe) or the Mail-In Entry option to register for the Contest one (1) time in total. If it is discovered that a contestant has attempted to: (i) enter more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to enter, or otherwise participate in the Contest, then (in the sole and absolute discretion of the Sponsor) he/she may be disqualified from participating in the Contest and all of his/her entries may be disqualified. Use (or attempted use) of multiple identities, mail-in envelopes, email addresses and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification. **One Registration Per Person:** For greater certainty, no contestant may register for the Contest more than once regardless of the method of entry.
- c. Earning Extra Entries (No purchase is necessary to obtain any Extra Entries (See Section 4.d.):** Each registered contestant will have the ability to earn a maximum of 1,000 additional entries ("**Extra Entries**") in the Contest. All Extra Entries must be earned during the Contest Period. To earn Extra Entries a contestant may perform specific actions ("**Action**") which may include, but are not limited to: subscribing to specific social media; sharing information about the Contest on social media sites; visiting specific websites; watching specific web videos; entering a specific code; uploading specific text, images or videos ("**Content**"); or completing a survey. Entries will be awarded when the completed Action is received by the Sponsor's server. Each Action completed and received by Sponsor's servers will award a specific number of Extra Entries to the contestant completing the Action. Actions may be time limited. All times published in the advertisement of Actions will be Eastern Time. The Sponsor reserves the right to amend these Rules in order to add additional means of earning Extra Entries by posting them on the Contest Website. No purchase is necessary.
- d. Earning Extra Entries Alternate Method - No Purchase Necessary:** To earn 1,000 Extra Entries in the Contest, alternatively a registered contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code), current school name, signature, and request for Extra Entries on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), to the Sponsor, at: Contest Administrator, 55 Rush, 300-174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Scotiabank \$20K Giveaway Contest - extra entries request. This mail-in request must be in a separate envelope than the mail-in request submitted under Section 4 a.2., if any. Upon receipt and verification of a

contestant's request in accordance with these Rules, the contestant will receive 1000 Extra Entries in the Contest. To be eligible, all mail-in requests must be postmarked by the end of the Contest Period in a separate envelope bearing sufficient postage. The Releasees (defined below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed mail-in Extra Entries requests.

- e. **Maximum Entries:** The total maximum number of entries a registered contestant may obtain in the Contest is 1,002 regardless of the method of entry.

5) DRAW & WINNER SELECTION PROCESS

- a. **Prize Draw:** On **September 18th, 2025 at or about 2:00 pm ET** (the "**Draw Date**") in the city of Toronto, in the province of Ontario, at the offices of the Administrator, one (1) entry will be randomly selected from all eligible entries received by Sponsor during the Contest Period. The contestant associated with the selected entry will be the selected contestant who is eligible to win the Secondary Prize (\$2,000) subject to compliance with these Rules.
- b. **Grand Prize Eligibility:** If the contestant associated with the selected Secondary Prize entry also entered to win the Grand Prize (either by indicating they hold a Qualifying Scotiabank Product or through Mail-In Entry), and is otherwise eligible to win, they will also be the selected contestant who is eligible to win the Grand Prize (\$18,000) subject to compliance with these Rules.

To be eligible for the Grand Prize, a contestant must either:

- a. Hold at least one Qualifying Scotiabank Product, which remains in good standing at the time the Prize is awarded in the Contest; OR
- b. Have submitted a valid Mail-In Entry as described in Section 4.a above.

Eligibility for the Grand Prize is subject to verification. Contestants who enter for a chance to win the Grand Prize by indicating they hold a Qualifying Scotiabank Product agree to permit Administrator to confirm their eligibility with Scotiabank; any contestant who claims that he/she holds a Qualifying Scotiabank Product but who cannot be verified as holding a Qualifying Scotiabank Product will be deemed to have provided false information to the Sponsors and will automatically be disqualified from the Contest and will forfeit any rights to the Grand Prize.

If the contestant who wins the Secondary Prize is not eligible for the Grand Prize, then on the same Draw Date, the Administrator will conduct a second random draw from among all eligible entries that have entered for a chance to win the Grand Prize to select a potential Grand Prize winner. This second draw will only include contestants who:

1. Hold at least one Qualifying Scotiabank Product; OR
 2. Have submitted a valid Mail-In entry as described in Section 4.a above.
- c. **Odds of Winning:** The odds of winning a Prize in the Contest is dependent on the number of eligible entries received by the Sponsor during the Contest Period in accordance with these Rules.
- d. **Contacting Selected Contestant:** The Sponsor or its designated representative will make a minimum of two (2) attempts to contact the selected contestant by email using the information provided at the time of entry within 5 business days of the Draw Date. If the selected contestant cannot be contacted (i.e. does not reply to the email from the Sponsor or its representative) within 10 business days of the Draw Date, then he/she may be disqualified (and will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate selected contestant from among the remaining eligible entries (in which case the foregoing provisions of this section shall apply to such new selected contestant).
- e. **Declaration and Release Form; Skill-Testing Question:** In order to be declared a confirmed winner, the selected contestant (or, if he or she is a minor in his/her province or territory of residence, his/her parent or legal guardian) must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules, correctly answer, in person, or over the phone, a mathematical skill testing question without assistance of any kind, whether electronic or otherwise, and sign and return within 5 business days of notification by email, a Declaration and Release prepared by the Sponsor which, among other things:
- i. confirms compliance with these Rules;
 - ii. acknowledges acceptance of the Prize, as awarded;
 - iii. releases the Releasees (as defined in Section 7.h. below) from any liability and damage which could arise out of or in any way related to the Contest and from the awarding, receipt, possession and/or use or misuse of any prize; and
 - iv. allows the Licensees (defined in Section 7.j.a. below) to use, reproduce and/or publish in any related publicity, his/her name, photograph, image, likeness, biographical information, any statements made regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), without any compensation or further attribution or notification.

If the selected contestant:

- i. does not correctly answer the mathematical skill testing question in the manner prescribed;
- ii. fails to return the properly executed Declaration and Release within the specified time;
- iii. cannot accept the Prize for any reason; or
- iv. otherwise fails to comply with the Rules;

THEN HE/SHE WILL BE DISQUALIFIED (AND WILL FORFEIT ALL RIGHTS TO THE PRIZE) AND THE SPONSORS RESERVE THE RIGHT, IN THEIR SOLE AND ABSOLUTE DISCRETION, TO SELECT BY RANDOM DRAW FROM AMONG ALL REMAINING ELIGIBLE ENTRIES AN ALTERNATE SELECTED CONTESTANT AS THE POTENTIAL WINNER (IN WHICH CASE THE FOREGOING PROVISIONS OF THIS SECTION SHALL APPLY TO SUCH NEW POTENTIAL PRIZE WINNER). NOTWITHSTANDING ANY OTHER PROVISION OF THESE RULES, THE SPONSORS RESERVE THE RIGHT TO DETERMINE HOW THE PRESENTATION OF A PRIZE WILL OCCUR AND THIS MAY BE EITHER IN A MEDIA EVENT, BY MAIL OR IN PERSON.

6) PRIZE DELIVERY

- a. **Secondary Prize:** The Sponsor or its representatives will arrange delivery of the Secondary Prize(s). Please allow six (6) to eight (8) weeks from Draw Date(s) for delivery.
- b. **Grand Prize:** The Sponsor or its representatives will deliver the Grand Prize to the confirmed winner. Please allow six (6) to eight (8) weeks for delivery or deposit.

7) GENERAL TERMS AND CONDITIONS

- a. **Verification of Entries:** The Sponsors reserve the right, in their sole and absolute discretion, to verify or require proof of identity and/or eligibility (in a form acceptable to the Sponsors) from any contestant in this Contest or for any Extra Entries earned, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest. Contestants whose entries cannot be verified to the satisfaction of Sponsors in their sole and absolute discretion may be disqualified from the Contest and will not be eligible to win any Prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this Contest will be the Contest server machine(s) in Eastern Time.
- b. **Verification by Administrator:** Contestants who participate in the Contest agree to permit Administrator to confirm their eligibility with Scotiabank; any contestant who cannot be verified as having a qualifying Scotiabank Product in good standing or sent a Mail-In Entry during the Contest Period will not be eligible for the Contest. The Administrator will contact Scotiabank to verify that the potential winner is in fact a holder of a

Qualifying Scotiabank Account opened during the Contest Period (if applicable).

- c. **No Liability:** The Releasees (defined below in Section 7.g.) will not be liable for: (i) any failure of the Contest Website, Sponsor servers or other 55 Rush Inc. sponsored sites during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any 55 Rush Account, registration, vote, Action or Content to be received by the Sponsor for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury or damage to a contestant's, or any other person's computer related to or resulting from participating or downloading any material in the Contest; and (v) any combination of the above.

- d. **Acceptance of Prizes:**

1. All Prizes must be accepted as awarded and is not transferable, or assignable (except in Sponsor or any prize supplier's sole and absolute discretion);
2. The costs of everything not specifically stated as included in the Prizes are the sole responsibility of the winner;
3. If the winner does not utilize any part(s) of his/her Prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;
4. Sponsors reserve the right at any time to:
 - a. Place reasonable restrictions on the availability or use of the Prizes or any component thereof; and
 - b. Substitute a Prize or a component thereof for any reason with a prize or a prize component of equal or greater value, including, without limitation, but solely at the Sponsor or any prize supplier's sole discretion, a cash award;
 - c. By accepting a Prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 7.h.) if the Prize or a component thereof does not prove satisfactory, either in whole or in part.

- e. **Content Submission Requirements:** BY SUBMITTING ANY "CONTENT" TO EARN EXTRA ENTRIES, EACH CONTESTANT HEREBY REPRESENTS AND WARRANTS THAT THE CONTENT (AND EACH INDIVIDUAL COMPONENT THEREOF) COMPLIES WITH THESE RULES, ALL APPLICABLE LAWS (INCLUDING INTELLECTUAL PROPERTY LAWS) AND THE SUBMISSION REQUIREMENTS. THE RELEASEES (defined below in Section 7.g.) WILL BEAR NO LIABILITY REGARDING THE USE OF ANY CONTENT (OR ANY COMPONENT

THEREOF) BY THE SPONSOR. THE RELEASEES SHALL BE HELD HARMLESS BY THE CONTESTANT IN THE EVENT IT IS SUBSEQUENTLY DISCOVERED THAT THE CONTESTANT HAS DEPARTED FROM OR NOT FULLY COMPLIED WITH ANY OF THESE RULES.

Prior to or after being posted on the Contest Website, each of the Sponsor, its promotional agency and designated Content moderator (each, a "Reviewer") reserves the right to initially screen every piece of Content. Any Content that a Reviewer deems, in its sole and absolute discretion, to violate the terms and conditions set forth in these Rules or any applicable law (including intellectual property laws) will be disqualified. Prior to being posted on the Contest Website, each Reviewer reserves the right, in its sole and absolute discretion, to edit or modify any Content, or to request a contestant to modify, edit and/or re-submit his or her Content, in order to ensure that the Content complies with these Rules, or for any other reason. If Content is deemed to be inappropriate, the contestant will receive an email notification from Sponsor indicating that the Content has not been posted or has been removed, and he/she will have an opportunity to re-submit his or her revised Content for consideration by a Reviewer. If a contestant has attempted to submit Content three (3) times and has been rejected each time, then the Sponsor reserves the right, in its sole and absolute discretion, to disqualify the contestant from participating in the Contest.

- f. **Number of Prizes/Winners:** By entering the Contest, each contestant acknowledges that the Sponsors shall not be required under any circumstances to award more prizes than the number of available Prizes, as set out in these Rules.
- g. **Termination of Contest:** The Sponsors reserve the right, in sole and absolute discretion, to void any entry and/or withdraw, suspend, amend or terminate this Contest in whole or in part (or to amend these Rules) in any way at any time without prior notice, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsors that, in their sole discretion determines, interferes with the proper conduct of this Contest as contemplated by these Rules, or in the event of any accident, printing, administrative, or other error or any kind, or for any other reason. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the person will be automatically disqualified and the Sponsors reserve the right to seek remedies and damages to the fullest extent permitted by law.

The Sponsors reserve the right, in their sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any contestant, entry, or vote with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsors, in their sole and absolute discretion, affect

the proper administration of the Contest as contemplated in these Rules.

- h. **Release and Exclusion of Liability.** By entering or attempting to enter the Contest, each contestant and/or purported contestant agrees to release, discharge, and forever hold harmless the Contest Group Entities, and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, the “**Releasees**”) from any and all claims, actions, damages, demands, manner of actions, causes of action, suits, debts, duties, accounts, bonds, covenants, warranties, indemnities, claims over, contracts and liabilities of whatever nature or kind arising out of, or in connection with the contestant’s participation or attempted participation in the Contest, compliance or non-compliance with these Rules and acceptance, use or misuse of any prize. The Releasees will not be responsible for lost, incomplete, late or misdirected entries or for any failure of the Contest Website during the Contest Period, or for any technical malfunction or other problems with, any telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software or for any technical problems or traffic congestion on the Internet or at any website, or any combination of the foregoing, and will not be liable for any resulting injury or damage to any person or property arising from, or relating to, that person’s or any other person’s participation or attempted participation in the Contest.
- i. **Minors:** For greater certainty, where the selected contestant is under the age of majority in his/her province or territory of residence, as a pre-condition to the selected contestant being declared the winner and receiving the prize, the parent or legal guardian of the selected contestant must consent in writing to the selected contestant being declared a winner and receiving a prize and must also sign and return to the Contest Sponsor the Contest Sponsor’s form(s) of Declaration and Release documentation (see Section 5.d. above).
- j. **Name/Image of Winners:** By entering the Contest, each contestant:

 - i. grants to the Sponsor, its affiliates, and the suppliers of prizes (collectively, “**Licensees**”), in perpetuity, a non-exclusive, irrevocable license to publish, display, reproduce, modify, edit or otherwise use (as the Licensees may in their sole discretion deem appropriate and without right of approval by the contestant) his/her/their name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification;
 - ii. agrees that anything created by the Licensees which is derived from the contestant’s voice, photograph, image, likeness or any statements the contestant make regarding a prize, is owned by the Sponsor, its affiliates or prize

suppliers, as applicable; and

- iii. on his/her/their own behalf, and on behalf of his/her/their heirs, executors, administrators, personal representatives, successors and assigns, hereby release and discharge the Releasees (as defined in Section 7.h.) from and against any and all claims (whether known or unknown, in law or in equity) that they or any of his/her/their heirs, executors, administrators, successors, or assigns may have or that may later accrue against any of the Releasees for any damage, loss, liability, costs, legal fees, expenses or injury based on publicity rights, defamation, libel, slander, portrayal in a false light, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action arising out of or relating directly or indirectly in any way to the entry, or use of his/her name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice.
- iv. Subject to subsection (i.) above, if a contestant has any questions or does not wish the Sponsors to use any or all of his/her/their name, photograph, image, likeness, biographical information, any statements made regarding the prize, place of residence, and/or voice for purposes other than Contest administration, please contact the Administrator at 300-174 Spadina Ave, Toronto, ON, M5T 2C2.

- k. **Dispute:** In the event of a dispute regarding who submitted an entry, voter registration and/or vote, entries, voter registrations and votes (as applicable) will be deemed to have been submitted by the authorized account holder of the email address submitted at the time of entry or voter registration (as applicable). “**Authorized account holder**” is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. A contestant may be required to provide proof that he/she is the Authorized account holder of the email address associated with the selected entry and/or a vote, and, if applicable, that he/she has all necessary consents, permissions and/or licenses as required by these Rules.

- l. **Personal Information:** By entering this Contest, each contestant expressly consents to the Sponsors, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her/their entry for the purpose of administering the Contest and in accordance with Administrator’s privacy policy (<http://55rush.com/privacy>), and expressly consents to Scotiabank, its agents and/or representatives, storing, sharing and using any personal information shared with Scotiabank by Administrator pursuant to these Rules for the purposes

outlined in these Rules and in accordance with Scotiabank's Privacy Agreement

(<https://www.scotiabank.com/ca/en/about/contact-us/privacy/privacy-agreement.html>), unless the contestant otherwise specifies by giving Administrator notice in writing. In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, these Rules shall prevail, govern and control.

- m. **Sponsor's Decisions:** This Contest is subject to all applicable federal, provincial, municipal and local laws and regulations. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all contestants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of contestants, entries, and votes.
- n. **The Bank of Nova Scotia, Facebook/Twitter or any Social Media Disclaimer (i.e. YouTube etc):** The Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any social media platform nor is it sponsored, endorsed or administered by Scotiabank (collectively, "**Third Parties**"). Each contestant acknowledges that he/she provides his/her information to the Sponsors and not to any Third Parties unless contestant opts in to provide personal information to Scotiabank at the time of registration. The information a contestant provides to 55 Rush will only be used for the administration of this Contest and in accordance with the 55 Rush privacy policy located at <http://55rush.com/privacy>. All Third Parties are completely released of all liability by each contestant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to 55 Rush and not to any Third Party.