

“Tangerine x Bike Share Bike for Free Day”

Official Contest Entry Rules

THIS CONTEST IS FOR LEGAL 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 OR ACCOUNT NECESSARY TO ENTER OR WIN.

The “Tangerine x Bike Share Bike for Free Day” Contest (the “Contest”) is administered by 55 Rush Inc., (the “Administrator”) who, together with Tangerine Bank 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 Administrator and will take place from **June 16th, 2025 to July 16th, 2025 at 11:59:59 p.m. ET.** (“Contest Period”). Contest Administrator 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 7.7 below) to enter the Contest and potentially become a winner of a prize; and
- iii. 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); and
- iv. 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
- v. have read and accepted, and agreed to comply with these Rules.

For the purposes of these Rules, “**Contest Group Entities**” means the Administrator, Tangerine Bank (“**Tangerine**”) and their respective parents, sisters, affiliated and subsidiary companies, 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

3.1 Annual Membership Prize: There are a total of **twenty five (25)** Annual Membership Prizes available to be won. Each consisting of a one-year Bike Share “Annual 345” membership (the “**Annual Membership Prize**”). The approximate value of each Annual Membership Prize is \$120.

3.2 Day Pass Prize: There are a total of **fifty (50)** Day Pass Prizes available to be won each consisting of a Bike Share Day Pass (the “**Day Pass Prize**”). The approximate value of each Day Pass Prize is \$15.

All amounts in these Rules are in Canadian dollars. Winners are solely responsible for payment of any applicable taxes and reporting any taxable income associated with a Prize (if any). Prizes cannot be substituted or transferred to a third party.

4. METHODS OF ENTRY

4.1 Contest Entry and Registration: To enter the Contest for a chance to win a Prize, the contestant must complete either the Online Entry and Registration OR the Mail-In Entry and Registration.

a. Online Entry and Registration: To enter the Contest online for a chance to win a Prize, the contestant must:

- i. Visit the Contest website at forms.55rush.com/tangerine-bff (the “**Contest Website**”);
- ii. Complete the Contest Entry Form (the “**CE Form**”). To Complete the CE Form Contestants must click to agree to allow 55 Rush to share their registration details with Tangerine, and click enter to agree to the Contest Rules. Once the CE Form is complete, the contestant must click submit. The contestant will then be registered with the Contest and will receive one (1) entry.
- iii. 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 Administrator's servers during the Contest Period will be accepted for entry into this Contest.

b. Prize Mail-In Entry and Registration: Alternatively, if a contestant does not wish to enter online, 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 the Administrator, at: 55 Rush, 300–174 Spadina Ave, Toronto, ON, M5T 2C2, Attn: Tangerine x Bike Share Bike for Free Day.

Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive one (1) entry into the Contest for a chance to win a Prize and will be registered for the Contest. To be eligible, all mail-in

requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage and received by no later than July 31, 2025. 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.

4.2 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) register more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to register, or otherwise participate in, the Contest, then (in the sole and absolute discretion of the Administrator) they may be disqualified from participating in the Contest and all of his/her/their 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 and will only be awarded a maximum of one (1) entry into the Contest regardless of the method of entry.

5. DRAW & WINNER SELECTION PROCESS:

5.1 Prize Draw:

On **July 18th, 2025 at 2:00 pm ET** (the “**Draw Date**”) in the city of Toronto, Ontario, at the offices of the Administrator, one (1) entry will be randomly selected from all eligible entries received by Administrator during the Contest Period for each of the seventy five (75) prizes that are available to win for a total of seventy five (75) selected entries. The contestant who owns each selected entry, and who is otherwise eligible to win, will be the selected contestant who is eligible to win a Prize subject to compliance with these Rules.

5.2 Odds of Winning: The odds of winning a Prize are dependent on the number of eligible entries received by Administrator during the Contest Period in accordance with these Rules.

5.3 Contacting Selected Contestants: The Administrator or its designated representative will make a minimum of two (2) attempts to contact the selected entrant by email using the information provided at the time of entry within 5 business days of the Draw Date. If the selected entrant cannot be contacted (i.e. does not reply to the email from the Administrator or its representative) within 10 business days of the date they were notified, then he/she may be disqualified (and will forfeit all rights to the Prize) and the Administrator reserves the right, in its sole and absolute discretion, to randomly select an alternate selected entrant from among the remaining eligible entries for that prize draw (in which case the foregoing provisions of this section shall apply to such new selected entrant).

5.4 Declaration and Release Form; Skill-Testing Question: In order to be declared a confirmed Prize winner, the selected contestant(s) (or, if they are a minor in his/her/their province or territory of residence, his/her/their parent or legal guardian) must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules,

correctly answer, in person, a time-limited mathematical skill testing question without assistance of any kind, whether electronic or otherwise, and sign and return within five (5) business days of notification by e-mail, a Declaration and Release prepared by the Administrator 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 7.6) 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 7.7 a(i.) below) to use, reproduce and/or publish in any related publicity, his/her/their 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 time and 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 they will be disqualified (and will forfeit all rights to the prize) and the Administrator reserves the right, in its sole and absolute discretion, to select by random draw from among all remaining eligible entries an alternate selected contestant as the potential winner of the applicable prize (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 Administrator reserves 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

- 6.1 **Prize(s) Delivery:** The Administrator or its representatives will arrange delivery of the Prize(s). Please allow six (6) to eight (8) weeks from Draw Date(s) for delivery.

7. GENERAL TERMS AND CONDITIONS

- 7.1 **Verification of Entry:** The Administrator reserves the right, in its sole and absolute discretion, to verify or require proof of identity and/or eligibility (in a form acceptable to the Administrator) from any contestant in this Contest, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest. Contestants whose entry cannot be verified to the satisfaction of Administrator in its sole and absolute

discretion may be disqualified from the Contest and will not be eligible to win a 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.

- 7.2 **No Liability:** The Releasees (defined below in Section 7.6) will not be liable for: (i) any failure of the Contest website, Administrator servers or other 55 Rush Inc. Administered 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 account registration 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.

7.3 **Acceptance of Prize(s):**

- a. Prize(s) must be accepted as awarded and are not transferable or assignable (except in Administrator or any prize supplier's sole and absolute discretion);
- b. The costs of anything not specifically stated as included in the prize are the sole responsibility of the winner;
- c. If the winner does not utilize any part(s) of their prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;
- d. Sponsors reserve the right at any time to:
 - (i) Place reasonable restrictions on the availability or use of the prizes or any component thereof; and
 - (ii) Substitute a prize or a component thereof for any reason with a prize or a prize component of equal or greater value.
- e. By accepting a prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 7.6) if the prize or a component thereof does not prove satisfactory, either in whole or in part.

- 7.4 **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.

- 7.5 **Termination or Amendment of Contest:** The Administrator reserves the right, in its 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 Administrator that, in the Administrator's 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 Administrator reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Administrator reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or time frames stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any contestant, entry, with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Administrator, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

- 7.6 **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.
- 7.7 **Minors:** For greater certainty, where the selected contestant is under the age of majority in his/her/their 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 Sponsor's form(s) of Declaration and Release documentation (see Section 5.4 above).
- 7.8 **Name/Image of Winners:**
- a. By entering the Contest, each contestant:
 - (i) grants to the Administrator, its affiliates, and Tangerine (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 Administrator, 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 7.6) 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.
- b. Subject to subsection (i) above, if a contestant has any questions or does not wish the Administrator or any other Licensee 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.
- 7.9 **Dispute:** In the event of a dispute regarding who submitted an entry, entries will be deemed to have been submitted by the authorized account holder of the email address submitted at the time of entry. **"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 they are the Authorized account holder of the email address associated with the selected entry and, if applicable, that they have all necessary consents, permissions and/or licenses as required by these Rules.
- 7.10 **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 Tangerine, its agents and/or representatives, storing, sharing and using any personal information shared with Tangerine by Administrator pursuant to these Rules for the purposes outlined in these Rules and in accordance with Tangerine's Privacy Agreement (<https://www.tangerine.ca/en/privacy>), 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.
- 7.11 **List of Winners:** For a list of the prize winners, available after November 30th, 2025, the contestant may send a letter along with a self-addressed postage stamped envelope to Tangerine x Bike Share Bike for Free Day Winner's Request List, at 300-174 Spadina

Ave, Toronto, ON, M5T 2C2. The winners first initial, last name and city of residence will be available until March 1st, 2026.

- 7.12 **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 and entries.
- 7.13 **Tangerine, 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 (collectively, "**Third Parties**"). Each contestant acknowledges that they provide his/her/their information to the Administrator and not to any Third Parties unless contestant opts in to provide personal information to Tangerine at the time of registration. The information a contestant provides to Administrator will only be used for the administration of this Contest and in accordance with the Administrator's 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 the Administrator and not to any Third Party.

*NO PURCHASE NECESSARY. Open June 14th to July 16th, 2025 to legal residents of Canada who are sixteen (16) years of age or older as of the date of entering the Contest. **Twenty five (25)** Annual Membership Prizes and fifty (50) Day Pass Prizes available to be won. Limit one prize per person. Approximate combined prize value is \$3,750. Odds of winning depend on number of eligible entries received. Internet access and math skill test required. Full Contest Rules.