

\$2,000 IN PRIZING EACH DAY CONTEST OFFICIAL 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 NECESSARY TO ENTER OR WIN.

“\$2,000 in Prizing Each Day Contest” (the “Contest”) is administered by 55 Rush Inc. (the “Sponsor”). Any questions, comments or complaints regarding the Contest should be directed to the Sponsor at 301-312 Adelaide Street W, TORONTO, ON M5V 1R2. 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 **September 1st, 2021 at 12:00:01 a.m. Eastern Time (“ET”) to September 30th, 2021 at 11:59:59 p.m. ET (the “Contest Period”).** Contest Sponsors reserve their right (subject only to the consent of the Régie des alcools, des courses et des jeux with respect to legal residents of Quebec) 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 anyone who:

- (i) a legal resident of Canada;
- (ii) is 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, has received the permission of their legal parent and guardian to enter the Contest and potentially become a winner of a prize;
- (iii) is a current registered student in good standing at a university, college or high school/secondary school in Canada;
- (iv) is not an employee, representative or agent of the Sponsor or anyone domiciled with such employee, representative or agent (whether related or not);
- (v) has read and accepted, and agreed to comply with these Rules.

For the purposes of these Rules, “**Contest Group Entities**” means the Sponsor and their respective parent, sister, affiliated and subsidiary companies, all advertising and promotion agencies, prize suppliers (including, without limitation, the Canadian Imperial Bank of Commerce “**CIBC**” or “**Prize Provider**”), 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 sixty (60) prizes (the “Prize”) available to be won, each consisting of one (1) \$1,000 CIBC Visa Prepaid Gift Card. The approximate retail value (“ARV”) of each Prize is \$1,000. All amounts in these Rules are in Canadian dollars.

Prizes must be accepted as awarded (and are subject to the terms and conditions of the issuer) in the form solely decided upon by the Prize Provider. The winners are solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Prize, if any. The Prize cannot be substituted or transferred to a third party. However, the Sponsor may in its discretion substitute the Prize for another prize which is, in its opinion, of equal or greater value. Any additional costs not described in these Rules as part of the Prize that are incurred in collecting and using the Prize are the winner's responsibility.

4. METHODS OF ENTRY

There are two (2) methods of entry:

1. Full-time students can open up to two (2) Qualifying Accounts (as defined in Section 5 below) during the Contest Period and will receive one (1) entry for each Qualifying Account they open.

2. **NO PURCHASE ENTRY:** To enter without opening a Qualifying Account, submit your name, address, city, province or territory, postal code, day and evening telephone numbers, email address, and a unique and original 100-word or more essay on "What you would do with \$1,000" via email to nopurchase@studentlifenetwork.com. Limit of two (2) unique, mail-in, entries per person during the Contest Period. No purchase entries will be entered into the Contest for the draw the day the entry is received. All no purchase entries must be received by the last day of the Contest. All entries become the property of the Sponsor and will not be returned or acknowledged.

Limit: Two (2) entries per person, regardless of method of entry.

For greater certainty, all non-winning entries will be carried forward to the subsequent draws until the end of the Contest Period. There is no limit on the number of prizes entrants can win during the Contest Period.

5. QUALIFYING ACCOUNTS

For this Contest:

(i) A “**Qualifying Bank Account**” means and is strictly limited to: the CIBC Smart™ for Students Account.

(ii) A “**Qualifying Credit Card Account**” means and is strictly limited to: the CIBC Dividend® Visa* Card for Students, CIBC Aventura® Visa* Card for Students or the CIBC Aero Platinum™ Visa* Card for Students.

Any type of Qualifying Bank Account or Qualifying Credit Card Account (each a “**Qualifying Account**”) must remain open and in good standing throughout the Contest Period for an entrant to be eligible to receive a Prize, or otherwise the Prize may be forfeited at the Sponsor’s sole option.

Verification by Sponsor: Contestants who participate in the Contest agree to permit Sponsor to confirm their eligibility with CIBC; any contestant who cannot be verified as having opened a Qualifying Account or sent a Mail-In Entry during the Contest Period will not be eligible for the Contest.

6. PRIZE DRAWS

On or about **October 22, 2021** at **2:00 pm ET** at the offices of 55 Rush Inc. (the “Contest Administrator”), 301-312 Adelaide Street West, Toronto, Ontario, a draw will take place for each day of the Contest Period (each a “**Contest Day**”). Two (2) entries will be chosen at random from among all eligible entries received from the start of the Contest Period up to midnight ET of the Contest Day for which the draw is being conducted (see draw chart below).

Draw #	No purchase entry received or Qualifying Account(s) opened Between the dates of September 1st, 2021 and 11:59:59 ET on:	Draw #	No purchase entry received or Qualifying Account(s) opened Between the dates of September 1st, 2021 and 11:59:59 ET on:
1	September 1st, 2021	16	September 16th, 2021
2	September 2nd, 2021	17	September 17th, 2021
3	September 3rd, 2021	18	September 18th, 2021
4	September 4th, 2021	19	September 19th, 2021
5	September 5th, 2021	20	September 20th, 2021
6	September 6th, 2021	21	September 21st, 2021
7	September 7th, 2021	22	September 22nd, 2021
8	September 8th, 2021	23	September 23rd, 2021
9	September 9th, 2021	24	September 24th, 2021
10	September 10th, 2021	25	September 25th, 2021
11	September 11th, 2021	26	September 26th, 2021
12	September 12th, 2021	27	September 27th, 2021
13	September 13th, 2021	28	September 28th, 2021
14	September 14th, 2021	29	September 29th, 2021
15	September 15th, 2021	30	September 30th, 2021

7. ODDS OF WINNING

The odds of winning a Prize depends on the total number of eligible non-winning entries received as of each Contest Day.

8. WINNER NOTIFICATION / PRIZE AWARDS

Prize Provider or its designated representative will make a minimum of two (2) attempts to contact the selected contestants by email or phone using the information provided at the time of opening the Qualifying Account(s), or provided with the No Purchase Necessary entry within ten (10) business days of the Draw Date. If the selected contestant cannot be contacted (i.e. cannot successfully be reached by email or phone by the Prize Provider or its representative) within ten (10) business days of the Draw Date, then he/she/they 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).

In order to be declared the confirmed Prize winner, a selected contestant (or, if he, she or they is 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 by email or telephone, a mathematical skill testing question without assistance of any kind, whether electronic or otherwise, sign and return within three (3) business days of notification by e-mail, 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 Contest Group Entities, and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, the “**Releasees**”) 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;

(iv) allows the Sponsor and Prize Provider to use the contestant’s name, address and/or photograph in advertising or other publicity, in any form of media without compensation; and

If the selected Contestant:

(i) fails to correctly answer the mathematical skill testing question within the allotted time; or

(ii) fails to return the properly executed Declaration and Release within the specified time; or

(iii) cannot accept the Prize for any reason; or

(iv) otherwise fails to comply with the Rules;

then he/she/they will be disqualified (and will forfeit all rights to the prize) and the Sponsor reserves the right, in its sole and absolute discretion, to select by random draw an alternate selected contestant as the eligible winner of the Prize (in which case the foregoing provisions of this section shall apply to such new eligible prize winner). Notwithstanding any other provision of these Rules, the Sponsor 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.

Prize Delivery: The Sponsor or its representatives will send the prize(s) to the confirmed Prize winner at his/her/their registered address. Please allow six (6) to eight(8) weeks for delivery.

9. LIMITATION OF LIABILITY

By participating, entrants agree to:

(i) these Official Contest Rules and acknowledge that the data and records of the Sponsor shall be deemed final and conclusive on all matters and in all respects; and

(ii) release, discharge, indemnify and hold the Sponsor, each of its respective subsidiaries, affiliates, officers, directors, and employees, including its promotional agencies and the Prize Provider CIBC from any liability, claims, damages, demands, actions, or causes of action whatsoever which they, their heirs, successors, assigns, executors, or administrators may now or hereafter have directly or indirectly against them or any of them in respect of or relating to the Contest and/or the acceptance or use, misuse, or possession of any prize.

By accepting a prize, the winner agrees to Sponsor's use of his/her/their name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases Sponsor and the Contest Group Entities from any liability with respect thereto.

10. ADDITIONAL TERMS

The Releasees shall not be responsible for print or typographical errors in any Contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due non-purchase entries; or qualifying accounts that are posted late or incorrectly or are lost due to computer or electronic malfunction.

The Sponsor reserves the right, subject only to the approval of the Régie des alcools, des courses et des jeux (the “**Régie**”) in Quebec, to withdraw, amend or suspend this Contest (or to amend these Rules) in any way, 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 Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules.

Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest in any way (as determined by Sponsor in its sole and absolute discretion) is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor, with the consent of the Régie, reserves the right to cancel, amend or suspend this Contest, or to amend these Rules, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason whatsoever. Without limiting the generality of the forgoing, the Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

11. Personal Information: By entering this Contest, each contestant expressly consents to the Sponsor, 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 CIBC's privacy policy: <https://www.cibc.com/en/privacy-security/privacy-policy.html>

12. Canadian Imperial Bank of Commerce, 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 nor is it sponsored, endorsed or administered by Canadian Imperial Bank of Commerce (collectively, "**Third Parties**"). 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 Sponsor and not to any Third Party.

13. FOR RESIDENTS OF QUEBEC

Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.