



ATB Free Expert Anti-Fraud Training (“Contest”) Official Rules

Because every contest needs to have rules, to ensure fairness across the land, ATB has a few of our own that we’d like to include for the ATB Free Expert Anti-Fraud Training contest.

With the ATB Free Expert Anti-Fraud Training contest, we want everyone to have a chance to enter to win so there is no purchase necessary to enter or win. However, some restrictions do apply to be eligible to enter or win, so that all entries have an equal chance of winning. Let us point them out here.

Please see below for official rules and complete details.

1. Eligibility

To be eligible to enter to win the contest, we require a few simple things. You: must reside in the Province of Alberta. · must be 18 years of age or older. · must not be an employee, director, agent, or contractor of Alberta Treasury Branches (“ATB Financial”) or its subsidiaries (which means a company controlled by ATB). · must not live in the same household as an employee, director, agent, or contractor of ATB or its subsidiaries.

2. How You Can Enter

- a. Visit atb.com/fraudtraining and fill out the registration form.
- b. Anyone who has previously filled out the registration form will also be entered. If you wish to not be automatically entered into the contest, please email cgingras@atb.com.

3. Contest Period

The original contest period was from July 1, 2024 (12:01 am, MST) to August 31, 2024 (11:59:59 pm MST). The prize for this draw has been awarded.

On September 1, 2024, the contest period was extended to November 30, 2024 (11:59:59 pm MST) and a second prize draw was added. The extension did not impact the original contest period or the awarded prize as a second prize was added.

4. Participation

Registering for the ATB Free Expert Anti-Fraud Training, indicates your consent for ATB



Financial, or its agents, to collect and use your name, address and other personal information for the purpose of administering this Contest. This provides consent for ATB to communicate with you regarding the Free Expert Anti-Fraud Training. The purpose of the contest is for educational purposes and the information gathered will only be used to administer the contest. . ATB Financial is not responsible for lost, or incomplete entries as a result of, technical or mechanical malfunctions; computer hardware or software; or inaccurate entry information whether caused by equipment, programming used in this Contest, human processing error, or otherwise. While we don't believe anyone would want to manipulate our contest, but just in case someone does, we reserve the right, and discretion, to void any and all entries of an entrant whom we believe has attempted to tamper with or impair the administration, security, fairness, or proper play of this Contest. Also, automated entry systems, of any form, are prohibited.

5. Prize

Two prizes of \$500 each (previously one prize) will be awarded. One prize has already been awarded. If, for any reason, the remaining prize becomes unavailable or the winner is ineligible, we may replace it with another one of comparable value.

6. Winner Selection

Odds of winning are dependent on the number of eligible entries we receive during the contest.

For the first prize, on or about September 2, 2024 a winner will be selected in a random draw at 12:00 PM Mountain Standard Time, in Calgary, Alberta, from among all eligible entries received. ATB Financial's winner selection, and decision will be final and binding in all matters relating to this Contest. Within the first two business days after the draw, ATB Financial will attempt to contact the winner up to (3) three times by email. If the winner cannot be contacted during that time their prize will be forfeited and another winner will be drawn. Once contacted, the winner must correctly answer an unaided, mathematical, time-limited, skill testing question to win.

For the second prize, on or about December 2, 2024 a winner will be selected in a random draw at 12:00 PM Mountain Standard Time, in Calgary, Alberta, from among all eligible entries received. ATB Financial's winner selection, and decision will be final and binding in all matters relating to this Contest. Within the first two business days after the draw, ATB Financial will attempt to contact the winner up to (3) three times by email. If the winner cannot be contacted during that time their prize will be forfeited and another winner will be drawn. Once contacted, the winner must correctly answer an unaided,



mathematical, time-limited, skill testing question to win.

7. Miscellaneous Rules

The Grand Prize can't be substituted for another prize at the request of the Winner. Only by ATB Financial due to prize unavailability or eligibility of Winner, and then the prize will be substituted for a prize of equal or greater value; Any income taxes and any other expenses not specified herein are the winner's sole responsibility. The winner may be required to execute and return an Affidavit of Eligibility, Liability Release and Publicity Release within 7 days of issuance of prize notification. If we are unable to get a hold of the winner to notify that person of the prize, the winner will be disqualified and an alternate winner may be selected. Non compliance with any of the rules as outlined in this contest may result in disqualification. ATB Financial has the right to disqualify any entry or entrant, and to modify, terminate or suspend this Contest. ATB Financial is the only and final arbitrator (this means referee or judge) of any disputes regarding this Contest, any entry and/or any Official Rule or Eligibility Requirement. All entries become the property of ATB Financial, and ATB Financial assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries. Entrants may be required to provide reasonable proof that they meet the requirements of the Contest.

8. Agreement, Consent and Release

By participating, entrants and Winner agree: a. to follow these Official Rules, and b. ATB Financial, as well as ATB Financial subsidiaries, agents and sponsors, has the right and permission to use the entrants and Winner's name, voice, photograph (and or/likeness), as well as any statements the entrant or Winner made regarding the prize, for: advertising, and/or trade, and/or other purpose. ATB Financial, and ATB Financial's subsidiaries and agents, and all of their respective officers, directors, employees, representatives, successors and assigns shall have no liability and will be held harmless by entrants and winner(s) for any liability, loss, injury, claim, or damage to themselves or any other person or entity, including but not limited to, personal injury, death, or damage to personal or real property, to entrant, winner(s) (and guest if applicable) or any other person or entity due in whole or in part, directly or indirectly by reason of the acceptance, possession, use or misuse of a prize or participation in this Contest.