

Deposit Yourself Here Promotion (Promotion) Official Rules

Because promotions need to have rules, to ensure fairness across the land, ATB Financial (also, **we** or **us**) has a few of our own that we'd like to include for our Promotion.

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.

Please see below for official rules and complete details. It's important you read them carefully.

1. Promotion Period

The Promotion begins on September 1, 2018 at 12:00:01 AM local time and closes March 31, 2020 at 11:59:59 PM local time (**Promotion Period**).

Note: Official rules were updated in March 2020 to reflect enhancements to the bonus prize. The former Mastercard Bonus has been replaced by a Bank to Win Bonus.

2. Eligibility

This Promotion is open to ATB Financial retail financial services customers who are Alberta residents, at least 18 years old at the time of entry, and have a qualifying account (**ATB Entrant**).

A qualifying account must meet the following requirements:

- at least one of the following Everyday Banking Accounts:
 - ATB Advantage Account
 - Basic Account
 - Freedom Account
 - No-Fee All-In Digital Account
 - Pay As You Go Account
 - Students First Account
 - Unlimited Account
 - US Dollar Chequing Account
 - APC Preferred Chequing Account**(Everyday Banking Account)**

AND/OR

- at least one of the following Savings or Investing Accounts:
- ATBIS Account
 - ATB Prosper

- APC Preferred USD Savings Account
- Tax-Free Saver (TFSA) Account
- Springboard Savings Account
- US Dollar Savings Account
- Tax-free Savings (TFSA) Cashable GIC
- Tax-free Savings (TFSA) Non-Redeemable GIC
- Tax-free Savings (TFSA) Springboard GIC
- Retirement Savings (RRSP) Builder Account
- Retirement Savings (RRSP) Non-Redeemable GIC
- Retirement Savings (RRSP) Redeemable GIC
- Retirement Savings (RRSP) Springboard GIC
- Education Savings (RESP) Daily Interest Savings Account
- Education Savings (RESP) Non-Redeemable GIC
- Education Savings (RESP) Springboard GIC
- RSP Daily Interest Account
- Cashable GIC
- Compound Investment Certificate (CIC)
- Non-Redeemable GIC
- Redeemable GIC
- Springboard GIC
- US Dollar GIC
- Non-Redeemable US Dollar GIC
- Retirement Income (RIF) Cashable GIC
- Retirement Income (RIF) Daily Interest Savings Account
- Retirement Income (RIF) Non-Redeemable GIC
- Retirement Income (RIF) Redeemable GIC

(Savings or Investing Account)

- All Everyday Banking Accounts and/or all Savings or Investing Accounts you have must be in Good Standing (defined in paragraph 7 below) (**Qualifying Account**).

If you do not qualify as an ATB Entrant, you can still enter this Promotion by submitting an essay (explained below in paragraph 5 under each prize). But we still require that you are an Alberta resident and are at least 18 years old at the time of entry (**Essay Entrant**).

(ATB Entrant and Essay Entrant are collectively referred to as **Entrant**).

Sorry, you're not eligible if:

- You are under the age of 18.
- You are an employee, director, officer or contractor of ATB Financial or its subsidiaries (which means a company controlled by ATB Financial), an ATB agent or an employee, director or officer of an ATB agent, or you are a spouse or common law partner of any of these individuals, or you are an immediate family member (parent, sibling, child) to any of these individuals.
- Your primary residence is outside of Alberta.

If you are an eligible ATB Entrant, but you do not wish to participate in the Promotion, please send an email to deposityourselfhere-optout@atb.com with “**Opt out of Deposit Yourself Here Promotion**” in the Subject line and/or in the body of your email. You may also mail your notice to: ATB Financial, “Deposit Yourself Here Promotion”, 21st flr, 10020 - 100 Street, Edmonton, Alberta T5J 0N3. Include your name, address and phone number and a note indicating that you wish to **opt out of the Deposit Yourself Here Promotion**.

3. Participation

Entering the Promotion 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 Promotion. This also provides consent for ATB Financial to communicate with you by email (unless you haven't provided or don't provide your email address in your contact information, or you opted out from receiving email notifications from ATB).

4. Prizes

- Every Month (defined in paragraph 5 below) during the Promotion Period, the following prizes will be awarded:
 - Bank to Win Prize of \$20,000 CAD (in the form of an ATB Financial bank draft) (**Bank to Win Prize**).
 - Bank to Win Bonus Prize of \$5,000 CAD may be awarded to the Bank to Win Prize winner, if the prize winner meets eligibility requirements (**Bonus Prize**).
 - Save to Win Prize of \$20,000 CAD (in the form of an ATB Financial bank draft) (**Save to Win Prize**).
 - Save to Win Bonus Prize of \$5,000 CAD may be awarded to the Save to Win Prize winner, if the prize winner meets eligibility requirements (**Bonus Prize**).

If any of the prizes are unavailable for any reason, we reserve the right, in our sole discretion, to substitute a prize of similar value in full satisfaction of the prize award.

5. How to Enter

Maximum of one entry per individual per prize per Month. Additional entries received from any individual thereafter will be void.

A. Bank to Win Prize

If you are an ATB Entrant, you will automatically receive one entry when you make an eligible deposit into an Everyday Banking Account between 12:00:01 AM local time on the first day of a calendar month and 11:59:59 PM local time on the last day of a calendar month, during the Promotion Period (**Month**). Account adjustment transactions/returns and interest are not considered eligible deposits. Entries from unauthorized transactions or entries made through fraudulent means (for example, with lost or stolen customer cards,

including mobile and other electronic devices with access to the Everyday Banking Account) are void. Each customer is eligible to receive a maximum of one entry per month.

If you are an Essay Entrant, you will receive one entry when you submit a handwritten 500 word essay (photocopies, faxes or any electronic document do not qualify) on the benefits of becoming an ATB Financial customer. Include your name, age, complete address, phone number and email address. Submit your essay and contact information by mail to: ATB Financial, "Deposit Yourself Here Promotion", 21st flr, 10020 - 100 Street, Edmonton, Alberta T5J 0N3 (**Essay Entry**). Your Essay Entry must clearly indicate it is for the Bank to Win Prize and be received by ATB Financial in the Month to be eligible for that Month's Draw (explained below in paragraph 6). For clarity, if you want to enter the Promotion and be eligible for December's Bank to Win Prize, ATB Financial must receive your Essay Entry between 12:00:01 AM local time on December 1, 2018 and 11:59:59 PM local time on December 31, 2018.

If you are an eligible ATB Entrant, you may not submit an Essay Entry.

B. Save to Win Prize

If you are an ATB Entrant, you will automatically receive one entry when you make an eligible deposit/contribution into a Savings or Investing Account in the Month. Account adjustment transactions/returns and interest are not considered eligible deposits/contributions for automatic entry. Entries from unauthorized transactions or entries made through fraudulent means (for example, with lost or stolen customer cards, including mobile and other electronic devices with access to the Savings or Investing Account) are void. Each customer is eligible to receive a maximum of one entry per month.

If you are an Essay Entrant, you will receive one entry when you submit an Essay Entry. Your Essay Entry must clearly indicate it is for the Save to Win Prize and be received by ATB Financial in the Month to be eligible for that Month's Draw (explained below in paragraph 6). For clarity, if you want to enter the Promotion and be eligible for December's Save to Win Prize, ATB Financial must receive your Essay Entry between 12:00:01 AM local time on December 1, 2018 and 11:59:59 PM local time on December 31, 2018.

If you are an eligible ATB Entrant, you may not submit an Essay Entry.

If you are an Essay Entrant and want to be eligible to win each of the Bank to Win Prize and the Save to Win Prize in the same Month, you must submit a separate Essay Entry for each prize. For clarity, the Essay Entry for the Bank to Win Prize must be different from the Essay Entry for the Save to Win Prize.

C. Bank to Win Bonus Prize

The eligible winner of the Bank to Win Prize may additionally win the Bank to Win Bonus Prize if they have an automated and recurring payroll direct deposit or monthly recurring pension direct deposit into an eligible Everyday Banking Account in the month. Account

adjustment transactions/returns and interest are not considered eligible deposits. Entries from unauthorized transactions or entries made through fraudulent means (for example, with lost or stolen customer cards, including mobile and other electronic devices with access to the Everyday Banking Account) are void.

If the eligible Bank to Win Prize winner does not have an automated and recurring payroll direct deposit or monthly recurring pension direct deposit into an eligible Everyday Banking Account in the month, the Bonus Prize will be carried forward to the next consecutive Month and will continue to be carried forward until the Bonus Prize is claimed. For clarity, if the January Bank to Win Prize winner did not meet the requirements to win the Bonus Prize, the Bonus Prize is carried forward to February, and so on, if applicable, until the Bonus Prize is claimed.

D. Save to Win Bonus Prize

The eligible winner of the Save to Win Prize may additionally win the Save Bonus Prize if they have made a pre-authorized transfer into an eligible savings or investment account in the month. Account adjustment transactions/returns and interest are not considered eligible deposits/contributions for automatic entry. Entries from unauthorized transactions or entries made through fraudulent means (for example, with lost or stolen customer cards, including mobile and other electronic devices with access to the Savings or Investing Account) are void.

If the eligible Save to Win Prize winner did not make a pre-authorized transfer into an eligible savings or investment account in the month, the Bonus Prize will be carried forward to the next consecutive Month and will continue to be carried forward until the Bonus Prize is claimed. For clarity, if the January Save to Win Prize winner did not meet the requirements to win the Bonus Prize, the Bonus Prize is carried forward to February, and so on, if applicable, until the Bonus Prize is claimed.

6. Winner Selection

Odds of winning are dependent on the number of eligible entries received.

Every Month during the Promotion Period a winner will be selected for each of the Bank to Win Prize and the Save to Win Prize.

On or about the 10th day of each Month (or the next business day if this day falls on a statutory holiday, Saturday or Sunday) a winner for each prize will be selected in a random drawing at 12:00 PM in Edmonton, Alberta, from among all eligible entries received for the previous Month by ATB Financial whose decision will be final and binding in all matters relating to this Promotion (**Draw**). For clarity, Draws will occur on or about October 10, 2018 from among all eligible entries received for the Month of September, 2018; on or about November 10, 2018, from among all eligible entries received for the Month of

October, 2018; and so on. The final Draw for the Promotion will occur on or about April 10, 2020 from among all eligible entries received for the Month of March, 2020.

Within 21 business days after the Draw, ATB Financial will attempt to contact the selected winner up to (3) three times during regular business hours (between the hours of 9 am and 5 pm local time) by phone. If the selected winner cannot be contacted during this time their prize will be forfeited and another Entrant will be drawn. Once contacted the selected Entrant must correctly answer an unaided, mathematical, time-limited, skill testing question to be administered by phone to win (**Skill Testing Question**). If the winner is an ATB Entrant, the prize will be awarded to the primary account holder (as determined by ATB Financial's records).

7. Miscellaneous Rules

- a. **Good Standing** means that your Qualifying Account and/or Eligible MC are not in default of any of the terms or conditions of the applicable account/cardholder agreement, and that your Qualifying Account and/or Eligible MC has not been or has never been suspended, cancelled, closed, or otherwise does not have or has never had privileges suspended.
- b. No cash redemption or substitution of prize except by ATB Financial due to prize unavailability or eligibility of winner, and then for a prize of equal or greater value.
- c. Any income taxes and any other expenses not specified herein are each winner's sole responsibility.
- d. Winner is required to execute and return a Declaration and Release within 5 days of correctly answering the Skill Testing Question. If the Declaration and Release is not returned within this time, winner will be disqualified and an alternate winner may be selected.
- e. Noncompliance with any of these Official Rules may result in disqualification.
- f. ATB Financial reserves the right, in ATB Financial's sole discretion, to disqualify any entry or Entrant, and to extend, modify, terminate or suspend this Promotion, without prior notice.
- g. ATB Financial is the sole and final arbitrator of any disputes regarding this Promotion, any entry and/or any Official Rule or eligibility requirement.
- h. All entries become the property of ATB Financial.
- i. ATB Financial is not responsible for lost, incomplete, illegible, late, misdirected, postage due, or mutilated entries or mail; technical or mechanical malfunctions;

- failures or malfunctions of phones, phone lines or telephone systems; failures of electronic equipment, computer hardware or software; or inaccurate entry information whether caused by equipment, programming used in this Promotion, human processing error, or otherwise.
- j. ATB Financial reserves the right, in ATB Financial's sole discretion, to void any and all entries of an Entrant whom ATB Financial believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Promotion. The use of automated entry devices is prohibited.
 - k. ATB Financial will not confirm or acknowledge if an entry has been received.
 - l. Entrants may be required to provide reasonable proof that they meet the requirements of the Promotion.
 - m. Prizes are non-transferrable and may not be assigned to any other person.

8. Agreement, Consent and Release

By participating, Entrants and winners agree:

- a. to be bound by these Official Rules.
- b. ATB Financial, and its subsidiaries and agents, shall have the right and permission to use their name, image/likeness, voice, place of residence, and any comments/statements they may make regarding the Promotion and/or prize, for advertising and/or trade and/or any other purpose worldwide in perpetuity and in any manner or medium whatsoever, including print, photograph, video, broadcast, social media, the internet, or any other medium or format now or hereafter known without any form of compensation, permission, or notification.
- c. ATB Financial, and its subsidiaries and agents, and all of their respective officers, directors, employees, representatives, successors and assigns shall have no liability for lost, incomplete, illegible, late, misdirected, stolen, damaged, postage due or mutilated entries; technical or mechanical malfunctions; failures or malfunctions of electronic equipment, computer hardware or software; failures of any entry to be received on account of technical problems; or inaccurate entry information whether caused by equipment, programming used in this Promotion, human processing error, or otherwise.
- d. ATB Financial, and its 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 winners 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 Entrants, winners or any other person or entity due in whole or in part, directly or indirectly by reason of the participation in this Promotion and/or the acceptance, possession, use or misuse of a prize.

- e. the submitted essay, if applicable, is an original work created by the Essay Entrant, that the essay does not infringe on the copyrights, trademarks, moral rights, rights of privacy/publicity or intellectual property rights of any person or entity, and that no other party has any right, title, claim, or interest in the essay.
- f. to grant to ATB Financial an irrevocable, royalty-free, non-exclusive right to post, display, share, publish, print, produce, reproduce, copy, or otherwise use the submitted essay, if applicable, for advertising and/or trade and/or any other purpose worldwide in perpetuity and in any other media or format now or hereafter known, including without limitation on ATB Financial's web page located at atb.com, and on ATB Financial's social media accounts with Facebook, Twitter or Instagram, without any form of compensation, permission, or notification.
- g. to permit ATB Financial to retain the Essay Entry that may be archived in ATB Financial's records and accessible to ATB Financial, and its subsidiaries and agents, and all of their respective officers, directors and employees.
- h. any information submitted as part of this Promotion will be used in accordance with ATB Financial's Privacy Policy, which can be found at atb.com under the heading "Privacy and Security", and solely for the purposes of administering this Promotion and shall not be used for any other purpose without the express consent of the Entrants and winners. By providing the information, the Entrants and winners consent to the information being used for the stated purposes.
- i. this Promotion is not sponsored, endorsed or administered by, or associated with Facebook, Twitter or Instagram. By entering this Promotion, all Entrants and winners release Facebook, Twitter and Instagram from any liability in connection with this Promotion.