



Rules and Regulations

“Youth Account” Contest

1. CONTEST PERIOD:

The Moya Financial Credit Union Ltd. “Youth Account” Contest (the “Contest”) begins on October 18, 2021 at 9:00 a.m. Eastern Time and ends on November 30, 2021 at 4:00 p.m. Eastern Time (the “Contest Period”).

2. ELIGIBILITY:

The Contest is open to all Members of Moya Financial Credit Union Ltd. who are a legal resident of Ontario at the time of entry, except employees, representatives or agents of Moya Financial Credit Union Ltd., and any entity involved in the development, production, implementation, administration, or fulfilment of the Contest.

3. BE AWARE OF:

A) By participating, the entrant acknowledges that this promotion is in no way sponsored, endorsed, or administered by, or associated with, Apple Inc. In addition, the entrant fully and irrevocably releases Apple Inc. from any and all liability for any loss or cost incurred by the entrant as a result of his or her participation in this promotion.

B) By entering the Contest, entrants agree to abide by these Contest Rules and Regulations. The decisions of Moya Financial Credit Union Ltd. are final. By accepting the prizes, the winners agree that Moya Financial shall have the right to use the winner’s name and photograph without compensation in any advertising or publicity. This contest is subject to all relevant laws.

4. HOW TO ENTER AND CONTEST INSTRUCTIONS:

No purchase necessary.

Entrants may enter the contest by opening a Moya Financial Youth Account. Existing account holders will automatically be entered into their respective giveaway (Launch Pad or Kickstarter) provided that:

- the member aged 12 or under is listed as the primary holder on an active Joint Account, or
- the member aged 13 to 17 has an active Personal Account.

An account is deemed active with a minimum of two (2) transactions conducted within the past six (6) months. Existing Trust Accounts must be converted to a Youth Account to be eligible for the giveaway.

To be eligible, you must complete the requirements within the Contest Period. All eligible accounts opened during the Contest Period will be entered into the Contest and a random draw will be completed to choose the winner.



5. PRIZES AND MARKET VALUE:

There are two (2) prizes available to be won.

Prize details:

- Apple iMac for members opening a Launch Pad Savings Account.
- Apple MacBook Air for members opening a Kickstarter Savings Account.
- Total prize value is approximately \$3,060 (CAD).

Prize:

- One (1) iMac.
- One (1) MacBook Air.

Each Prize must be accepted as awarded and is not transferable, assignable or convertible to cash. No substitutions except at Contest Organizers option. Contest Organizers reserve the right, in their sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value, including, without limitation, but at Contest Organizers sole and absolute discretion, a cash award.

6. WINNER SELECTION:

On December 1, 2021 at the offices of Moya Financial Credit Union Ltd., Toronto, at approximately 2:00 p.m. ET, a random draw of all eligible accounts opened during the Contest Period in accordance with these Rules will be selected as the winner.

The odds of winning will depend on the number of eligible accounts opened during the Contest Period.

7. PRIZE DISTRIBUTION:

Distribution of the prize must be completed within 7 days of the winners being confirmed. Prizes must be picked up in-branch.

8. CONTEST SPONSOR ADDRESS:

Moya Financial Credit Union Ltd., 747 Brown's Line, Toronto, ON M8W 3V7, Canada, marketing@moyafinancial.ca.