

Contests Rules

Saving is Winning!

1. Contests Organizer

The *Saving is Winning!* contest is held and organized by Beneva Inc. ("Beneva" or the "Organizer").

2. Contests Period

Gift Cards: The contest runs in Québec from December 1, 2025, at 12:00 a.m. (ET) to January 31, 2026, at 11:59 p.m. (ET).

\$2,500 Draws: The contest runs in Québec from December 1, 2025, at 12:00 a.m. (ET) to March 2, 2026, at 11:59 p.m. (ET).

The contests duration are hereinafter referred to as the "Contests Periods."

3. Eligibility Conditions

To be eligible for the contests, a person must:

- **Be a resident of the province of Quebec**
- **Be at least 18 years old by February 13, 2026 for the grocery gift cards and by March 16, 2026 for the \$2,500 prizes draws**

4. How do you enter?

Participation in these contests are free, with no purchase necessary. Each participant is eligible to a maximum of two entries in total, regardless of the chosen methods of participation (contributions and/or texts).

To enter these contests, participants must satisfy the eligibility conditions and the other conditions set out in these contests rules.

Subject to the limitations contained herein, there are two (2) ways to enter during the Contests Periods:

4.1 Contribute to your RRSP or TFSA

To enter, the Participant must contribute to an existing Beneva RRSP or TFSA account, or open one, by completing the following transaction:

- Make a contribution via a one-time or automatic withdrawal to their RRSP or TFSA account during the Contests Periods.

Participation limit: Each Participant is eligible for all draws held after the date of their contribution to a Beneva RRSP or TFSA account.

If a Participant makes contributions to both an RRSP and a TFSA account during the Contests Periods, they will receive two entries—one for each account type.

If a Participant makes multiple contributions (automatic or one-time) to the same RRSP or TFSA account during the Contests Periods, they will receive only one entry for that account.

4.2 Alternative method of entry: No purchase or consideration required.

You may also enter these Contests without making any purchase by mailing a sheet of white paper indicating your first name, last name, phone number, and complete mailing address (including postal code), along with a unique and original 500-word text on one of the following topics: “The importance of saving early for retirement” and/or “The advantages of a TFSA in achieving financial goals”. The text must be received by mail before the Contests Periods end dates at: 625 Jacques-Parizeau Street, P.O. Box 17 100, Québec (Québec), G1K 9E2, Attention: Cynthia Huot.

5. Prize details

Entering these contests give the participant a chance to win one or these following prizes:

First prize: One of three (3) grocery gift cards worth \$1,000 each, at a store of your choice

Second prize: 2 prizes of \$2,500 each

6. Specific prize conditions

The prizes cannot be redeemed for cash, transferred, assigned or exchanged.

7. Draw

7.1 Date and location

For the three (3) gift cards, the draws will take place on February 13, 2026, at 3:00 p.m. (ET) in the presence of a witness from Beneva employees, at Beneva’s offices located at 625 Jacques-Parizeau Street, Québec (Québec), G1K 9E2.

For the two (2) \$2,500 prizes, the draws will take place on March 16, 2026, at 3:00 p.m. (ET) in the presence of a witness from Beneva employees, at Beneva’s offices located at 625 Jacques-Parizeau Street, Québec (Québec), G1K 9E2.

7.2 Odds of winning

The odds of winning depend on the number of eligible entries received during the Contests Periods.

7.3 Disqualification or cancellation

Beneva reserves the right to disqualify persons or cancel entries that are not in compliance with these contests rules.

8. Participation limitations and exclusions

8.1 Number of entries

The number of participations per person is limited in accordance with the provisions under section 4 of these contests rules.

8.2 Participant exclusion

Employees, mandataries, officers, administrators and representatives of Beneva Inc. and its affiliated companies, and individuals residing at the same address, may not enter these contests.

Also excluded from entering the contests are representatives, agents, firms and agencies attached or affiliated with Beneva Inc. and its affiliated companies as well as their employees and the persons with whom they are domiciled.

9. General conditions

To be declared a winner, the entrants must be randomly selected and meet the following conditions:

- Answer the phone call from the Organizer to be informed of the prize delivery terms within ten (10) business days following the draw. The selected person must be reached within a maximum of three (3) attempts and will have ten (10) business days to return the Organizer's call after a voicemail message has been left, if applicable; otherwise, they will forfeit their right to the prize.
- Confirm that they meet the eligibility conditions and other requirements of these contests rules.
- Correctly answer, without assistance and within a limited time, a mathematical skill-testing question.
- Sign a liability waiver and declaration form, which will be forwarded by the Organizer. This form must be returned to Beneva within five (5) days following receipt. Please indicate *Saving is Winning!*. The form must be sent by mail to 625 Jacques-Parizeau Street, P.O. Box 17 100, Québec (Québec) G1K 9E2, by fax to 418-266-3468, or by email to concoursbeneva@beneva.ca

Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the selected participant. In such a case, a new draw will be conducted, in accordance with these contests rules, until an eligible participant has been selected and declared a winner. If no participant is declared a winner within thirty (30) days following the original draw, the Organizer will have the right to cancel the prize.

9.1 Verification

Entries are subject to verification by the Organizer. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contests rules will be rejected. In such a case, the participant in question will not be entitled to an entry or a prize. The Organizer's decision concerning any aspect of the contests, including but not limited to the eligibility or disqualification of entries, will be final and without appeal.

9.2 Disqualification

The Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters these contests or tries to do so by any means contrary to these contests rules or which would be unfair to the other entrants. Such person may be referred to the appropriate judicial authorities. The Organizer's decision regarding this aspect of the contests is final and without appeal.

9.3 Prize acceptance

The prize must be accepted as described in these contests rules and is not, in any case, transferable in whole or in part to another person, unless otherwise indicated, if applicable.

9.4 Limitation of liability – Use of the prize

The prize winner releases the Organizer, its advertising and promotional agencies and their employees, agents and representatives from any potential damage, harm or loss resulting from their acceptance or use of the prize.

All participants selected acknowledge that, as of their being informed of the prize delivery arrangements, the fulfilment of the obligations related to the prize becomes the entire and exclusive responsibility of the various service and product providers.

9.5 Limitation of liability – Contests operation

The Organizer, its advertising and promotional agencies, its affiliated companies, their employees, agents and representatives are not liable for any technological malfunctions that limit or make it impossible to enter the contests.

This includes any faulty computer components, software or lines of communication, the loss or absence of network communication capability, or any faulty, incomplete, incomprehensible or deleted transmissions by any computer or network.

9.6 Limitation of liability – Registration

The Organizer, its advertising and promotional agencies, its affiliated companies, their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contests participation.

9.7 Contests modification

The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend, in whole or in part, these contests. It may exercise this right in the context of any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contests as described in these contests rules.

9.8 Notice to participants – Data communication outside of Quebec

The Organizer and its affiliated companies may be doing business with one or more service provider(s) based outside of Quebec. It is therefore possible that some of your personal information held by the Organizer may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing contest forms, participants tacitly accept such a situation.

<i>For more information about Beneva's personal information protection practices, please refer to the complete version of our Privacy statement at www.beneva.ca.</i>
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9.9 Authorization

The prize winner authorizes the Organizer and its representatives to, if required, use his or her name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.

9.10 Participants

For the purposes of these contests rules, the eligible participant is the person whose name appears on the entry. It is to this person that the prize will be awarded if selected and declared a winner.

9.11 Prize limit

In no case may the Organizer, its affiliated companies, its advertising and promotional agencies, its suppliers of products or services related to these contests or its employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contests rules.

9.12 Limitation of liability – Entry

The person who enters or attempts to enter these contests releases the Organizer, its affiliated companies, its advertising and promotional agencies, their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contests.

9.13 Contests rules

The contests rules are available at Beneva's offices located at 625, rue Jacques-Parizeau, Québec (Québec) G1K 9E2, and online at:

<https://www.beneva.ca/en/legal/contests>.

French version

A French version of the contests rules is available at Beneva's office located at 625, rue Jacques-Parizeau, C. P. 17 100, Québec (Québec) G1K 9E2, and online at:

<https://www.beneva.ca/fr/legal/concours>

In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.