

Contest Rules

One Step Closer to Home!

1. Contest Organizer

The *One Step Closer to Home!* contest is held and organized by Beneva Inc. (“Beneva” or the “Organizer”).

2. Contest Period

The contest runs from September 22nd 2026, at 12:00 a.m. (ET) to November 30th, 2026, at 11:59 p.m. (ET).

The contest duration are hereinafter referred to as the “Contest Period.”

3. Eligibility Conditions

To be eligible for the contest, a person must:

- **Be a resident of the province of Quebec**
- **Be at least 18 years old by November 30th 2026**

4. How do you enter?

Participation in this contest is 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 this contest, participants must satisfy the eligibility conditions and the other conditions set out in the contest rules.

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

4.1 Open and contribute to your FHSA

To obtain a first participation, the Participant must open a FHSA account at Beneva during the Contest Period.

To obtain a second participation, the Participant must contribute to an existing Beneva FHSA account.

Participation limit:

If a Participant opens a FHSA account and makes multiple contributions to their FHSA account during the Contest Period, they will receive two entries—one for opening the account and one for the first contribution. No additional participation is awarded based on the amount contributed or the number of contributions made.

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

You may also enter this contest 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 for the down payment on a first home" and/or "The benefits of a FHSA for the purchase of a first home". Each text provides one participation. The text must be received by mail before the Contest Period end dates at: 625 Jacques-Parizeau Street, P.O. Box 17 100, Québec (Québec), G1K 9E2, Attention: Raphaël Couture Gelly.

5. Prize details

Entering this contest give the participant a chance to win one of these following prizes:

First prize: 1 prize of \$8,000

Second prize: 3 prizes of \$1,000 each

6. Specific prize conditions

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

7. Draw

7.1 Date and location

The draws will take place on December 15th 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 Contest Period.

7.3 Disqualification or cancellation

Beneva reserves the right to disqualify persons or cancel entries that are not in compliance with the contest 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 the contest 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 this contest.

Also excluded from entering the contest 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 the contest 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 *One Step Closer to Home!* 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 the contest 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 contest 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 contest, 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 this contest or tries to do so by any means contrary to the contest 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 contest is final and without appeal.

9.3 Prize acceptance

The prize must be accepted as described in the contest 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 – Contest 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 contest.

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 contest participation.

9.7 Contest modification

The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend, in whole or in part, this contest. 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 contest as described in the contest 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 the contest 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 this contest or its employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with the contest rules.

9.12 Limitation of liability – Entry

The person who enters or attempts to enter this contest 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 contest.

9.13 Contest rules

The contest 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 contest 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.