



Rules & Regulations
End Of The Roll “Win Your Mortgage Payments” Contest
Contest Valid Dates: Sept 6, 2021 - Nov 7, 2021

OFFICIAL Win Your Mortgage Payments Contest – CANADA

NO PURCHASE NECESSARY TO ENTER OR WIN. Entry into this Contest constitutes your acceptance of these Official Rules.

SPONSOR: End Of The Roll, 1632 Dickson Ave #600, Kelowna, BC, V1Y 7T2

CONTEST DATES: End Of The Roll’s Win Your Mortgage Payments Giveaway ("Contest") begins at 12:00 a.m. Pacific Standard Time ("PT") on September 6, 2021 and ends at 11:59 p.m. PT on November 7, 2021 ("Contest Period"). Entries will be accepted during the entirety of the contest period.

ELIGIBILITY: Contest is open to: (i) legal residents of Canada (except the province of Quebec); (ii) age 19 or older at time of entry. Disclaimer: Employees of End Of The Roll and their immediate families (meaning spouse, parent, child, sibling and their respective spouses, regardless of where they reside or those living in the same households, whether or not related), ambassadors, affiliates, subsidiaries, advertising and promotion agencies (collectively, "Contest Parties") are not eligible to enter or win. Contest is governed by the laws of British Columbia. Contest is subject to all applicable provincial and federal laws and regulations. Contest is void where prohibited by law.

HOW TO ENTER: Enter online using the endoftheroll.com website. During the **Contest Period**, go online to endoftheroll.com/win-your-mortgage and provide all required information; your name, address and telephone number, and email address. Only one entry is allowed per household during the Entry Period, no purchase necessary. Sponsor does not guarantee the receipt of any Entry. Sponsor reserves the right to disqualify for any reason, in its sole and absolute discretion. The entry code shall be submitted via the endoftheroll.com website. All prize values are in Canadian dollars, unless otherwise stated.

PRIZING: One (1) Grand Prize will be awarded. The winner will be selected on or before Nov 30, 2021 at the offices of the Sponsor in accordance with the contest guidelines set forth below, unless otherwise noted. The Winner will be notified by email and/or telephone. If selected as a winner, the potential winner will be required to execute the following to obtain the Prize: (1) A declaration of eligibility and liability release; (2) publicity release, including the consent of use of winners personal information including any statements and photographs; (3) a mathematical skill testing question; and (4) Any other affidavits, declarations, and/or releases or additional documents that may be required by the Sponsor and/or prize supplier(s). Unless prohibited by law, the potential winner must sign these documents no later than 15 days from the date of receipt of prize notification in order for the sponsor to award the prize. Noncompliance or return of prize notification as undeliverable may result in disqualification and, at sponsor’s discretion, selection of an alternate winner. The winner will be contacted by both telephone and e-mail. The winner must acknowledge his or her winning before December 15, 2021 or will forfeit the prize.

GRAND PRIZE: There will be one (1) Grand Prize. The Winner will receive a lump sum cheque totalling one year’s worth of mortgage payments, up to a maximum of \$20,000 based on the following conditions:

- a) The total amount will be based on the average monthly payment over the previous 12 month period between October 1, 2020 through October 31, 2021. Proof of payments will be required to verify the average monthly payment.
- b) If the mortgage is less than a year old, the amount will be based on the average monthly amount of payments since the mortgage began, with a minimum of two months required.
- c) The average monthly amount excludes any lump sum payments, double up payments, or any extra payments beyond the minimum mortgage payment each month.
- d) The maximum value of the prize is \$20,000. If mortgage payments exceed \$20,000, the prize will be capped at \$20,000.
- e) The entrant, the entrant's spouse, or a company owned by the entrant or entrant's spouse, must be listed on the mortgage the average monthly payments will be based on.
- f) The mortgage must be for a primary residence.
- g) If the entrant owns their home, and the home is their primary residence, but they do not currently have a mortgage, or the mortgage is not listed in their name, the maximum prize will be \$5000.

NO PURCHASE NECESSARY TO ENTER.

Winner must take the prizes as offered. This prize is non-transferable, nonrefundable, cannot be sold or exchanged for cash and cannot be used in conjunction with any other offer. Additional expenses are not included in the prize and are at the winner's expense.

Sponsors reserve the right, in their sole discretion, to cancel, terminate, modify or suspend the Contest or any portion thereof, or to disqualify any individual implicated in any of the following actions, if for any reason:

- Infection by computer virus, bugs, tampering, unauthorized intervention, actions by Entrants, fraud, technical failures, or any other causes which, in Sponsors' sole opinion, corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest,
- The Contest or any website associated therewith (or any portion thereof) becomes corrupted or does not allow the proper processing of Contest Entries in accordance with these Official Rules, or
- The Contest is otherwise not capable of running as planned. By entering, Entrants agree to release and hold harmless Sponsors and each of their parent, subsidiary companies, affiliates, divisions, franchisees, representatives, consultants, sub-contractors, suppliers, distributors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, and their officers, directors, employees, shareholders and agents, and each of the foregoing entities' employees, officers, directors, shareholders and agents (collectively the "Released Parties"), from and against any and all claims, actions and/or liability for any injuries or death, loss or damage of any kind arising from or in connection with participation in and/or Contest Entry into the Contest or acceptance, delivery or use of the Grand Prize. The Released Parties are not responsible or liable for any incorrect or inaccurate Contest Entry information, and assume no responsibility for (i) typographical or other errors in the printing of the promotion materials or the offering or announcement of the prizes, (ii) any error, omission, interruption, defect or delay in operation or transmission at any website, (iii) failure of any Contest Entry to be received by Sponsors due to technical problems, telephone service problems, printing errors, human error or traffic congestion on the Internet or at any website, (iv) communications line, hardware and/or software failures, (v) damage to any computer (software or hardware) resulting from participation in the Contest, (vi) theft or destruction of, tampering with, unauthorized access to, or alteration of entries and/or Contest Entry information, or (vii) entries which are late, lost, stolen, damaged, illegible, and/or unintelligible (or any combination thereof). By entering, Entrants agree to comply with these Official Rules.

Any Entrant who attempts to tamper with this Contest in any way shall be disqualified. In the event of dispute as to who submitted an online Contest Entry, the Contest Entry will be deemed submitted by the Authorized Account Holder (as defined below) of the email address submitted at the time of Contest Entry.

For the purposes of these Official Rules, "Authorized Account Holder" shall mean the natural person assigned to an email address by an Internet access provider, on-line service provider or other organization responsible for assigning email addresses for the domain associated with the email address in question. Additional restrictions may apply.

Arbitration/Choice of Law: Except where prohibited, Entrants agree that any and all disputes, claims and causes of action arising out of or connected with this Contest shall be resolved exclusively by arbitration in the City of Vancouver and pursuant to the Rules of the Canadian Arbitration Association then effective, and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by Entrant with regard to this Contest, but in no event legal fees, punitive, incidental, consequential or other damages. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of Entrants and Sponsors in connection with the Contest shall be governed by and construed in accordance with the laws, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction. The invalidity or unenforceability of any provision of these Official Rules shall not affect the invalidity or unenforceability of any other provision so long as the general intent of these Official Rules remains in effect. In the event that any such provision is determined to be invalid or otherwise unenforceable, these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

WINNER SELECTION:

Winner will be randomly selected from all eligible entries on or before November 30, 2021 at the offices of End Of The Roll - Corporate Office.

CONTEST GUIDELINES: Entries that do not meet the following "Contest Guidelines" are subject to disqualification from Contest consideration and/or removal, in the Sponsor's sole discretion. Entries must comply with and meet the specifications or requirements called for in the Official Rules.

Contestant has the responsibility to review and understand his/her employer's policies and applicable laws regarding the contestant's eligibility to participate in and/or accept any prize in this Contest. If an individual is participating and is in violation of such laws or his/her employer's policies, the individual may be disqualified from this Contest. Sponsor disclaims any and all liability or responsibility for disputes related to this matter.

This Contest is subject to provincial, and federal and regulations. Certain restrictions may apply. Sponsor is not responsible for late, lost, stolen, damaged, mutilated, incomplete, illegible, misdirected, or postage-due mail. Entries void if the Sponsor determines the entry to not be an original, or if the entries are illegible, incomplete, damaged, irregular, altered, counterfeit, produced in error or obtained through fraud or theft.

LIMITATION OF LIABILITY: By participating, entrants agree to release, discharge and hold harmless End Of The Roll, and their partners, affiliates, subsidiaries, agents and their employees, officers, directors, and representatives from any claims, losses, and damages (including but not limited to indirect and consequential damages) arising out of their participation in this Contest or any Contest-related activities and the acceptance and use, misuse, or possession of any prize awarded hereunder.

WINNER LIST: For the winner list, send a self-addressed stamped envelope by December 31, 2021 to: 1632 Dickson Ave #600, Kelowna, BC, V1Y 7T2

SUSPENSION / MODIFICATION / TERMINATION: In the event the Sponsor is prevented from continuing with the Contest by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or provincial or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within its control (each a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Contest. Sponsor reserves the right to modify, suspend or terminate the Contest without notice or by posting a notice on website, in its sole and absolute discretion, if it is determined that the Contest is technically impaired or

corrupted or fraud or technical problems, failures or malfunctions or any Force Majeure event(s) has destroyed or severely undermined or impaired the integrity and/or feasibility of the Contest.

PRIVACY AND PERSONAL INFORMATION: By entering this Contest, each entrant expressly consents to have End Of The Roll, its agents and/or representatives, storing, sharing and using the personal information submitted with her/her entry only for the purposes of administering the Contest and in accordance with End Of The Roll's Privacy Policies.

For complete details on our privacy commitment, please visit the following website:

<https://www.endoftheroll.com/privacy-policy/>

SHORT FORM RULES: NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. A PURCHASE WILL NOT INCREASE YOUR CHANCES OR ODDS OF WINNING. THE ODDS OF WINNING IS UNKNOWN AND WILL BE BASED ENTIRELY UPON THE NUMBER OF ENTRIES.