

Interior Savings - Contest Rules and Regulations

2020 Back-to-School Contest September 2020

Sign up to be notified when our bursary applications open and you have a chance to win one of two prize packages of an apple iPad and pair of AirPods:

Participation in this contest constitutes your full and unconditional agreement and acceptance of these contest rules.

TO ENTER

The contest begins September 24th, 2020 at 9:00 AM Pacific Standard Time (PST), and closes October 14th, 2020 at 9:00 AM PST, (the “**Contest Period**”). All entries must be received within the Contest Period.

You will be entered into the contest filling out the [online form associated with your post secondary institution](#) during the content period, to be notified for the opening of applications for our \$1,000 bursaries. You are not required to apply for a bursary in order to win, simply sign up to be notified when the application period opens.

Alternatively, you may enter the contest by legibly printing your full name, date of birth, name of post secondary institution, full address and full phone number on a plain 3” x 5” index card and mailing that card to “Interior Savings No Purchase Contest Entry”, Back to School events, #300-678 Bernard Avenue, Kelowna B.C. V1Y 6P3. To be eligible for the contest your entry must be postmarked no later than October 5th, 2020 and received no later than 12:00 pm Pacific Time on October 11th, 2020.

Regardless of the method of entry, you may only enter the contest once. All entries become the property of Interior Savings upon receipt and will not be returned to you.

The contest is open to all residents of British Columbia who are the age of majority, except employees, representatives or agents of Interior Savings Credit Union, its’ wholly or partially owned subsidiaries, its advertising agencies, its judging organization(s), and any family members with whom any of the foregoing individuals reside. If participant is an eligible minor, his or her parent or legal guardian must consent to such minor’s entry and hereby agrees to these rules along with and on behalf of his or her minor child. All rights and responsibilities of a minor under the Rules are conferred and assumed respectively by the minor’s parent or legal guardian in representation of the minor.

If any individual under the age of majority is selected as the winner, the prize will be awarded to the parent or legal guardian of the selected entrant, provided such parent or legal guardian accepts the prize as awarded and complies with these contest rules.

PRIZES

There is 2 prizes packages to be won by TRU students and an additional 2 prize packages for UBCO students.

To receive one of the prize(s), the contest winner(s) must meet with an Interior Savings representative and fill-out the contest winner release form and answer a skill testing question.

Interior Savings Credit Union reserves the right to substitute another prize of equivalent kind and value if the prize described above (or any component of it) becomes unavailable for any reason whatsoever. Each prize must be accepted as awarded, has no cash equivalent, is not transferable and cannot be substituted, exchanged or extended.

TO WIN

A random draw will be held after October 14th, 2020 to select the 2 winning entries for the prizes from all eligible entries received during the Contest Period. The chances of being selected depend upon the number of eligible entries received during the Contest Period. All decisions of the judges with respect to all aspects of the contest are final.

The selected entrant(s) will be advised by telephone or email. Before being declared a winner, the selected entrant(s) must: (a) correctly answer a mathematical, time-limited, skill-testing question, and (b) sign a declaration and release (within the time limits specified by Interior Savings) confirming compliance with these rules, acceptance of the prize as awarded, consenting to the use of his/her name, address, testimonial and/or photograph, without compensation, in any publicity carried out by Interior Savings and/or its licensed issuers and their advertising agencies, and releasing all contest sponsors and organizers from liability in connection with the awarding and use of the prize.

In order to win, the selected entrant(s) must have complied with, and must remain in compliance with these rules in full. If a selected entrant cannot be reached over a four day period after the draw, despite a minimum of three attempts, or if a selected entrant is reached but is not willing, able or available to correctly answer the skill-testing question, sign the declaration and release and otherwise comply with these rules, Interior Savings may disqualify that entrant and hold a further random draw from the remaining eligible entries received during the Contest Period.

Interior Savings may request valid proof of identity, residency, age and other relevant documentation, and Interior Savings may disqualify a selected entrant if Interior Savings determines (in its sole discretion) that the provided proof is not sufficient.

Each prize must be claimed from an Interior Savings Credit Union branch, or the Interior Savings’ head office located at (#300-678 Bernard Avenue, Kelowna, BC V1Y 6P3) by October 31, 2020 or it will be forfeited.

GENERAL RULES & REGULATIONS

By entering the contest, each entrant:

1. agrees to abide by these rules and all decisions of Interior Savings with respect to all aspects of the contest, which are final;
2. agrees to indemnify and hold harmless Interior Savings and its employees, directors, officers, members, affiliates and agents from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (i) the entrant’s failure to comply with any of these rules; (ii) any misrepresentation the entrant makes under these rules or otherwise to Interior Savings; or (iii) the entrant’s participation in the contest; and

3. consents to Interior Savings using and disclosing: (i) the entrant's personal information for the purposes of administering the contest, and (ii) each winner's name and home town for the purpose of advertising the contest and any future contests, without further notification, permission, payment or consideration.

Interior Savings assumes no responsibility for lost, illegible, incomplete, delayed, destroyed or misdirected entries, or for any condition caused by events beyond its control which disrupts or interferes with the contest.

Interior Savings provides no representations or warranties in respect of the prize(s) or the contest.

If for any reason the contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond its control, Interior Savings reserves the right to cancel, terminate, modify or suspend this contest.

The contest is subject to all applicable federal, provincial and municipal laws and regulations, and is void where prohibited by law. For more information please contact Interior Savings. ***All winners must initial that they have read and agree to these contest Rules and Regulations.***