



Contest Rules

The “Client Portal” contest is held and organized by Investia Financial Services Inc. (hereinafter the “Organizer”).

1) ELIGIBILITY

This contest is open to all Canada residents aged 18 or over.

The following individuals are excluded from the contest:

- Employees of Investia Financial Services Inc. and persons residing with them.
- Employees of Investia Financial Services Inc. (hereinafter “Investia”), including partner mutual fund representatives, and its subsidiaries and persons residing with them.
- Managing general agents, i.e. mutual fund representatives authorized to make referrals to Investia Financial Services Inc. and persons residing with them.
- Advertising and marketing agencies, suppliers of prizes, materials or services related to this contest.
- Employees of business partners of Investia Financial Services Inc.,

Also ineligible are entrants who use an alias, the name of a person under 18 years of age or any other substitutions of a name.

2) HOW TO ENTER

This contest is free to enter and no purchase is necessary.

There are two (2) conditions to be eligible for the contest:

- Create an account between October 31, 2019 and January 31, 2020
- Subscribe for e-delivery between October 31, 2019 and January 31, 2020

3) ENTRY RESTRICTIONS



Limit of one (1) contest entries per person for the entire contest period. Any attempts to exceed the number of permitted entries, specifically by using multiple or different email addresses, identities, registrations or logins nullifies all entries submitted by the entrant and will result in immediate disqualification. Any and all use of automated devices, robots, scripts, macros or automated contest entry services will result in the immediate disqualification of all entries submitted by the entrant.

4) CONTEST PERIOD

The contest starts on Thursday, October 31, 2019 at 12:00 am (ET) and ends on Friday, January 31, 2020 at 11:59 pm (ET).

5) PRIZE

Two (2) amount of \$2,000 will be awarded to two (2) winners. The Prize shall be awarded as a cheque. Throughout the contest period, Investia Financial Services Inc. will distribute two (2) cheques of \$2,000, for a total prize value of \$4,000.

6) ACCEPTANCE OF CONTEST RULES

By entering the contest, the entrant agrees to comply with the contest rules and all decisions of the Organizer..

Investia Financial Services Inc. reserves the right to disqualify any entrant or contest entry that does not comply with the contest rules.

7) ODDS OF WINNING

The odds of winning will be one (1) per eligible person, according to the conditions mentioned above.

Maximum of one (1) prize of \$2,000 per entrant throughout the contest period.

8) PRIZE DRAWS

The two (2) winners of the “Client Portal” contest will be determined by an electronic draw by a designated official at the head office of Investia Financial Services Inc., at 6700 Pierre-Bertrand Blvd, Suite 300, in Quebec City.



During the contest period, prize draws will take place on Wednesday February 19 at 11:00 am

(ET) from among all entrants who have qualified since the start of the contest based on the two conditions mentioned above.

Maximum of one (1) prize of \$2,000 per entrant. In the event that the same entrant is drawn a second time, Investia Financial Services Inc. will draw again.

9) CLAIMING THE PRIZE

To be declared the winner, subject to eligibility, the entrant chosen by random draw must:

- Be reached by the Organizer by email or phone within 30 business days of the draw
- Sign and return the Declaration and Release Form (hereinafter “Declaration Form”) provided by the Organizer. The form can be returned by mail to the address listed below or by email to sarah.normand@investia.ca within 15 days of receipt

“Client Portal” Contest

Investia Financial Services Inc.
6700 Pierre-Bertrand Blvd, Suite 300
Quebec City, QC G2J 0B4

Failure to comply with any of the abovementioned conditions will result in the disqualification of the chosen entrant and there shall be another prize draw pursuant to the contest rules until a winner is drawn.

The prize will be sent directly to the office of the Investia Financial Services Inc. that referred the winner, when determined by the contest Organizer. If an agreeable time could not be settled on with the winner within 30 days of the contest Organizer contacting the winner, or if the winner were unable to travel, the contest Organizer could mail the prize to the winner.

The Prize must be accepted as is, and cannot be transferred, assigned, substituted or exchanged, except at the sole discretion of the contest Organizer who reserves the right to substitute the Prize for a prize of equal value if, for any reason, the Prize cannot be awarded as is.



Upon receipt of the Prize, the winner releases Investia Financial Services Inc., and its subsidiaries, representatives and employees from any liability and waives any damages which may result from the acceptance and use of the Prize.

The winner acknowledges that upon receipt of the Prize, the fulfillment of prize-related obligations becomes the full and exclusive responsibility of the various goods and service providers.

10) REPRESENTATIONS OR WARRANTIES

Investia Financial Services Inc. makes no declarations or warranties, express or implied, as to the quality or suitability of the Prize awarded. The winner acknowledges and agrees that he/she may not attempt to receive reimbursement, make a claim or commence any type of legal action against Investia Financial Services Inc. in the event the Prize is not suitable for the purposes described or if he/she is dissatisfied with the Prize as awarded.

11) DECISIONS AND DISPUTES

The “Client Portal” contest is organized and managed by Investia Financial Services Inc.

Investia Financial Services Inc reserves the right to change the contest terms and conditions or to cancel the contest without prior notice, subject to approval by the Régie des alcools, des courses et des jeux.

All decisions by the contest administrators are final and binding. However, any dispute regarding the conduct or organization of a promotional contest can be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a Prize may be submitted to the Régie des alcools, des courses et des jeux only for the purpose of helping the parties reach a settlement.

12) ACCEPTANCE AND SUBSTITUTION

The contest Organizer waives any and all liability where its inability to act is caused by a force beyond its control or by a labour dispute in its establishments or in the establishments of the organizations or business whose services are used for holding this contest.

13) LIMITATION OF LIABILITY

Entrants release Investia Financial Services Inc., its employees, agents, representatives and subsidiaries from any and all liability for damages resulting from their participation in the contest.

14) CHANGES TO THE CONTEST

The contest Organizer reserves the right, in its sole discretion, to modify, cancel or suspend this contest, in whole or in part, in the case of an event or a deliberate attempt to undermine the administration, security, impartiality or operation of this contest, as provided in these contest rules, subject to approval by the Régie des alcools, des courses et des jeux, if necessary. In all circumstances, the contest Organizer, its subsidiaries, advertising and marketing agencies, goods and service providers related to this contest, as well as its representatives, agents and employees shall not be required to award more prizes or other prizes than those stated in these contest rules.

15) USE OF THE WINNER'S NAME

The winners authorize the contest Organizer to use their name, photograph, place of residence, voice or image for publicity purposes, without any compensation beyond the prize awarded, and they agree to have this information posted on website of Investia Financial Services Inc., its affiliated agencies and its representatives.

16) ENTRY MATERIALS AND COMMUNICATIONS

Investia Financial Services Inc. remains at all times the exclusive owner of all contest entry materials and communications.

17) APPLICABLE LEGISLATION

The contest is subject to all applicable federal, provincial and municipal legislation as well as to these contest rules, which are available from Investia Financial Services Inc. at <https://ia.ca/portal-contest-investia>.

All applicable contest fees pursuant to the *Act respecting Lotteries, Publicity Contests and Amusement Machines* have been paid.

18) SEVERABILITY

Where a paragraph of these contest rules is declared or judged illegal, unenforceable or invalid by a competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.

19) PERSONAL INFORMATION

- For the purposes of this contest, Investia Financial Services Inc. will gather and securely store your personal information.
- Investia Financial Services Inc. will use this personal information to identify entrants and to contact the contest winner. The information gathered will also be used for solicitation purposes and to calculate the number of entries.
- If Investia Financial Services Inc. uses the services of specialized companies to deliver the Prize, they are only authorized to use the personal information collected for the purposes of delivering the Prize.
- If you have any questions regarding the use or disclosure of your personal information, please review the *Privacy Policy for iA Financial Group* at <https://ia.ca/privacy-policy>
- Anyone may obtain a copy of these contest rules as well as the name of the contest winners by sending a written request to the following address:

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