



Sunshine Coast Financial 2026 Digital Banking Sign-up Contest OFFICIAL RULES

THESE RULES GOVERN THE SUNSHINE COAST FINANCIAL 2026 DIGITAL BANKING SIGN-UP CONTEST ("RULES"). SUNSHINE COAST FINANCIAL IS PART OF THE COAST CAPITAL SAVINGS FEDERAL CREDIT UNION ("CCSFCU") FAMILY OF BRANDS. THESE RULES EXEMPT CCSFCU AND OTHER PERSONS FROM LIABILITY AND CONTAIN IMPORTANT PROVISIONS. BY ENTERING THE CONTEST, YOU ACKNOWLEDGE AND SIGNIFY THAT YOU HAVE READ, UNDERSTOOD, AND AGREED TO BE BOUND BY THESE RULES. IF YOU DO NOT AGREE WITH EACH PROVISION OF THESE RULES, YOU MAY NOT PARTICIPATE IN THE SUNSHINE COAST FINANCIAL 2026 DIGITAL BANKING SIGN-UP CONTEST.

The Contest Period and Prize

- The Sunshine Coast Financial 2026 Digital Banking Sign-up Contest (the "**Contest**") is offered by CCSFCU.
- The Contest will run from 9:00 am Pacific time on October 21, 2026, to 11:59 pm Pacific time on December 15, 2026 (the "**Contest Period**"). All entries must be received by CCSFCU within the Contest Period to be eligible.
- There is a total of one (1) prize (the "**Prize**") available to be won. The Prize consists of \$2,500.00 CAD. The Prize will be deposited in the winner's name at a Sunshine Coast Financial branch in their Sunshine Coast Financial chequing account or another Sunshine Coast Financial account.
- The Prize will be awarded pursuant to the time frames provided in these Rules under the How to Win and Claim Your Prize section.

Eligibility

- The Contest is only open to legal residents of Canada outside of Quebec who:
 - are CCSFCU members (on or before November 15, 2026);
 - whose legacy products/services have been migrated to new CCSFCU products/services (on or after November 15, 2026); and
 - have reached the age of majority in their Province of residence as of the date of their participation in the Contest.
- You must be an existing CCSFCU member, without Coast Online® Banking/digital banking access, whose legacy account(s) is migrating to CCSFCU to enter the Contest.
- If you are a current CCSFCU member with access to Coast Online® Banking/digital banking, you will not be eligible to enter this Contest.
- Current employees, directors, and officers of CCSFCU and its affiliates and each of their immediate family members (defined as a spouse, parent, child, sibling, and their respective spouses) are not eligible to enter this Contest.

How to Enter

- No purchase or payment is necessary to enter the Contest.
- To enter the Contest, potential entrants must proceed to the [digital banking page](#), using the provided link.
- Potential entrants must complete their first-time login to the [digital banking page](#), using the provided link.
- For clarity, potential entrants must click through all the steps in the digital banking first-time login process, including clicking through the final confirmation page.
- All entries are subject to verification by CCSFCU. Any entry that appears to CCSFCU, in their discretion, to be incomplete, ineligible, improper, or fraudulent may be disqualified, including but not limited to entries that are made contrary to these Rules, entries that are disruptive to the proper operation of the Contest, or entries that are in any way unjust to other entrants or potential entrants.

How to Win & Claim the Prize

- A random draw will be conducted on January 5, 2027.
- The odds of winning a Prize will depend on the number of valid entries received.
- CCSFCU will attempt to contact the selected entrant by telephone or email to provide notice of the Prize at the telephone number/email on file at the time they completed the contest entry.
- If CCSFCU is unable for any reason to contact the selected entrant or the selected entrant does not respond to CCSFCU within five (5) working days of the call/email, CCSFCU reserves the right to disqualify the selected entrant and another entrant may be selected by CCSFCU by random draw in accordance with these Rules.
- The selected entrant must, within four (4) weeks after the draw or by such other time as CCSFCU may agree at its sole discretion, do the following:
 - Respond to CCSFCU within five (5) working days of being notified and communicate with CCSFCU regarding Prize pick-up. CCSFCU will have the sole discretion to determine the method of Prize pick-up.
 - Provide valid proof of identity, age, and residence, or any relevant documentation requested by CCSFCU; and
 - Provide a completed declaration and release form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question.
- If a selected entrant is disqualified or is otherwise determined to be ineligible for any reason, CCSFCU may, in its sole discretion, hold another random draw to select another entrant.

Release and Exclusion of Liability

- By entering the Contest, entrants agree to release and hold harmless CCSFCU and its affiliates, and each of its respective agents, employees, directors, officers, successors and assigns (the "**Released Parties**") against any and all claims that are in any way associated with the Contest, and entrants agree that, to the fullest extent permitted by applicable law, the Released Parties will not be responsible for:
 - any harm that you may sustain or incur as a result of the negligence of CCSFCU;
 - defects or delays in the Prize awarded that are outside of CCSFCU's control;
 - erroneous, lost, late, incomplete, or misdirected entries, regardless of the cause;
 - failure for any reason whatsoever of a selected entrant to receive notice of a Prize;
 - typographical or other errors in the offer or administration of the Contest, including but not limited to errors in advertising, these Rules, the selection and announcement of the Prize winner or distribution of the Prize;
 - changes in an entrant's contact details after entry is submitted;
 - any injury or damage to any person's computer or data contained therein or other property as a result of any person's participation in the Contest;
 - the use of your voice, statements, place of residence, name and likeness, including as a result of distortion, blurring, processing or reproduction;
 - any malfunction, failure relating to telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software, failed or misdirected computer or telephone transmissions, or other errors of any kind whether human, mechanical or electronic; or
 - any damage or loss, including any loss of use, loss of production, loss of profits (anticipated or otherwise), loss of markets, economic loss, special, indirect, or consequential loss or damage or punitive damages, whether in contract, tort, or under any other theory of law or equity, arising from, connected with, or relating to the Contest or the submission of entries to the Contest, or participation in the Contest, or the Prize, regardless of the cause or any negligence by any of the employees, agents or representatives of CCSFCU.

Personal Information

- By entering the Contest, you authorize CCSFCU to collect and use your personal information to administer the Contest. All such personal information collected during or as part of this Contest is for CCSFCU's benefit and accordingly subject to CCSFCU's Privacy Policy, accessible at: <http://www.sunshinecoastfinancial.ca/privacy/privacy-policy>.

- If you win, you agree to be photographed and filmed and your image and name used for promotional purposes, without compensation to you. This may include publication, reproduction and/or other use of your name, voice, statements about the Contest, in any publicity or advertisement carried out by or on behalf of CCSFCU in any manner whatsoever, including print, broadcast media or the internet.

Dispute Resolution

- Any dispute between CCSFCU and you or any other person arising from, connected with or relating to the Contest, the submission of entries to the Contest, participation in the Contest, the Prize, the use or misuse of personal information, or any related matters ("**Disputes**") will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of British Columbia, Canada. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

General Terms and Conditions

- CCSFCU reserves the right, in its sole discretion, to cancel, modify, suspend or terminate this Contest or to amend the Rules, without notice and without compensation to any participant in the Contest.
- If CCSFCU determines, in its sole discretion, that the Contest is not capable of being conducted as intended by CCSFCU, including due to misconduct including but not limited to the transmission of computer viruses, bugs, tampering, unauthorized intervention, fraud, or any other cause that corrupts or interferes with the administration, security, fairness, integrity or proper conduct of the Contest, CCSFCU may in its sole discretion disqualify any entrant responsible for any such misconduct.
- By accepting any Prize, the applicable winner: (i) confirms compliance with these Rules; (ii) acknowledges acceptance of a Prize as awarded; (iii) releases the Released Parties from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof.
- By entering into the Contest you acknowledge and accept responsibility of tax liability in respect of any prizes that may be awarded as part of the Contest.
- The Contest and the Rules shall be governed by and construed in accordance with all applicable municipal and provincial laws in British Columbia and federal laws in Canada. Void where prohibited by law. The decisions of CCSFCU with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants or Contest-related information.
- Any decisions made by CCSFCU, including but not limited to those concerning the eligibility or disqualification of entrants, are final and binding without right of appeal.