

2018 CONTEST RULES AND REGULATIONS

1. Rules: By entering the 2018 Canadian Credit Union Association ("CCUA") Calendar Photo Contest (the "Contest") you agree to abide and be bound by all the rules set out below.

2. Contest Period: The Contest commences on April 17, 2017 and all photo submissions must be received by no later than May 11, 2017 at 5:00pm Eastern Standard Time. Late submissions or submissions not conforming to the Contest Theme, Photo Format, or other eligibility requirements will not be accepted.

3. Contest Theme: All photo submissions must have been taken in Canada. Winning photo submissions will be featured in regional calendars and in the 2018 Canadian Credit Union Association National Calendar.

4. Photo Format: All photo submissions must be in electronic format at a minimum file size of 1MB (megabyte) per file, raw out of the camera in a horizontal (landscape) format (JPEG, TIFF or Camera Raw). Prints, film or slides will not be accepted. Photos in a panoramic and vertical (portrait) format will not be accepted.



Horizontal



Vertical



Panoramic

5. Eligibility: To be eligible to win you must be a member of any credit union or coopératives financières that are members of CCUA.

6. Entries: Each contestant may submit a maximum of two (2) photo entries for each year. Additional entries will not be considered. Entries must be submitted via email to calendarprogram@ccua.com

7. Judges' Decision: All eligible photo submissions will be judged via a CCUA website survey open to the public based on adherence to the Contest Theme, and the appropriateness and overall quality and appearance of the picture. Decisions of the judges are final.

8. Prizes: Fourteen (14) photos will be selected from the entries as winning photos. Entrants whose photo submissions are selected as winning photos will receive a cheque for \$100 and five (5) copies of the Calendar (the "Prizes").

9. Awarding the Prize: The Prizes must be accepted by the winning entrants as awarded, and no substitution, transfer, conversion or assignment of Prizes will be allowed. Attempts will be made to contact each winning entrant at the telephone number and/or email address listed on the entry form between 9:00 a.m. and 5:00 p.m. Eastern Standard Time for a period of five (5) working days following the end of the Contest Period. If any winning entrant cannot be contacted within the allotted time, CCUA reserves the right to void that entry and select another winning entrant for the Prizes.

If your photograph is selected as a winning entry, you irrevocably permit CCUA to publish the winning photograph submitted by you, in the Calendar, for distribution and sale in Canada, and to include copies of the winning photograph on our website and other promotional materials in relation to the Calendar. Each winning entrant will be required to complete, sign and return to CCUA a Declaration, Release and License form. If any selected entrant fails to complete, sign and return the Declaration, Release and License form to CCUA within fourteen (14) days following CCUA's sending it to him/her, CCUA may, at its option, void that entry and select another eligible winner for the Prizes.

By submitting photo(s) to the 2018 Canadian Credit Union Association Calendar Photo Contest, you, the entrant, confirm that you will comply with these Contest Rules and Regulations and if your photo submission is selected as a winning photo, you (i) agree to complete, sign and return to CCUA the Declaration, Release and License form, (ii) release and forever discharge CCUA, its affiliated companies, advertising and promotional agencies from all claims, demands, damages, actions and causes of action arising or to arise by reason of the acceptance or use of the Prizes, and (iii) give permission to CCUA, at its option, to publish or otherwise use, without compensation to you: (a) your photo submissions in any media and in perpetuity in relation to the Calendar and promotion of the Calendar and/ or the Contest; and (b) your name, address, photograph, in any publicity carried out by CCUA or its advertising agencies in relation to the Contest.

10. Credit: The winning photographs will appear along with the photographer's name and credit union in the Calendar.

11. Applicable Laws: The Contest is subject to the laws of the province of Ontario.