

CONTEST « Coup de Pouce Santé Scholarships »

Contest Rules

CONTEST DURATION

The "Health Boost Scholarship" contest (hereinafter the "Contest") is organized by the Caisse Desjardins du Réseau de la santé (hereinafter the "Organizer") and runs from August 1st, 2025, at 12:00 a.m. EDT to July 31st, 2026, at 11:59 p.m. EDT (hereinafter the "Contest Period").

ELIGIBILITY

This Contest is open to any person who:

- Is 18 years of age or older as of August 1st, 2025.
- Is a student in the health and social services sector.
- Is a member of the Caisse Desjardins du Réseau de la santé at the time of entry and at the time of receiving the prize.
- Resides in Quebec.

(Hereinafter referred to as "Eligible Persons.")

Exclusions

The following individuals are not eligible:

- Employees, executives, directors, and officers of the Organizer and their immediate family members (siblings, children, parents), spouses (legal or common-law), and those living in the same household;
- Employees, executives, directors, and officers of other Desjardins entities and their immediate family members and household members;
- Employees and representatives of agencies or service companies involved in the Contest.

HOW TO ENTER

Eligible Persons must:

- Complete the entry form with the required information.
- Submit their entry by July 31st, 2026, at 11:59 p.m. EDT.

No purchase or consideration required. To enter the Contest without purchase or obligation, eligible individuals must legibly handwrite their first and last names, address, including city and postal code, telephone number, and date, write a text of approximately fifty (50) words on "why they chose to pursue a career in health and social services "and send it to the following address: "caisse.sante@desjardins.com" for the attention of Ariane Noury. Entry forms without purchase or consideration must be postmarked no later than the last day of the Contest, July 31st, 2026, at

11:59 p.m. ET (postmark date), or they will be void. Upon receipt of the letter, entry into the Contest will be automatically registered and will be eligible to win. One stamped envelope entitles the entrant to one entry. Entries obtained in this manner are subject to the same conditions as those applicable to other entries received in connection with this Contest. Mechanical reproductions are not accepted. Entry forms become the property of the Organizer and will not be returned.

Limit of one (1) entry per eligible Person, regardless of the method of entry used.

PRIZES

There are 16 (sixteen) prizes to be won, with a total value of twenty thousand (\$20,000).

- Vocational training: four (4) scholarships worth \$500 each to be won.
- College education: six (6) scholarships worth \$1,000 each to be won.
- University education: six (6) scholarships worth \$2,000 each to be won.

Anything not described above is not included in the prize and is the responsibility of the winner.

The winner will be solely responsible for any taxes that may arise from the awarding of the prize, with the Organizer and the persons for whose benefit this Contest is held being entirely exempt.

The prize will be deposited into the winner's bank account. The winner must refer to the terms and conditions of the supplier(s) regarding the use of the prizes, as the Organizer is in no way responsible for or bound by these terms and conditions.

SELECTION METHOD

The winner will be determined by a computerized random draw. The draw will take place on August 17, 2026, at 12:00 p.m. (EDT), in the presence of witnesses, at the Organizer's premises, 2100 De Maisonneuve Blvd. E., Suite 102, Montreal, Quebec H2K 4S1.

The odds of winning depend on the number of valid entries received during the Contest Period.

GENERAL TERMS AND CONDITIONS

To be declared a winner, each eligible person selected must:

- a) Be contacted by the Organizer by telephone or email within two (2) days of the draw date. The selected eligible person must be reached within a maximum of two (2) attempts and will have a maximum of forty-eight (48) hours to respond to the message left by the Organizer, if applicable, failing which they will forfeit their right to the prize. The prize will then be awarded to the next eligible person whose name was drawn at random, and the same procedure will be followed until a winner is selected.
- b) Confirm that they meet the eligibility requirements and other requirements of these Contest rules.
- c) Correctly answer, without assistance and within a limited time, a mathematical skill-testing question that will be asked via the entry form.
- d) Sign the declaration and release form (hereinafter the "Declaration Form") that will be sent to them by email. The Eligible Person must return it to the Organizer within ten (10) business days of receipt.

Failure to comply with any of the above conditions or any other condition mentioned in these rules will result in the selected Eligible Person being disqualified and, at the Organizer's discretion, the prize being canceled or a new draw for the prize being held in accordance with these Contest rules until an Eligible Person is selected and declared the winner of that prize. The same conditions will then remain applicable, with any necessary adjustments, if applicable.

- 1. Prize delivery. Within fifteen (15) days of receiving the Declaration Form, the Organizer will inform the winner of the terms and conditions for taking possession of their prize. If the winner refuses to accept their prize, the Organizer will be released from any obligation to award the prize to the selected Eligible Person and may, at its discretion, cancel the prize or hold a new draw as described in the previous paragraph.
- 2. Verifications. All entries and Declaration Forms may be subject to verification by the Organizer. Those that are incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, submitted or transmitted late, or contain an invalid or otherwise non-compliant telephone number, may be rejected and will not be eligible for the prize.
- 3. Disqualification. Any person participating in this Contest or attempting to participate in a manner contrary to these rules and unfair to other Eligible Persons (e.g., hacking, use of voting groups, use of a nominee) will be automatically disqualified and may be reported to the appropriate legal authorities.
- 4. Conduct of the Contest. Any attempt to sabotage the legitimate conduct of the Contest constitutes a violation of civil and criminal laws. If such attempts are made, the Organizer reserves the right to reject the Eligible Person's entries and seek redress under the law.
- 5. Identification of the Eligible Person. For the purposes of these rules, the Eligible Person is the person whose name appears on the entry form and who meets the conditions set out in these rules. The prize will be awarded to this person if they are selected and declared the winner. If a dispute arises regarding the identification of the person who completed the entry form, the entry form will be considered to have been sent by the person who holds the account associated with the email address provided at the time of entry, if applicable. The term "account holder" refers to the individual to whom an email address is assigned by an Internet or online service provider, or another company that assigns email addresses for the domain associated with the email address submitted.
- **6. Acceptance of prizes**. Prizes must be accepted as described in these rules and may not be transferred in whole or in part to another person, nor exchanged and/or replaced by another prize, subject to the provisions of these rules.
- 7. Limitation of liability. If the Organizer is unable to award the prize as described in these rules, it reserves the right to award a prize of a similar nature and equivalent value or, at its sole discretion, the value of the prize indicated in these rules. In any case, the Organizer shall not be required to award more prizes or to award a prize other than in accordance with these rules. If the number of prizes offered exceeds the number of Eligible Persons, the Organizer reserves the right to cancel the excess prizes.
- 8. Limitation of liability use of the prize. The winner releases the Organizer and the persons for whose benefit this Contest is held from any liability for damages that may arise from their participation in the Contest and from the acceptance and use of the prize. The winner acknowledges that, from the moment they receive their prize from the Organizer, the fulfillment of obligations related to the prize becomes the sole and exclusive responsibility of the product and service providers. The winner agrees to sign a declaration and liability waiver form to this effect. The winner of a prize acknowledges that the only warranty applicable to the prize is the manufacturer's standard warranty.

- 9. Limitation of liability operation of the Contest. The Organizer and the persons for whose benefit this Contest is held disclaim all liability for the malfunction of any computer component, software, or communication line, relating to the loss or absence of network communication or relating to any faulty, incomplete, incomprehensible or deleted transmission by any computer or computer network, which may limit or prevent any person from reading the rules of participation. They also disclaim all liability for any damage or loss that may be caused, directly or indirectly, in whole or in part, by downloading any web page or software or other material and by transmitting any information for the purpose of participating in the Contest. In particular, if the administration, security, fairness, integrity, or proper conduct of the Contest is corrupted or seriously affected, including due to viruses, bugs, alterations, unauthorized interventions, fraud, or technical failures, or any other cause, the Organizer reserves the right, without notice, to cancel, modify, extend, or suspend the Contest.
- 10. Limitation of Liability Facebook. As the Contest is hosted by Facebook, Eligible Persons acknowledge and agree that the Facebook site is not owned or operated by the Organizer. Nevertheless, they acknowledge that they are subject to Facebook's terms of use. Personal information collected as part of this Contest is for the exclusive use of the Organizer and will not be shared with Facebook in any way. The Contest is not sponsored, endorsed, or administered by Facebook, and is not organized in any association with Facebook. Facebook cannot be held liable in any way. Furthermore, by participating in the Contest, Eligible Persons confirm that they indemnify Facebook and hold the company harmless from any liability or claim for damages arising from their participation in the Contest.
- 11. Limitation of liability receipt of entries. The Organizer and the persons for whose benefit this Contest is held shall not be liable for lost, misdirected, or late entries, including those resulting from postal service problems or any failure, for any reason whatsoever, of the website during the Contest period, including any damage to an Eligible Person's computer or mobile device.
- 12. Limitation of Liability Circumstances Beyond Control. The Organizer and the persons for whose benefit this Contest is held shall not be liable in any way whatsoever in any case where their inability to act results from a fact or situation beyond their control or from a strike, lockout or any other labor dispute in the establishments of the organizations or companies whose services are used to hold this Contest.
- 13. Modification of the Contest. The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify, or suspend, in whole or in part, this Contest in the event of an event or human intervention that could alter or influence the administration, security, impartiality, or conduct of the Contest as provided for in these rules. No liability may be attributed to the Organizer.
- **14.** End of participation in the Contest. If, for any reason whatsoever, participation in the Contest should end in whole or in part before the end date specified in these rules, the prize may be awarded, at the Organizer's discretion, from among the entries duly registered and received up to the date of the event that ended participation in the Contest.
- **15.** In any case, the Organizer shall not be required to award more prizes or to award a prize other than in accordance with these rules.
- **16.** Limitation of liability participation in the Contest. By participating or attempting to participate in this Contest, each person releases the Organizer and the persons for whose benefit this Contest is held from any liability and any damage that they may suffer as a result of their participation or attempted participation in the Contest.

- 17. Communication with Eligible Persons. No commercial or other communication unrelated to this Contest will be sent to Eligible Persons unless they have expressly consented to receive such communications. Any communication or correspondence will be made solely in connection with this Contest in accordance with these rules, at the initiative of the Organizer or to obtain the Eligible Person's consent to use their entry text without purchase or consideration.
- 18. Copyright. Eligible Persons agree that the Organizer may use, produce, or reproduce, free of charge, for internal purposes in Canada, without time limitation, in whole or in part, the text submitted for the Contest without any obligation on the part of the Organizer to cite the name of the author of the text. Eligible Persons also agree that the Organizer may translate the text as necessary without obtaining the consent of Eligible Persons regarding the accuracy and precision of the translation. Eligible Persons also agree that the Organizer may correct the spelling of the text as necessary.
- **19. Personal information**. To participate in the Contest, the Organizer must collect, use, and disclose personal information about you. For more details, see the Desjardins Group Privacy Policy at www.desjardins.com/politique-confidentialite.

By participating in the Contest, Eligible Persons authorize the Organizer or its authorized agents to collect, use, and disclose their personal information for the purpose of administering the Contest and awarding prizes in accordance with applicable regulations and its Privacy Policy.

By accepting the prize, subject to consent, each winner authorizes the Organizer, the member caisses of the Fédération des caisses Desjardins du Québec, and Caisse Desjardins Ontario Credit Union Inc. to collect, use, disseminate, and disclose, if necessary, their name, place of residence (city, province), their statement regarding the prize, their photograph, image, voice, or other representations and recordings in which the Eligible Person appears in connection with the Contest, for advertising or promotional purposes, on any medium whatsoever (e.g., Desjardins website, Facebook pages, etc.) or on any other medium or media, without remuneration or compensation of any kind. Each winner assigns the rights to use and reproduce, in whole or in part, the visual content captured by Desjardins for the purposes of the Contest.

- 20. Intellectual property and copyright. By submitting a text, photo, composition, drawing, or other work (hereinafter the "Work") for this Contest, the Eligible Person warrants that the Work is free of third-party rights and that the Eligible Person, as the owner of all necessary rights, submits the Work and authorizes its use, modification, transfer, adaptation, publication, communication, or distribution in any format, media, or technology, including television and wireless or online information technologies. The Eligible Person agrees to provide, upon request, proof that they are the owner of the intellectual property rights or copyrights to the Work and to indemnify and hold harmless the Organizer against any claim, action or lawsuit arising from the use of the Work.
- 21. Ownership. All information and documents related to the Contest, including, but not limited to, entry forms and declaration forms, technical, technological or operational information, and information relating to designs, computer systems, software, logos, trademarks and intellectual property, are and remain the exclusive property of the Contest Organizer. None of this information and documentation will be returned to Eligible Persons.
- **22. Decisions.** All participants in the Contest agree to abide by these rules and the final and binding decisions of the Organizer, which administers the Contest.
- 23. If any paragraph of these rules is declared or deemed illegal, unenforceable, or void by a court of competent jurisdiction, then that paragraph shall be deemed void, but all other paragraphs shall remain in full force and effect to the extent permitted by law.

- **24. Contest Rules.** These rules are available at www.caissesante.ca and at the reception desk of the Caisse Desjardins du Réseau de la santé at the following address: 2100 De Maisonneuve Blvd. E., Suite 102, Montreal, Quebec H2K 4S1.
- **25.** In the event of any discrepancy between the French and English versions of the rules, the French version shall prevail.
- **26.** The Contest is subject to all applicable laws.