

## **G&F Financial Group 2019 Pay Your Bills Contest Terms and Conditions**

### **Agreement**

No purchase is necessary to enter this contest. By entering, you agree to be bound by these contest rules and the decisions of G&F Financial Group ("G&F") (the contest sponsor) which are final.

### **To Enter**

Contestants must apply and be approved for a personal G&F Collabria Visa credit card.

Only approved personal G&F Collabria Visa credit card applicants will be eligible to claim the prize.

The G&F Collabria Cash Back Mastercard is excluded from this offer.

G&F Collabria Visa credit card application must be received no later than 12 noon on December 31, 2019 (online or in person).

Eligible entries must take place during the Pay Your Bills contest period. All entries must be received by 12 noon on December 31, 2019 (the "Contest Closing Date").

No purchase necessary. For entry without purchase/activity: To enter without making an eligible purchase/activity, please mail a 200-word, original, hand-written essay on "Why I want to win the G&F 2019 Pay Your Bills Contest" along with your name, address and telephone number to G&F Financial Group, 7375 Kingsway, Burnaby, BC V3N 3B5. Only one (1) contest entry without purchase/activity is allowed per person for the entire contest period. All entries must be received by December 31, 2019 (the "Contest Closing Date").

### **Prize**

The total values of the prize(s) are as follows: One thousand dollars (\$1,000.00)

### **How to Win**

Winners will be contacted once finalized and given pick-up details. At the drawing, the winning entry will be selected from all eligible entries received. Chances of winning will be dependent upon the number of eligible entries.

By entering the contest, all entrants agree to be bound by these official contest rules and agree to the decisions made by G&F with respect to all aspects of this contest. The contest is open to residents of British Columbia who are 19 years of age or older on November 25<sup>th</sup>, 2019. Excluded are employees and Directors of G&F, their respective advertising or promotional agencies, or family members with whom any such employees or Directors are domiciled.

By entering the contest, the selected entrants agree to the use of their name, photograph, voice and/or statements without compensation other than the prize offered. All entries become the property of G&F and will not be returned.

G&F reserves the right to cancel this contest for any reason whatsoever, including but not limited to, printing errors in the contest promotional materials and/or factors affecting any aspect of the prize resulting from situations affecting the prize's supplier(s) that are beyond the reasonable control of G&F. The contest is subject to all Federal, Provincial and Municipal regulations and is void where prohibited by law.

### **Claiming a Prize**

Selected entrant will be contacted by any manner determined by G&F. In order to claim a prize and be declared a winner, the selected entrant will be required to correctly answer, without assistance of any kind, a time limited mathematical skill-testing question to be administered by any manner determined by G&F at a pre-arranged mutually convenient time. If the selected entrant fails to correctly answer the skill-testing question, the next entry drawn will be eligible for the prize. The prize amount awarded will deposited into the entrants G&F account plan of choice.