

2020 SPRING DEPOSIT CAMPAIGN CONTEST – RULES AND REGULATIONS

Starting March 16, 2020, for a limited time, when you put a minimum of \$500 in a one-year Bright Term Deposit, you will be automatically entered to win \$2,500 CAD for your savings!

1. Each entrant shall be eligible to win one (1) prize. The odds of being selected as a potential winner are dependent upon the number of eligible entries received.
2. Entrants will receive an extra entry to the contest when they meet one of the following criteria, to a maximum of two (2) additional entries:
 - Set up a pre-authorized contribution (PAC) into a G&F investment
 - Meet with a G&F Wealth Management advisor
3. Only one (1) Bright Term Deposit per entrant will be eligible for this contest.
4. Contest is open to residents of British Columbia. Excluded are employees and directors of G&F Financial Group and its subsidiaries. Contest is subject to all applicable federal and provincial laws and regulations.
5. The prize winner must correctly answer a skill testing question. The participants must sign the contest sponsor's declaration release and waiver liabilities form confirming compliance with the contest rules and acceptance of the prize as offered before being declared the winner.
6. By participating, the winner agrees to the use of their name, photograph, voice and statements without charge or compensation other than the prize offered. All entries become the property of G&F Financial Group and will not be returned. All decisions of the contest judge with respect to all aspects of the Contest are final. By participating, you acknowledge that you have read, understand and agree to be bound by the conditions of this contest.
7. Entrants must be 19 years or older to be eligible.
8. One (1) prize is available to be won. Winner will receive \$2,500 CAD in a G&F plan or term deposit of their choice.
9. Any applicable taxes and gratuities as a result of winning the prize are the responsibility of the prize winner.
10. G&F Financial Group will not be responsible nor liable in any way in regards to the prize, or any aspect of the prize, not being available, due to circumstances beyond our control.
11. The decision of G&F Financial Group in regards to the rules, and interpretations of these rules, is final.
12. All contest rules and regulations are subject to change without prior notice.



13. 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 2020 Spring Bright Term Deposit 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. Hand-written entries should be postmarked no later than May 22^{nds}, 2020 and must be received by 5:00pm PST, May 31st, 2020.