



Rules and Regulations

“International Credit Union Day 2022” Contest

1. CONTEST PERIOD:

The Moya Financial Credit Union Ltd. “International Credit Union Day 2022” Contest (the “Contest”) begins on October 20, 2022 at 9:00 a.m. Eastern Time and ends on October 23, 2022 at 11:59 p.m. Eastern Time (the “Contest Period”).

2. ELIGIBILITY:

The Contest is open to all Members of Moya Financial Credit Union Ltd. who are a legal resident of Ontario who have reached the legal age of majority in Ontario at the time of entry, except employees, representatives or agents of Moya Financial Credit Union Ltd., and any entity involved in the development, production, implementation, administration, or fulfilment of the Contest. All entrants must have an active Instagram account.

3. BE AWARE OF:

A) By participating, the entrant acknowledges that this promotion is in no way sponsored, endorsed, or administered by, or associated with, Instagram. In addition, the entrant fully and irrevocably releases Instagram from any and all liability for any loss or cost incurred by the entrant as a result of his or her participation in this promotion.

B) Material or content that is inappropriate, indecent, sexually explicit or suggestive; unnecessarily violent, profane, obscene, hateful, tortuous, derogatory of any ethnic, racial, gender, religious, professional or age group, (including using words or symbols that are widely considered offensive to individuals of a certain race, ethnicity, religion, sexual orientation, or socioeconomic group) will be removed.

C) By entering the Contest, entrants agree to abide by these Contest Rules and Regulations. The decisions of Moya Financial Credit Union Ltd. are final. By accepting the prizes, the winners agree that Moya Financial shall have the right to use the winner’s name and photograph without compensation in any advertising or publicity. This contest is subject to all relevant laws.

4. HOW TO ENTER AND CONTEST INSTRUCTIONS:

No purchase necessary.

Entrants may enter the contest via <https://www.instagram.com/moyafinancial/> and tag their favourite small business in the comment section. There is no limit to how many entries an entrant may submit during the Contest Period.



To be eligible, you must complete the requirement within the Contest Period. All comments submitted and received during the Contest Period will be entered into the Contest and a random draw will determine the winners.

5. PRIZES AND MARKET VALUE:

There are three (3) prizes available to be won.

Prize details:

- A gift card to the entrants' small business of choice.
- Total prize value is \$300 (CAD).

Prize:

- Three (3) \$100 gift cards.

Each Prize must be accepted as awarded and is not transferable, assignable or convertible to cash. No substitutions except at Contest Organizers option. Contest Organizers reserve the right, in their sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value, including, without limitation, but at Contest Organizers sole and absolute discretion, a cash award.

6. WINNER SELECTION:

On October 24, 2022, at the offices of Moya Financial Credit Union Ltd., Toronto, at approximately 12:00 p.m. ET, a random draws of all entries submitted and received during the Contest Period in accordance with these Rules will be selected as the winners. A total of three (3) winners will be selected.

The odds of winning will depend on the number of eligible entries submitted and received during the Contest Period.

7. PRIZE DISTRIBUTION:

Distribution of the prize must be completed within 7 days of the winners being confirmed. Prizes must be picked up in-branch.

8. CONTEST SPONSOR ADDRESS:

Moya Financial Credit Union Ltd., 747 Brown's Line, Toronto, ON M8W 3V7, Canada,
marketing@moyafinancial.ca.