

The 100% Challenge – The City 2012 – Contest Rules

The following rules apply to the 2012 draw for three laptop computers for students who successfully finish The City: Financial Life Skills Resource and are successful in the follow up quiz.

1. Description of the prizes

The Financial Consumer Agency of Canada (FCAC) will award three (3) students a laptop computer with an estimated value of \$ 1,000.

Participants' chances of winning will depend on the number of individuals registered and meeting all other requirements.

2. Rules and regulations

2.1 To be eligible for the draws, students must be registered.

Students: In order to register for the draw, students must register as a student, must successfully complete four (4) modules online of The City, between January 10th, 2012 and March 31st, 2012, and score 100% on the quiz which will be sent to successful students between April 2nd, 2012 to April 6th, 2012 and must be returned no later than midnight eastern standard time April 30th, 2012.

2.1.1. The draw for the three (3) laptop computers will be held on May 15th, 2012, in the offices of FCAC, under the supervision of the Commissioner of FCAC and the Senior Counsel of Legal Services at FCAC.

2.1.2. To ensure that the draw is fair, each registration will be recorded and assigned a random number. The draw officials will randomly select a number and the corresponding entry will win the prize.

3. Eligibility for the draw

The following will be eligible to the draw:

3.1.1. Students:

To be included in the draw students must complete four (4) modules of The City online, either independently or as part of a class, between January 10th, 2012 and March 31st, 2012, and score 100% on the quiz sent out by e-mail between April 2nd, 2012 to April 6th, 2012 returned by April 30th, 2012. Limit of one (1) entry per student.

To be considered eligible for the draw all students under the age of majority in their respective province must obtain consent from their parent or legal guardian. Consent will be verified online at time of program registration and re-confirmed with the legal guardian prior to awarding any prize.

The contest is open to all students in any Canadian province or territory.

4. FCAC employees, FCAC teacher champions, their immediate families, and paid FCAC suppliers are not eligible to participate in the contest. Only one (1) entry per student will be accepted.
5. The organizer reserves the right to prohibit an individual from participating in the draw or winning a prize if, in its sole discretion, it deems that the individual is attempting to undermine the legitimate operation of the contest.

6. Eligibility to win

The selected entrants will be notified by e-mail at the address provided in the registration form within five (5) business days of the draw. Once notified, the selected entrants must contact FCAC within fifteen (15) days of receiving the notice by e-mail. When the selected students entrants contacts FCAC he or she will need to provide proof of parental consent by oral interaction between an FCAC staff member and the student's parent or legal guardian.

If a selected entrant:

- has not responded to FCAC's notice within fifteen (15) days of receiving the e-mail
- is unable to provide proof of parental consent, or
- did not provide an e-mail address where he or she could be reached,

FCAC will disqualify the selected entrant and draw another name from the list of entry submissions that qualified at the time of the first draw. The name of the disqualified person will not be included in the second draw.

7. Awarding the prizes

The winners shall accept the prizes as awarded, and under no circumstances shall he or she transfer it to anyone else or exchange it in full or in part for cash or credit.

8. By entering this contest, participants agree to accept, abide by and acknowledge compliance with these rules, including all eligibility requirements and the decisions of the contest organizer, which are final and binding on all contestants in all matters relating to the draw. The contest is null and void where such contests are prohibited. Before receiving his or her prize, the winner will have to provide proof of age and proof of residence in a province or territory that is acceptable to the contest organizer.
9. The contest organizer is in no way liable for technical, hardware or software failures of any kind; lost or unavailable telephone or network connections; traffic congestion on the Internet or website; failed, incomplete, misdirected, garbled or delayed computer or network transmissions; or any other situation that may limit an individual's ability to register fully and in a timely manner for the City educational resource and, participate in the draw.
10. The organizer is not responsible for unsuccessful attempts to notify the selected entrants due to an incorrect e-mail address or incomplete contact information.

11. The contest organizer reserves the right to modify, suspend or cancel any portion of this draw or the draw in its entirety for any reason at its sole discretion. This contest is subject to all applicable federal, provincial and territorial laws and regulations.
12. FCAC shall be responsible for costs to deliver the laptop computers to the recipient's home address. The recipient shall be responsible for all costs or expenses related to set-up, installation or additional software.
13. In entering the draw, registered individuals release the organizer (FCAC) from any liability for any damages that could result from their participation in the draw or acceptance and use of the prize.
14. In the event that FCAC is unable to award the prize as described, it reserves the right to award a replacement prize of equivalent value or not, at its sole discretion.
15. In entering the draw, the winner authorizes the organizer (FCAC) and its representatives to use, if required, his or her name, photo, image and/or voice to announce through any medium, including FCAC's website, that he or she is the winner of the draw, without additional compensation.
16. The decisions of the contest organizer (FCAC) are final and without appeal.