# – FONDACTION CONTEST RULES –
# Download. Discover. Win!

**CONTEST PERIOD**
The “Download. Discover. Win!” Fondaction contest is organized by 9525-9495 Québec Inc., a wholly owned subsidiary of Fondaction (hereinafter referred to as “the Organizer”), and runs from November 25, 2026, to February 12, 2027, at 11:59 p.m. ET (hereinafter referred to as the “contest period”).

**ELIGIBILITY**
This contest is open to participants residing in Québec, Canada, who have reached the age of majority at the time of entry (hereinafter referred to as “eligible participants”).

**EXCLUSIONS**
The following individuals are not eligible to enter the contest:

- Employees, executives, officers, and directors of Bâtirente, Fondaction, 9525-9495 Québec Inc., and any of their subsidiaries, as well as individuals residing with them;
- Any individual residing outside the province of Québec.

**ENTRY**
To enter, an eligible participant must meet the following requirements:

- Download the Fondaction mobile app, available in the App Store or on Google Play.
- Fill out the entry form on the mobile app page located in the News section of the Fondaction website during the contest period.
- Correctly answer the question in the entry form. The answer can only be found after downloading the app.
- No purchase necessary. There is a limit of one (1) entry per participant and per email address during the contest period. Participants may only use one email address to enter the contest.

Entry into the contest becomes effective when participants click the button to submit their properly completed entry form. Eligible participants who are selected may win a prize worth $250. Each participant may only win once.

**PRIZES**
A total of four (4) prizes, each worth $250, will be awarded, for a total value of $1,000 (in Canadian dollars). Winners may choose their prize from the following options:

- A sum of $250 to purchase shares in the winner’s Fondaction RRSP*. This choice must be confirmed in writing.

**or**

- A sum of $250 to invest in the winner’s Bâtirente TFSA* account. This choice must be confirmed in writing.

**or**

- A $250 gift card redeemable at Metro grocery stores.

*Each winner is solely responsible for ensuring they have sufficient contribution room in their chosen registered plan. Any contribution made to an RRSP or a TFSA will affect the winner's contribution room. Participants who have already reached or will reach the age of 71 by December 31, 2026, are not eligible for the $250 prize intended for purchasing Fondaction RRSP shares. Participants who are not Fondaction shareholders or members of a specific group served by Bâtirente are not eligible for the $250 prize intended for investment in a Bâtirente TFSA account.

The winner is solely responsible for any income taxes arising from the prize, fully exempting the Organizer and the individuals for whose benefit this contest is held.

**DRAWS**

One (1) draw every three (3) weeks during the contest period, for a total of four (4) draws, which will take place on the following dates at approximately 11:00 a.m.:

- December 14, 2026
- January 5, 2027
- January 25, 2027
- February 15, 2027

The four winners will be selected online through computerized random draws, in the presence of Paola Sarti, Experience, Products and Marketing Manager—Savings, and Line Bourbonnais, Communications and Marketing Manager, or another member of the Savings Solutions marketing team.

The odds of winning depend on the number of eligible entries received during the contest period.

**GENERAL CONDITIONS**

1. The contest is organized, managed, and administered by 9525-9495 Québec Inc., a wholly owned subsidiary of Fondaction. 9525-9495 Québec Inc. is also responsible for awarding the prizes.

2. To be declared a winner, the selected participant must:
    a. Be contacted by phone or email by the Organizer within ten (10) days of the date of each draw. The selected participant must be reached after no more than two (2) attempts and will have no more than forty-eight (48) hours to return the call or reply to the email from the Organizer following the message left on their voicemail or in their inbox, if applicable; otherwise, they will forfeit their right to the prize;
    b. Confirm that they meet the eligibility requirements and other requirements set out in these rules;
    c. Have correctly answered the question in the entry form.

3. The Organizer reserves the right to amend the contest conditions or to terminate the contest at any time, without prior notice.

4. The Organizer reserves the right to disqualify any individual or cancel any entry that does not comply with these rules.

5. Neither the Organizer nor Fondaction shall be held liable for late entries, nor for any failure that affects the availability or proper functioning of the website, mobile app, or any component of the telecommunications systems and networks, for any reason whatsoever, during the contest period. Similarly, neither the Organizer nor Fondaction shall be held liable for any damage to a participant's computer or the components of the computer system used to enter the contest.

6. If any of the above conditions or any other condition set forth in these rules are not met, the selected participant will be disqualified, and, at the Organizer's discretion, the prize will be forfeited or a new draw for that prize will be conducted in accordance with these rules until a participant is selected and declared the winner of that prize. The same conditions will then remain applicable, with the necessary adjustments made as appropriate.

7. **Awarding the prize.** Within fifteen (15) days of the draw, the Organizer will send the winner a written confirmation informing them of the procedures for claiming their prize. If the selected participant refuses to accept the prize, the Organizer shall be released from any obligation to award it and may, at its discretion, cancel the prize or hold a new draw, as described in the preceding section.

8. **Acceptance of the prize.** The prize must be accepted as described in these rules and may not be exchanged, substituted, or transferred to another individual or to the winner's successor or heir.

9. Each winner is solely responsible for ensuring they have sufficient contribution room in their chosen registered plan, if applicable. Any contribution made to an RRSP or a TFSA will affect the winner's contribution room.

10. Special conditions for the $250 prize intended for purchasing Fondaction RRSP shares

    a. Participants who have already reached or will reach the age of 71 by December 31, 2026, are not eligible for the $250 prize intended for purchasing Fondaction RRSP shares.
    b. The winner must already have a Fondaction RRSP account or enrol in one, and ensure that they do not exceed their RRSP cap. If enrolment is required, it must be completed within ten (10) business days of the individual being contacted in accordance with Section 2. If enrolment is not completed within this timeframe or if, after reviewing the details of the shares, the winner determines that they are not a suitable investment for them, the prize will be a $250 gift card redeemable at Metro grocery stores.
    c. The winner must complete an application for a lump-sum payment of $250 within ten (10) business days after being contacted in accordance with Section 2. This application must be submitted at a time when access to the lump-sum payment option is not restricted. Payment will be made by the Organizer, 9525-9495 Québec Inc., to the winner.

11. Special conditions for the $250 prize intended for investment in a Bâtirente TFSA account

    a. Participants who are not Fondaction shareholders or members of a specific group served by Bâtirente are not eligible for the $250 prize intended for investment in a Bâtirente TFSA account.
    b. The winner must already have a Bâtirente TFSA account or enrol in one, and ensure that they do not exceed their TFSA cap. If enrolment is required, the winner agrees to allow the Organizer to use their personal information for pre-enrolment purposes. The winner must complete enrolment within ten (10) business days after being contacted in accordance with Section 2. If enrolment is not completed within this timeframe or if, after reviewing the details of the Bâtirente Funds, the winner determines that they are not a suitable investment for them, the prize will be a $250 gift card redeemable at Metro grocery stores.
    c. The winner must complete an application for a lump-sum payment of $250 within ten (10) business days after being contacted in accordance with Section 2. Payment will be made by the Organizer, 9525-9495 Québec Inc., to the winner.
    d. The Organizer will not provide any compensation if any portion or all of the prize is not used for any reason.

12. **Disclaimer.** The Organizer, Fondaction, and the individuals overseeing this contest shall not be held liable for any matters related to the contest, the awarding of the prize, or the cancellation of the contest, in whole or in part, for any reason whatsoever. Without limiting the general scope of the foregoing disclaimer:

    a. **Disclaimer — Use of the prize.** The winner releases the Organizer, Fondaction, and the individuals overseeing this contest from any liability for damages that may arise from their entry into the contest, acceptance of the prize, or use of the prize.

    b. **Disclaimer — How the contest works.** The Organizer, Fondaction, and the individuals overseeing this contest shall not be held liable for any malfunction of any computer component, software, or communication line; for any loss of or failure of network communication; or for any transmission that is faulty, incomplete, or deleted by any computer or network, which may limit or prevent any individual from reading the rules. They shall also not be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by downloading any web page, software, or other material, or by submitting any information related to entering the contest. More specifically, if the administration, security, fairness, integrity, or proper conduct of the contest is compromised or seriously affected, including due to viruses, bugs, tampering, unauthorized intervention, fraud, or technical computer failure, the Organizer reserves the right to cancel, change, extend, or suspend the contest, without prior notice.

    c. **Disclaimer — Receipt of entries.** The Organizer, Fondaction, and the individuals overseeing this contest are not responsible for late entries, whether or not attributable to any failure, for any reason whatsoever, of the website, mobile app, or any other technological system during the contest period, including any damage to a participant's computer or mobile device.

    d. **Disclaimer — Circumstances beyond our control.** The Organizer, Fondaction, and the individuals overseeing this contest shall not be held liable in any way whatsoever in the event that their inability to act results from a circumstance or situation beyond their control, or from a strike, lockout, or any other labour dispute at the facilities of the organizations or companies whose services are used to conduct this contest.

13. **Change to the contest.** The Organizer reserves the right to cancel, terminate, change or suspend this contest in whole or in part, at its sole discretion. Neither the Organizer nor Fondaction nor the individuals overseeing this contest shall be held liable in any way.

14. **End of contest entry.** Should, for any reason, entry in the contest be terminated in whole or in part prior to the end date specified in these rules, the prize may be awarded, at the Organizer's discretion, from among the entries that were duly registered and received up to the date of the event that terminated entry into the contest.

15. In any event, the Organizer shall not be required to award more prizes or to award a prize in any manner other than as provided in these rules.

16. **Personal information.** By accepting the prize, each winner grants the Organizer and Fondaction permission to use their name without any compensation. The winners' names will be posted on the Fondaction website and, at the Organizer's discretion, in other publications or media outlets. Subject to the foregoing, personal information collected from participants will be used solely for the purposes of administering the contest. Participants will not receive any communications, whether commercial or otherwise, unrelated to this contest unless they have otherwise consented.

17. **Decisions.** Any individual who enters the contest agrees to abide by these rules and by the final and binding decisions of the Organizer, which administers the contest.

    Any decision made by the Organizer (or its representatives) regarding this contest is final and binding.

18. These rules are available on the Fondaction website, at fondaction.com/news/mobile-app-fondaction-contest. A printed copy of these rules will be mailed to anyone who requests one by emailing info.actionnaires@fondaction.com. A French version of the rules is also available on the Fondaction website, at fondaction.com/nouvelles/concours-application-mobile-fondaction. In the event of a discrepancy between the French and English versions of the rules, the French version will take precedence.

19. The contest is governed by the laws of Québec.

Note: The masculine form is used solely to make the text more concise, without any discrimination.