

Interior Savings - Contest

Rules and Regulations

2022 Every Day in May

Giveaway

Register a mortgage or refinance your mortgage and be entered for a chance to win one of thirty prize packages of:

two nights at any Prestige Hotels and Resorts property and a \$100 prepaid credit card

and one:

GRAND PRIZE of three nights in the Pacific Penthouse at the Prestige Oceanfront Resort Sooke and a \$500 dining credit to spend at any of the Prestige Oceanfront Resort dining options (a \$10,000 value)

Participation in this contest constitutes your full and unconditional agreement and acceptance of these contest rules.

TO ENTER

The contest begins March 1st, 2022 at 9:00 AM Pacific Standard Time (PST), and closes May 31st, 2022 at 11:59 PM PST, (the “**Contest Period**”). All entries must be received within the Contest Period.

Everyone who enters the Contest will have the ability to get one (1) entry.

NO PURCHASE NECESSARY. You may receive one (1) entry to the Contest by following both Interior Savings Credit Union and Prestige Hotels and Resorts on Instagram and by going to <https://mortgage.interiorsavings.com/contest> and entering your full name, date of birth, full address and full phone number during the Contest Period, after which time no further entries will be considered..

You will receive five (5) bonus entries (to a maximum of five (5) bonus entries) if you do any one (1) of the following:

- (a) completing an [online rate-hold](#) during the Contest Period;
- (b) booking and attending an appointment with one of our mortgage advisors during the Contest Period;
- (c) registering a new mortgage with Interior Savings Credit Union (ISCU) during the Contest Period, including signing a new mortgage through one of our mortgage broker partners;
- (d) renewal of your existing Interior Savings mortgage during the Contest Period; and
- (e) attending a webinar hosted by ISCU during the Contest Period.

You will only receive bonus entries for completing one of the items listed above at (a) through (d). Completing more than one of the items listed above at (a) through (d) will not award additional bonus entries. ISCU reserves the right to not award You any bonus entries for completing multiple items listed at (a) through (d) and ISCU further reserves the right revoke any bonus entries awarded if it is discovered that additional bonus entries were erroneously awarded.

For further clarity, if you attend a webinar during the Contest Period and book a call with one of our mortgage advisors during the Contest Period, you will receive a maximum of five (5) bonus entries.

You can hold a rate at <https://mortgage.interiorsavings.com/spring> or <https://mortgage.interiorsavings.com/spring-2>

You are not required to register or refinance a mortgage in order to win.

If you do not have an Instagram account you may enter the contest by legibly printing your full name, date of birth, full address and full phone number on a plain 3” x 5” index card and

mailing that card to “Interior Savings No Purchase Contest Entry”, Every Day in May events, #300-678 Bernard Avenue, Kelowna B.C. V1Y 6P3. To be eligible for the contest your entry must be postmarked no later than May 20th, 2022 and received no later than 12:00 pm Pacific Time on May 31st, 2022.

All entries become the property of Interior Savings upon receipt and will not be returned to you.

The contest is open to all residents of British Columbia who are the age of majority, except employees, representatives or agents of ISCU, its wholly or partially owned subsidiaries, its advertising agencies, its judging organization(s), and any family members with whom any of the foregoing individuals reside. If participant is an eligible minor, his or her parent or legal guardian must consent to such minor’s entry and hereby agrees to these rules along with and on behalf of his or her minor child. All rights and responsibilities of a minor under the Rules are conferred and assumed respectively by the minor’s parent or legal guardian in representation of the minor.

If any individual under the age of majority is selected as the winner, the prize will be awarded to the parent or legal guardian of the selected entrant, provided such parent or legal guardian accepts the prize as awarded and complies with these contest rules.

PRIZES

There are thirty-one prizes to be won – one prize for every day in May! All prize winners will be drawn on June 7, 2022.

There are thirty prize packages of two nights at any Prestige Hotels and Resorts property and a \$100 prepaid credit card.

There is one GRAND PRIZE of three nights in the Pacific Penthouse at the Prestige Oceanfront Resort Sooke and a \$500 dining credit to spend at any of the Prestige Oceanfront Resort dining options (a \$10,000 value) (the “Grand Prize”). The Grand Prize is for a maximum of four (4) guests and guests must provide a credit card on file for damages or room charges over and above the dining credit.

All prize winners will be drawn on June 7, 2022.

To receive one of the prize(s), the contest winner(s) must meet with an Interior Savings representative, answer a skill-testing question and fill-out the contest winner release.

The prizes are subject to availability. Black-out dates may apply and will vary by property. Not valid on long weekends from May through September. Each prize must be accepted as awarded, has no cash equivalent, is not transferable and cannot be substituted, exchanged or extended. Prestige Hotels and Resorts reserves the right to change prizewinner’s dates of stay if the selected nights become unavailable.

TO WIN

A random draw will be held on June 7, 2022 to select the winning entries for the prizes from all eligible entries received. The chances of being selected depend upon the number of eligible entries received during the Contest Period. All decisions of the judges with respect to all aspects of the contest are final.

The selected entrant(s) will be advised by telephone or email. Before being declared a winner, the selected entrant(s) must: (a) correctly answer a mathematical, time-limited, skill-testing question, and (b) sign a declaration and release (within the time limits specified by Interior Savings) confirming compliance with these rules, acceptance of the prize as awarded, consenting to the use of his/her name, address, testimonial and/or photograph, without compensation, in any publicity carried out by Interior Savings and/or its licensed issuers and their advertising agencies, and releasing all contest sponsors and organizers from liability in connection with the awarding and use of the prize.

In order to win, the selected entrant(s) must have complied with and must remain in compliance with these rules in full. If a selected entrant cannot be reached over a four-day period after the draw, despite a minimum of three attempts, or if a selected entrant is reached but is not willing, able or available to correctly answer the skill-testing question, sign the

declaration and release and otherwise comply with these rules, Interior Savings may disqualify that entrant and hold a further random draw from the remaining eligible entries received during the Contest Period.

Interior Savings may request valid proof of identity, residency, age and other relevant documentation, and Interior Savings may disqualify a selected entrant if Interior Savings determines (in its sole discretion) that the provided proof is not sufficient.

Each prize must be claimed from an Interior Savings Credit Union branch, or the Interior Savings' head office located at (#300-678 Bernard Avenue, Kelowna, BC V1Y 6P3) by June 30th, 2022 or it will be forfeited.

GENERAL RULES & REGULATIONS

By entering the contest, each entrant:

1. agrees to abide by these rules and all decisions of Interior Savings with respect to all aspects of the contest, which are final;
2. agrees to indemnify and hold harmless Interior Savings and its employees, directors, officers, members, affiliates and agents from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (i) the entrant's failure to comply with any of these rules; (ii) any misrepresentation the entrant makes under these rules or otherwise to Interior Savings; or (iii) the entrant's participation in the contest; and
3. consents to Interior Savings using and disclosing: (i) the entrant's personal information for the purposes of administering the contest, and (ii) each winner's name and home town for the purpose of advertising the contest and any future contests, without further notification, permission, payment or consideration.

Interior Savings assumes no responsibility for lost, illegible, incomplete, delayed, destroyed or misdirected entries, or for any condition caused by events beyond its control which disrupts or interferes with the contest.

Interior Savings provides no representations or warranties in respect of the prize(s) or the contest.

If for any reason the contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond its control, Interior Savings reserves the right to cancel, terminate, modify or suspend this contest.

The contest is subject to all applicable federal, provincial and municipal laws and regulations, and is void where prohibited by law. For more information please contact Interior Savings. ***All winners must initial that they have read and agree to these contest Rules and Regulations.***

Facebook, Google, YouTube, Instagram are not sponsors of this contest. Any entries or users that do not comply with [Facebook](#), [YouTube](#), [Google](#), [YouTube](#), or [Instagram's Community Guidelines](#) will be disqualified. Furthermore, Facebook, Google, YouTube, Instagram are released from any and all liability related to this contest.

Contest and entrant data is subject to the [Interior Savings Privacy Policy](#)