

PAYROLL RULES

THE PAYROLL CONTEST (THE “**CONTEST**”) IS INTENDED TO BE CONDUCTED IN THE PROVINCE OF ALBERTA ONLY AND SHALL BE CONSTRUED AND EVALUATED ACCORDING TO APPLICABLE CANADIAN LAW. NO PURCHASE IS NECESSARY. PARTICIPANTS MUST BE OF THE AGE OF MAJORITY IN THE PROVINCE OF ALBERTA OR OLDER AT THE TIME OF ENTRY. VOID IN WHOLE OR IN PART WHERE PROHIBITED BY LAW. ENTRY IN THIS CONTEST CONSTITUTES ACCEPTANCE OF THESE CONTEST RULES (THE “**CONTEST RULES**”).

1. ELIGIBILITY. To be eligible for this Contest, an individual must:

- (a) be a legal resident of the province of Alberta; and
- (b) be of the age of majority or older at the time of entry.

Employees of Corus Radio Inc. operating CISN-FM (the “**Station**”) and its parents, affiliates, subsidiaries, related companies, successors and assigns (together with the Station, “**Corus**”), Armour Insurance Group Ltd. and its affiliates, subsidiaries, related companies, successors and assigns (collectively, “**Armour Insurance Group Ltd.**” and together with Corus, the “**Sponsors**”), advertising and promotional agencies, any person who has been confirmed as a winner of any previous Station administered contests within thirty (30) days preceding the Contest start date indicated below where the prize was valued over one-hundred Canadian dollars (CDN\$100.00), and/or the household members of any of the above are not eligible to enter.

The Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof may result in disqualification. All personal and other information requested by and supplied to the Sponsors for the purpose of the Contest must be truthful, complete, accurate and in no way misleading. The Sponsors reserve the right, in their sole discretion, to disqualify any entrant should such an entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

2. CONTEST PERIOD. The Contest begins at 6:00 a.m. Mountain Time (“**MT**”) on February 10, 2021 and ends at 5:00 p.m. MT on April 1, 2021 (the “**Contest Period**”) after which time the Contest will be closed and no other entries shall be accepted.

3. HOW TO ENTER.

- (a) There is no purchase necessary to enter the Contest. Enter using the method of entry outlined below. No entries will be accepted by any other means.
 - (i) To enter online, complete and submit the entry form located at www.cisnfm.com (the “**Contest Website**”).

Beginning on February, 16, 2021, listen to the Station Monday to Friday during the Contest Period (except statutory holidays) for the Contest cue to call to be broadcast on air during any of the following hours: 9:00 a.m. 10:00 a.m., 11:00 a.m., 12:00 p.m., 1:00 p.m., 2:00 p.m., 3:00 p.m., and 4:00 p.m. MT (each a “**Cue to Call**”). During each Cue to Call, an entrant’s name will be randomly selected and called out on-air. He/she will then have nine (9) minutes to call into the

Station at (780) 421-1039 (the “**Contest Line**”) for a chance to win a Prize (defined below).

For example, on or around 9:00 am. MT, an entrant’s name will be randomly selected and announced on air (the “**First Contestant**”) and he/she will have nine (9) minutes to call into the Contest Line to claim his/her chance to win a Prize. If the First Contestant calls in within nine (9) minutes, he/she could win, subject to these Contest Rules, One Hundred Canadian dollars (CDN\$100.00).

If the First Contestant does not call in within nine (9) minutes of his/her name being announced, the Cue to Call will end, with the next Cue to Call taking place at 10:00 a.m. MT.

At 10:00 a.m. MT, a second entrant’s name will be randomly selected and announced on air (the “**Second Contestant**”) and the Second Contestant will have nine (9) minutes to call into the Contest Line for a chance to win a Prize.

If the First Contestant responded to his/her Cue to Call, the First Contestant could win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) if the Second Contestant does not call into the Contest Line within nine (9) minutes of his/her name being announced.

At 11:00 a.m. MT, a third entrant’s name will be randomly selected and announced on air (the “**Third Contestant**”) and the Third Contestant will have nine (9) minutes to call into the Contest Line for a chance to win a Prize.

If the First Contestant became eligible to win an additional One Hundred Canadian dollars (CDN\$100.00) by the Second Contestant not calling into the Contest Line within nine (9) minutes of his/her name being announced, the First Contestant could win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) if the Third Contestant does not call into the Contest Line within nine (9) minutes of his/her name being announced.

If the Second Contestant did respond to his/her Cue to Call, the Second Contestant could win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) if the Third Contestant does not call into the Contest Line within nine (9) minutes of his/her name being announced.

At 12:00 p.m. MT, a fourth entrant’s name will be randomly selected and announced on air (the “**Fourth Contestant**”) and the Fourth Contestant will have nine (9) minutes to call into the Contest Line for a chance to win a Prize.

If either the First Contestant or Second Contestant (as applicable) became eligible to win an additional One Hundred Canadian dollars (CDN\$100.00) by the Third Contestant not calling into the Contest Line within nine (9) minutes of his/her name being announced, that First Contestant or Second Contestant (as applicable) could continue to win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) if the Fourth Contestant does not call into the Contest Line within nine (9) minutes of his/her name being announced.

If the Third Contestant did respond to his/her Cue to Call, the Third Contestant could continue to win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) in subsequent Cue to Calls if the person whose name is randomly selected and announced does not call into the Contest Line within nine (9) minutes of his/her name being announced.

If either the First Contestant, Second Contestant or the Third Contestant (as applicable) became eligible to win an additional One Hundred Canadian dollars (CDN\$100.00) by the Fourth Contestant not calling into the Contest Line within nine (9) minutes of his/her name being announced, that First Contestant, Second Contestant or Third Contestant (as applicable) could continue to win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) if the Fourth Contestant does not call into the Contest Line (on the following weekday) within nine (9) minutes of his/her name being announced.

If the Fourth Contestant did respond to his/her Cue to Call, the Fourth Contestant could continue to win, subject to these Contest Rules, an additional One Hundred Canadian dollars (CDN\$100.00) in subsequent Cue to Calls if the person whose name is randomly selected and announced does not call into the Contest Line within nine (9) minutes of his/her name being announced.

And so forth until the last Cue to Call at 4:00 p.m. MT and continuing on the following weekday.

- (b) Limit of one (1) entry per person during the Contest Period. In the case of multiple entries, only the first eligible entry will be considered. If a selected entrant fails to get through the Contest Line during the stipulated time frame, he/she will remain eligible to be called again in a future Cue to Call. Once a selected entrant has successfully called in and won a Prize (defined below), he/she will not be called in remaining Cues to Call during the Contest Period.
- (c) All entries, become the sole property of the Sponsors and will not be returned for any reason. Entries must be received no later than the end of the Contest Period. Entries will be declared invalid if they are late, illegible, incomplete, damaged, irregular, mutilated, forged, garbled or mechanically or electronically reproduced. Unless otherwise set out herein, no communication or correspondence will be exchanged with entrants except with those selected as a potential winner.
- (d) Entries received online shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry. For the purpose of the Contest Rules, "authorized account holder" of an e-mail address is defined as the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Any entrant may be required to provide the Sponsors with proof that they are the authorized account holder of the e-mail address associated with their entry.
- (e) Streaming listeners may be listening to a delayed stream of the radio signal, which may vary depending on the device on which you are listening and the speed of the internet connection. Sponsors recommend turning on a radio to the Station for the Cue to Call. Sponsors assume no liability for entrants not making timely phone calls to the Station due

to delays in the streamed signal.

- (f) If the telephone connection between the Station announcer and an entrant is not clear, such that the announcer and/or entrant cannot hear each other or the entrant is disconnected, that entrant may, in the sole discretion of the Sponsors, be disqualified and the Releasees (defined below) will not be liable in any way.

4. PRIZES.

- (a) **Prizes.** The total number of Prizes (“**Prizes**”) to be awarded to the Prize winners (“**Winners**”) during the Contest Period and the value of each Prize awarded will depend on the total number of eligible entrants who call in for a chance to win their Prize once their name is announced during the Cue to Call. The total number of Prizes to be awarded could range between zero and two hundred and sixty-four (264). The value of each Prize awarded will also vary between One Hundred Canadian dollars (CDN\$100.00) and Twenty Six Thousand Four Hundred Canadian dollars (CDN\$26,400.00), growing in One Hundred Canadian dollars (CDN\$100.00) increments.
- (b) Winners are not entitled to monetary difference between actual Prize value and stated approximate Prize value, if any.
- (c) Prizes will be distributed within twenty-eight (28) days after each Winner has been successfully contacted and notified of his/her Prize and fulfilled the requirements set out herein.

5. PRIZE CONDITIONS.

- (a) Winners will be responsible for all incidental costs and expenses not explicitly included in the Prizes.
- (b) Prizes must be accepted as awarded and cannot be transferred, assigned, substituted or redeemed for cash, except at the sole discretion of the Sponsors. Any unused, unclaimed or declined portion of a Prize will be forfeited, have no cash value and the Sponsors shall have no obligation to provide either an alternative or value-in-kind. The Sponsors reserve the right, in their sole discretion, to substitute a prize of equal or greater value if a Prize (or any portion thereof) cannot be awarded for any reason.
- (c) Shipped Prizes shall not be insured and the Sponsors shall not assume any liability for lost, damaged or misdirected Prizes.

6. WINNER SELECTION.

- (a) **Each entrant shall be eligible to win only one (1) Prize.** Before being declared a Winner, the selected entrant shall be required to correctly answer, without assistance of any kind, whether mechanical or otherwise, a time-limited, mathematical skill-testing question to be administered during a pre-arranged telephone call or by e-mail, to comply with the Contest Rules and sign and return the Release (described below).
- (b) The odds of being selected as a potential winner are dependent on the total number of eligible entries received and the total number of eligible entrants who call the Contest Line to claim their Prize within nine (9) minutes of hearing their name during the Contest

Period.

- (c) EACH SELECTED ENTRANT WILL BE NOTIFIED BY E-MAIL NO LATER THAN TEN (10) BUSINESS DAYS AFTER BEING DECLARED A WINNER AND MUST RESPOND WITHIN TWO (2) BUSINESS DAYS OF NOTIFICATION. Upon notification, the selected entrant must respond by telephone or e-mail (as specified in the notification) to the contact number or e-mail address provided no later than the indicated deadline set out in the Contest Rules and/or the notification. If the selected entrant does not respond accordingly, he/she will be disqualified and will not receive a Prize and another entrant may be selected in the Sponsors' sole discretion until such time as an entrant satisfies the terms set out herein. The Sponsors are not responsible for the failure for any reason whatsoever of a selected entrant to receive notification or for the Sponsors to receive a selected entrant's response.
 - (d) If, as a result of an error relating to the entry process, drawing or any other aspect of the Contest, there are more selected entrants than contemplated in these Contest Rules, there will be a random draw amongst all eligible Prize claimants after the Contest's closing date to award the correct number of Prizes.
7. **RELEASE.** Winners will be required to execute a legal agreement and release (“**Release**”) that confirms Winners’: (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) release of each of the Sponsors and their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the “**Releasees**”) from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to the Sponsors of the unrestricted right, in the Sponsors' collective or individual discretion, to produce, reproduce, display, publish, convert, post, serve, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use the Winner's name, statements, image, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. The executed Release must be returned within two (2) business days of the date indicated on the accompanying letter of notification or the verification as a Winner or the selected entrant will be disqualified and the Prize forfeited.
8. **INDEMNIFICATION BY ENTRANT.** By entering the Contest, each entrant releases and holds Releasees harmless from any and all liability for any injuries, loss or damage of any kind to the entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from: (a) their participation in the Contest or any Contest-related activity; (b) the acceptance, use, or misuse of any Prize; or (c) any breach of the Contest Rules. Each entrant agrees to fully indemnify Releasees from any and all claims by third parties relating to the entrant's participation in the Contest, without limitation.
9. **LIMITATION OF LIABILITY.** The Sponsors assume no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any Release, or for any computer, online, software, telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions that may affect

the transmission or non-transmission of an entry. The Sponsors are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration of the Contest. The Sponsors assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsors assume no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsors, such as infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest and/or the Contest Website.

10. CONDUCT. By participating in the Contest, each entrant is deemed to have executed and agrees to be bound by the Contest Rules, which will be posted at the Contest Website throughout the Contest Period. Each entrant further agrees to be bound by the decisions of the Sponsors, which shall be final and binding in all respects. The Sponsors reserve the right, in their sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process or the operation of the Contest and the Contest Website or any related promotional website; (c) violating the terms of service, conditions of use and/or general rules or guidelines of any Corus property or service; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass the Sponsors or any other person. **CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE CONTEST WEBSITE OR ANY RELATED WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING BUT NOT LIMITED TO CRIMINAL PROSECUTION.**

11. PRIVACY / USE OF PERSONAL INFORMATION.

(a) By participating in the Contest, each entrant: (i) grants to the Sponsors the right to use his/her name, mailing address, age range, telephone number and e-mail address (collectively the “**Personal Information**”) for the purpose of administering the Contest, including but not limited to contacting and announcing the Winners and coordinating the provision of the Prizes; (ii) grants to the Sponsors the right to use his/her Personal Information for publicity and promotional purposes relating to the Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (iii) acknowledges that the Sponsors may disclose his/her Personal Information to third-party agents and service providers of any of the Sponsors in connection with any of the activities listed in (i) and (ii) above.

(b) Corus will use the entrant’s Personal Information only for identified purposes, and protect the entrant’s Personal Information in a manner that is consistent with the Corus Privacy Policy at: <https://www.corusent.com/privacy-policy/>

12. INTELLECTUAL PROPERTY. All intellectual property, including but not limited to trademarks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations is owned by the Sponsors and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

- 13. TERMINATION.** Sponsors reserve the right, in their sole discretion, to terminate the Contest, in whole or in part, and/or modify, amend or suspend the Contest, and/or the Contest Rules in any way, at any time, for any reason without prior notice.
- 14. LAW.** These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsors. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the entrant and the Sponsors in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Ontario without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws.
- 15. DISCREPANCY.** In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Contest Rules shall prevail, govern and control.
- 16. SOCIAL MEDIA.** This Contest is in no way sponsored, endorsed or administered by any social media platforms on which the Contest may have been promoted and/or publicized, including but not limited to Facebook and/or Twitter. Any personal information provided in connection with the Contest is being provided to Corus and any questions, comments or complaints regarding the Contest must be directed to Corus.