Contest Rules & Regulations

Servus Mastercard Win Your Balance Contest
Contest Rules

1. Sponsor. The Servus Mastercard Win Your Balance Contest (Contest) is sponsored by Servus Credit Union Ltd., 151 Karl Clark Road, Edmonton, Alberta, T6N 1H5 (Sponsor).

2. Eligibility. This Contest is open to legal residents of Canada, excluding Québec, who have reached the age of majority in their province or territory of residence at the time of entry, with the exception of employees or representatives of the Sponsor, related and affiliated companies, subsidiaries, suppliers, advertising and promotional agencies, contest administrators, and any other parties engaged in the development, production or distribution of Contest materials, and those living in the same household. By participating in this Contest, entrants acknowledge compliance with, and agree to be bound by, these Contest Rules. Entrants who do not comply with any of the Contest Rules are subject to disqualification by the Sponsor, in Sponsor's sole discretion.

3. Contest Dates and Times. The Contest begins on November 1, 2026 at 12:00:00 a.m. Alberta Time and ends on December 31, 2026 at 11:59:59 p.m. Alberta Time (Contest Period) after which time the Contest will be closed and no further entries will be accepted.

4. How to Enter. There are two ways to enter the Contest:

4.1 Servus Personal Mastercard cardholders will automatically receive entries, including any applicable entry multiplier, for each eligible net purchase transaction credited to their Servus Personal Mastercard account during the Contest Period. The entry multiplier increases for each consecutive contest week in which at least one eligible net purchase transaction is made. If a cardholder does not make an eligible net purchase transaction during a contest week, the consecutive purchase streak is broken and the multiplier for future eligible purchases will restart at the Week 1 multiplier. Any entries previously earned will not be affected. Net purchases include all purchases authorized and approved by the accountholder, except for cash advances, balance transfers, fees and interest, and any purchases that are later refunded or reversed.

Week	Member Activity	Entry Multiplier
Week 1 (Nov 1 – Nov 7, 2026)	Makes a purchase	1x
Week 2 (Nov 8 – Nov 14, 2026)	Makes a purchase	2x
Week 3 (Nov 15 – Nov 21, 2026)	Makes a purchase	3x
Week 4 (Nov 22 – Nov 28, 2026)	Makes a purchase	4x
Week 5 (Nov 29 – Dec 5, 2026)	Makes a purchase	5x
Week 6 (Dec 6 – Dec 12, 2026)	Makes a purchase	6x
Week 7 (Dec 13 – Dec 19, 2026)	Makes a purchase	7x
Week 8 (Dec 20 – Dec 26, 2026)	Makes a purchase	8x
Week 9 (Dec 27 – Dec 31, 2026)	Makes a purchase	9x

4.2 Persons may also receive a no-purchase entry into the Contest by writing and delivering to the Sponsor, by mail, a minimum 250 word essay about the benefits of holding a Servus Personal Mastercard. Each essay must (a) be handwritten, (b) be an original composition of the essay writer, (c) include the essay writer's name, address, and telephone number; (d) separately mailed and postmarked by December 31, 2026; and (e) received by the Sponsor no later than January 7, 2027.

Any attempt or suspected attempt to use robotic, automatic, programmed or otherwise illicit means to enter the Contest, or any other methods not authorized by these Contest Rules, for example, but not limited to, creating multiple accounts, identities, or registrations, all in the Sponsor's sole discretion, shall be deemed as tampering and may disqualify you from entering, participating and/or winning a prize. Entries that contain false or incomplete information are void. Entries that are late, lost, stolen, illegible, contain false information, are damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy

any or all of the conditions of the Contest Rules are void. Entrants grant Sponsor a non-exclusive licence to use all entries for any purpose. No correspondence will be entered into except with Selected Entrants. Proof of transmission (for example, screenshots or captures) does not constitute proof of entry or receipt of an entry.

5. Contest Prizes. There are three (3) prizes available to be won as follows:

5.1 A first prize consisting of Servus paying the winning entrant's credit card balance as at the end of December 31, 2026. (up to $10,000)

5.2 Two second prizes consisting of Servus paying the winning entrants' credit card balance as at the end of December 31, 2026. (up to $5,000)

6. Prizes will be awarded by crediting the winners' Servus Personal Mastercard. Should a no-purchase (essay) entrant be selected as a winner, the Sponsor shall award the prize by way of a cheque to the address included with the essay.

All winners assume any and all liability for any injury or damage caused, or claimed to be caused, by entering, participating in this Contest or the use or redemption of a prize. Prizes must be accepted as awarded and have no cash value. Prizes or any portion of a prize cannot be combined with other discounts, promotions or special offers. Sponsor reserves the right to substitute an alternate prize of equal or greater value if an advertised prize is unavailable at the time of award.

7. Odds of Winning. The odds of winning depend on the number of eligible entries received during the Contest Period.

8. Skill-testing Question. Selected Entrants will be required, as a condition of winning a prize, to correctly answer, without assistance of any kind, the Sponsor's time-limited, mathematical skill-testing question.

9. Winner Selection and Confirmation. Following the end of the Contest Period and on or before January 15, 2027, at 9:00:00 a.m. Alberta Time (the Draw Date) the Sponsor, or an employee, agent or other representative of the Sponsor, will conduct a random draw from all eligible entries received during the Contest Period and select the potential winners (Selected Entrants). Selected Entrants will be deemed winners if they meet all of the eligibility criteria set out in these Contest Rules. If a Selected Entrant does not meet the eligibility criteria, he/she will be disqualified and will not receive a prize and another entrant will be selected by way of a random draw from the remaining eligible entries. Before being declared a winner, Selected Entrants will be required to: (i) correctly answer the Sponsor's skill-testing question; (ii) sign and return the Sponsor's Declaration of Eligibility and Liability/Publicity Release form (Winner Release); and (iii) comply with all other Contest Rules, all in the sole discretion of Sponsor.

The Sponsor shall attempt to contact Selected Entrants on the Draw Date by telephone to the phone number included in the Sponsor's records for a Servus Personal Mastercard entrant, or the phone number included with the essay in the case of a no-purchase entry essay entrant. Up to three attempts will be made to contact Selected Entrants within two (2) business days. following the draw. A Selected Entrant that does not or cannot accept a prize may be forfeited and a new Selected Entrant selected by random draw, in the Sponsor's sole discretion. Sponsor is not responsible for the failure for any reason whatsoever of a Selected Entrant to receive notification or for the Sponsor to receive a Selected Entrant's response.

10. Release and Indemnification. All winners must sign the Sponsor's Winner Release to: (i) confirm compliance with all Contest Rules; (ii) agree to accept prizes as awarded; (iii) release, discharge and hold harmless the Sponsor, related and affiliated companies, subsidiaries, advertising and promotional agencies, counsel, marketing partners, and each of their respective directors, officers, employees, shareholders, successors, sponsors, partners, licensees, subsidiaries, agents, artists, advisors, assignees, and all others associated with the administration, development and execution of the Contest (Released Parties) from and against any and all manner of action, cause of action, claim or demand, loss or injury, use or misuse of a prize or

any travel related thereto, and the use of entries by the Sponsor, suit, debt, covenant, contract, including legal fees and expenses, whatsoever, including but not limited to, claims based on negligence, breach of contract and fundamental breach, failure of any third-party contractor or supplier used in connection with any aspect of the Contest to perform or deliver any goods or services, any act of God or any other event beyond the Released Parties' control, any dissatisfaction of any kind by a winner with any aspect of the Contest or any prize, liability for physical injury, death, or property damage which the entrants, guests, their heirs, successors or assigns have, might have or could have suffered, by reason of or arising out of the entrant's participation in the Contest and/or in connection with the acceptance and/or exercise by the entrant of prizes as awarded; and (iv) indemnify the Released Parties against any loss, damage or expense, including legal fees, that any of the Released Parties may suffer or incur as a result of any non-compliance by entrants with any of the Contest Rules or participation in the Contest and/or in connection with the acceptance and/or exercise by an entrant of a prize, and the use of entries by the Sponsor.

The Sponsor is not responsible for: (i) incorrect or inaccurate entry information that may affect a person's ability to participate in the Contest or be awarded a prize, including but not limited to human error, technical malfunctions, lost or delayed entries for any reason, mail failures, omission, or any combination thereof, and entries that fail to fully comply with these Contest Rules; (ii) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (iii) lost, incomplete, delayed, mutilated or misdirected entries or Winner Releases; (iv) injury or damage to entrants' computers or to any other individual's computer related to or resulting from participating in, or downloading any material regarding the Contest or accepting a prize; (v) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize, including any related travel and the use of entries by Sponsor; (vi) the security or privacy of information transmitted via computer networks or for breaches of privacy due to interference by third-party computer hackers or otherwise; or (vii) late, lost, misdirected or unsuccessful efforts to notify a potential winner.

11. Other Conditions. The Sponsor reserves the right to terminate or amend this Contest at any time and in any way, without prior notice to entrants. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned for any reason, the Sponsor reserves the right to cancel the Contest and conduct a random draw from all previously received eligible entries received before the earlier of (i) the end of the Contest Period, and (ii) the date the Contest is cancelled.

12. Publicity and Entrant Information. By participating in the Contest, entrants consent to the use of their name, address, email address, postal code, telephone number, social media handle(s), comments and image, whether on videotape, photograph or any other means, for the administration of the Contest or any publicity carried out by the Sponsor, without further notice or compensation.

13. Privacy. By participating in the Contest an entrant: grants the Sponsor the right to use their name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering the Contest, including but not limited to contacting the selected entrants and fulfilling prizes. The Sponsor shall process any Personal Information collected pursuant to the Contest in accordance with its privacy policies, which can be reviewed at: www.servus.ca/privacy.

14. Law. The Contest is void where prohibited by law and is subject to all applicable Canadian federal, provincial, territorial, municipal and local laws. This Contest shall be governed exclusively by the laws of the Province of Alberta, including all issues and questions concerning the construction, validity, interpretation and enforceability of these Contest rules, rights and obligations between entrants and the Sponsor, and procedural provisions, without giving effect to any choice of law or conflict of law rules. Any dispute shall be adjudicated by the courts sitting in Edmonton, Alberta.

15. Rule Amendments. The Sponsor reserves the right, in its sole discretion, to amend or modify these Contest Rules, or modify, cancel or suspend this Contest, without prior notice for any reason whatsoever, including without limitation in the event that any cause beyond the reasonable control of the Sponsor corrupts, or threatens to corrupt, the security or proper administration of the Contest.

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16. Intellectual Property. All intellectual property, including but not limited to trademarks, logos, designs, promotional materials, web pages, source codes, images, drawings, illustrations, slogans and representations are owned by the Sponsor. All rights reserved. Unauthorized copying or use of any of the Sponsor's intellectual property without the express written consent of the Sponsor is strictly prohibited.

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