

CONTEST RULES – “WIN A \$10,000 ACCOUNT CREDIT”

1. The “Win a \$10,000 Account Credit” contest is organized by National Bank of Canada (hereinafter the “Contest Organizer”) and will be held in Canada from February 1, 2012 to April 30, 2012 at 11:59:59 p.m. (EST) (hereinafter the “Contest Period”).

ELIGIBILITY

2. This contest is open to any business that has a head office in Canada or any self-employed worker who is a resident of Canada. A business must participate through an Authorized Signatory*, who must be a resident of Canada and must have reached the age of majority in his or her province or territory of residence. Self-employed workers must be residents of Canada and must have reached the age of majority when they enter the contest. This Contest is not open to employees, agents, mandataries or representatives of the Contest Organizer or its subsidiaries, their advertising and promotion agencies, suppliers of prizes, materials and services related to this contest, members of their respective immediate family (siblings, children, father, mother), common-law or legal spouse or any person residing with these employees, agents, mandataries and representatives.

* For the purpose of this contest, an “Authorized Signatory” shall mean any person or persons having the authority to represent the business to third parties, including but not being limited to the President, Vice-President or Secretary or a director

HOW TO ENTER

3. There are two ways to enter:
 - i) **Sign up for a National Bank Platinum MasterCard Business card.** Apply and be accepted for a National Bank Platinum MasterCard Business card during the Contest Period. For an electronic application, visit our website at www.nbc.ca/platinumbusiness, enter your first name, last name, full address (including postal code), telephone number (with area code), age and e-mail address and submit it by April 30, 2012 at 11:59:59 p.m. (EST). Mail-in applications must be postmarked no later than April 30, 2011, or the entry will be void. You can also visit a branch of the Contest Organizer to complete an application form. Subject to your complying with the contest rules herein and credit approval by the Contest Organizer, the Contest Organizer will use certain personal information which you provided in the application and store it in the database used for the purpose of the contest.

- ii) **No application required.** To enter the contest, mail an original, handwritten letter of at least 10 lines explaining why you would like to win a \$10,000 account credit, along with your first name, last name, full address (including postal code), telephone number (with area code), age and e-mail address, to: **“WIN A \$10,000 ACCOUNT CREDIT”** contest (write-in entries), MasterCard Solutions, National Bank of Canada, 700 De La Gauchetière West, 7th Floor, Transit 1906-1, Montreal, Quebec H3B 5M2, no later than April 30, 2012, as attested by the postmark, in order to be valid. Subject to compliance with the contest rules and regulations herein, the Contest Organizer will use your personal information and enter it into the database for the purpose of this contest. Write-in entries are subject to the same eligibility criteria applicable to other entries.

Contest participation limits

Self-employed worker or businesses may not participate more than once during the Contest Period, regardless of the method used to enter.

PRIZE

4. One (1) prize is offered, consisting of a \$10,000 credit to the National Bank Platinum MasterCard Business account of the individual selected and declared to be the winner.

If the business or self-employed worker participated via write-in entry, the prize will be awarded in the form of a cheque.

DRAW

5. On May 14, 2012, at 10:00 a.m. (EST) at the offices of the Contest Organizer located at 700 De La Gauchetière West, 7th Floor, Montreal, Quebec H3B 5M2, one (1) eligible entry will be randomly drawn from all entries registered during the Contest Period for the purpose of awarding the prize.
6. The chances that a participant's entry will be selected at random for the prize depend on the number of entries registered during the Contest Period.

GENERAL TERMS AND CONDITIONS

7. To be declared the winner, the self-employed worker or business selected (via its Authorized Signatory) must:
 - 7.1 be contacted by telephone by the Contest Organizer within fifteen (15) days of the random draw
 - 7.2 correctly answer, without assistance and within a limited time, a mathematical skill-testing question asked by the Contest Organizer over the telephone at a time agreed upon in advance;
 - 7.3 complete and sign a Declaration and Liability Waiver Form (the "Waiver") that will be sent to him/her by the Contest Organizer, and return it to the Contest Organizer within fifteen (15) days of its receipt, at the following address: National Bank of Canada, 700 de la Gauchetière West, 7th Floor, Montreal, Quebec H3B 3B5.
8. If the selected self-employed worker or the Authorized Signatory of the selected business fails to meet one of the above conditions or any other condition provided for in these rules, that person will be disqualified and a new random draw may be held in accordance with these rules until such time as a self-employed worker or business is selected and declared a winner.
9. Within fifteen (15) days of receiving the duly completed and signed Waiver, the Contest Organizer will send a letter to the winning self-employed worker or the Authorized Signatory of the business informing him or her of the procedure for claiming the prize.
10. All entries, write-in entries and Waivers are subject to verification by the Contest Organizer. Any write-in entry, entry form or Waiver that is incomplete, fraudulent, late, that does not allow the participating self-employed worker or business to be identified or is otherwise not in compliance with the Contest rules will be rejected, in which case it will not qualify, depending on the case, as an entry or for the prize.
11. All decisions by the Contest Organizer or its representatives regarding this contest are final and without appeal, subject to any decision by the *Régie des alcools, des courses et des jeux du Québec*, for residents of Quebec, on any matter over which it has jurisdiction.

12. The Contest Organizer reserves the right to disqualify a self-employer worker or business or cancel the entry of any self-employer worker or business who enters this contest in a manner that is contrary to these contest rules or that is unfair to the other participants (hacking, submitting more entries than the prescribed number, etc.). The self-employed worker or business may subsequently be referred to the competent judicial authorities.
13. The prize must be accepted as described in these rules and may not be transferred to another person or substituted for another prize.
14. The selected self-employed worker or business holds the Contest Organizer, its advertising and promotion agencies, employees, agents and representatives harmless from any and all liability and damages that may be incurred as a result of the acceptance or use of the prize. To be declared the winner, and prior to receiving the prize, the selected self-employed worker or Authorized Signatory of the selected business undertakes to sign the Waiver.
15. Subject to approval, if required, from the *Régie des alcools, des courses et des jeux du Québec* (for Quebec residents), the Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, if any event or human intervention occurs that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in these rules. Under no circumstances may the Contest Organizer, its subsidiaries, advertising and promotion agencies, suppliers of materials and services related to this contest, as well as their employees, agents, mandataries and representatives be required to award more prizes than provided for in these rules or to award prizes otherwise than in accordance with these rules.
16. The Contest Organizer, its subsidiaries, advertising and promotion agencies, as well as their respective employees, agents, mandataries and representatives may not be held liable for any malfunction of any computer hardware, software or communication line resulting in the loss or lack of network connection or any faulty, incomplete, incomprehensible or deleted transmission by any computer or network that could limit or prevent any person from entering the contest. The Contest Organizer, its subsidiaries, advertising and promotion agencies, as well as their respective employees, agents, mandataries and representatives may not be held liable for any damage or loss resulting, directly or indirectly, in whole or in part, from the download of any webpage or software or from the transmission of any information in order to enter the contest.

17. By entering this contest, the winning self-employed worker or the Authorized Signatory of the winning business authorizes the Contest Organizer and its employees, agents, mandataries and representatives to use, if required, their name, logo, photograph, likeness, statements about the prize, place of residence or voice for advertising purposes, without compensation of any kind. A statement to this effect will be included in the Waiver.
18. By participating or attempting to participate in this contest, any self-employed worker or Authorized Signatory of a business agrees to hold the Contest Organizer, its subsidiaries, advertising and promotion agencies, employees, agents, mandataries and representatives harmless from any and all liability and damages they may incur due to their participation or attempted participation in this contest.
19. Write-in entries, entry forms and the Waiver become the property of the Contest Organizer and will under no circumstances be given or returned to participants.
20. There will be no communication with participants except for the self-employed worker or business selected to receive a prize, who will be contacted by the Contest Organizer.
21. For residents of Quebec, any dispute regarding the conduct or organization of a publicity contest may be submitted to the *Régie des alcools, des courses et des jeux du Québec* for a ruling. Any dispute regarding the awarding of a prize may be submitted to the *Régie* solely for the purpose of helping the parties reach a settlement.
22. By entering this contest, any self-employed worker or Authorized Signatory of a business authorizes the Contest Organizer to use the personal information appearing on the entry form or write-in entry, as necessary, for contest registration purposes.
23. For the purposes of these rules, the participant is the self-employed worker or business whose name appears on the application form or the write-in entry, as applicable. The prize will be remitted to the self-employed worker or business that is selected and declared a winner.
24. In the event of discrepancies between the English and French versions of these rules, the French version shall prevail.