

Contest Rules and Regulations

1. Credit Karma members who are residents of Canada and have reached the age of majority in their province/territory of residence at the time of entry may enter, except employees of Fig Financial Inc. ("**Sponsor**") and its affiliates and their advertising and promotional agencies and the immediate family of such employees and persons with whom such employees are domiciled. "Immediate family" is defined as parents, siblings, children or spouse.
2. No purchase necessary to enter. Limit of one (1) entry per person (regardless of method of entry). In the event of a dispute, an entry will be deemed to have been submitted by the owner of the email account associated with the entry. Contest opens at noon, 12:00 pm ET on November 1, 2024 and closes at noon, 12:00 pm ET, on January 2, 2025 (the "**Contest Period**").
3. There are two (2) ways to enter:
 - a. During the Contest Period, complete each of the following steps through the Credit Karma platform: (i) complete and submit the required information for a Fig personal loan offer; and (ii) be approved for a Fig loan offer; and (iii) view your personal loan offer. Upon completion of all of these steps, entrants will receive one (1) entry into the Contest.
 - b. During the Contest Period, send an email from your email address associated with your Credit Karma account to contest2@fig.ca which email should include your name and provide the correct answer to the following question "5 + 5 = ?" to receive one (1) entry into the Contest.
4. There is one (1) prize available to be won, consisting of a cash prize of \$12,000 Cdn. Any costs or expenses incurred by the winner in claiming or using the prize will be the responsibility of the winner. Prize must be accepted as awarded. Payment will be issued using mutually acceptable means to the confirmed winner within approximately one month following the end of the Contest Period.
5. A random draw will be held at approximately 10:00 am ET on January 6, 2025 from all valid entries received for the prize. Chances of winning will depend upon the number of eligible entries received.
6. Within the two (2) day period following the draw, Sponsor or its designated representative will attempt to contact the selected entrant by email. In the event that, for any reason, Sponsor cannot contact the selected entrant within a two (2) day period following the first notification, such selected entrant may be disqualified, and Sponsor may, at its sole discretion, conduct a new random drawing from all remaining eligible entries to identify another potential winner who will be subject to disqualification in the same manner. The Sponsor will not be responsible for selected entrants who cannot be contacted or who do not respond in a timely manner.
7. Before being declared the winner and being awarded the prize, the selected entrant will be required to correctly answer, without assistance of any kind, whether mechanical or otherwise, a mathematical skill-testing question. In addition, before being declared the winner and being awarded the prize, the selected entrant may also need to provide proof of eligibility (such as a legible photocopy of either a provincially issued driver's license or other government issued identification) as determined by the Sponsor in its sole discretion. The selected entrant will also be required to sign and return within two (2) business days a declaration and release form (the "**Release Form**"), which (among other things): (i) confirms compliance with these Rules and acceptance of the prize as awarded without substitution; (ii) releases the Sponsor, its affiliates, advertising and promotional agencies, and each of their respective shareholders, directors, officers, employees, agents, dealers, representatives, successors and assigns from any liability in connection with the Contest, the selected entrant's participation therein and/or the awarding and use/misuse of the prize or any portion thereof; and (iii) agrees to the publication, reproduction and/or other use of their name, address, voice, statements and/or photograph or other likeness, without further notice or compensation, in any publicity or advertisement carried out by the Sponsor in any manner whatsoever, including print, broadcast or the Internet.
 - Declining the prize, failing to correctly answer the mathematical skill-testing question, failing to return the properly executed Release Form within the time period indicated on the Release Form or otherwise failing to comply with these Rules will cause the prize to be forfeited and a new winner selected in accordance with the process for the prize, as described above.
8. Sponsor and its authorized agents will collect, use, and disclose the personal information entrants provide at the time of entry for the purposes of administering the Contest and prize fulfillment. The winner consents to the Sponsor's use of their name, photograph, city, voice, image and/or statements, related to the prize for publicity purposes in any manner or media including the Internet, at any time, in perpetuity, without compensation or notice.
9. By participating in the Contest, entrants agree to release and hold harmless Sponsor, its affiliates, advertising agencies, licensees, partners, and any other service providers related to the Contest and each of their respective officers, directors, shareholders, employees, agents, representatives, successors and assigns (collectively, the "**Releasees**") from any and all claims, cause of action, or liability, including, without limitation, any injury, death or damage to or loss of property, resulting from the participation in the Contest or misuse of any prize.
 - Without limiting the generality of the foregoing, the Releasees shall not be liable for any: (1) incorrect or inaccurate information, whether caused by entrants; or an error related to the Contest; (2) technical failures of any kind, such as in particular, hardware or software errors; faulty computer; any malfunctions, inaccessibility of the Contest website in whole or in part for any reason; service interruptions or disconnections of Internet networks, telephone lines; garbled, jumbled or faulty data transmissions; failure of any online transmissions to be sent or received; (3) unauthorized human intervention at any stage of the Contest entry process or participation; (4) technical or human errors which may occur in the administration of the Contest or in the processing of entries; or (5) any harm or prejudice suffered by persons, or any material damages resulting from participation in the Contest or acceptance, use, implementation or misuse of any prize.
10. Sponsor reserves the right, at Sponsor's sole discretion, to cancel, terminate, modify or suspend the Contest, in whole or in part, without notice or obligation.
11. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is impaired in any way for any reason or is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole opinion of Sponsor, corrupt or affect the operation, administration, security, fairness, integrity or proper conduct of the Contest, Sponsor may, in its sole discretion, void any entry and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Rules; and/or (c) award the prize from among the eligible entries received prior to the discovery of the issue, in accordance with the selection criterion set forth herein.
12. Sponsor reserves the right, in its sole discretion, to disqualify from the Contest any person that tampers or attempts to tamper with or is suspected to have tampered with or attempted to tamper with the entry process, the operation of the Contest, who does not comply with these Rules or acts in a manner that goes against the spirit of the Contest or adversely or with the intent to disturb, insult, threaten, intimidate or harass any other person.
13. All decisions rendered by the Sponsor and/or its authorized representatives regarding any aspects of the Contest are final. The Contest is subject to all applicable federal, provincial and municipal laws. The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision contained herein. If any provision of these Rules is determined to be invalid or otherwise unenforceable, then the Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.
14. In the event of any discrepancy or inconsistency between the terms and conditions of these 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 these Rules shall prevail, govern and control.
15. All decisions of the contest judges will be final.