

Official Contest Rules & Regulations

BMO® MasterCard®* – Vancouver Marathon \$5,000 Contest

This contest is held by BMO Bank of Montreal MasterCard (the "Contest Organizer"). Contest opens at 12:01 AM (EST) on August 1st, 2009 and closes at 11:59 PM (EST) on April 15th, 2010 (the "Contest Period").

Eligibility:

To enter and be eligible to win, a person must be a Canadian resident, (**excluding residents of Quebec**), and have reached the age of majority in the province or territory in which they reside and i) have registered for the Vancouver Marathon with a BMO MasterCard which is in good standing at the time of the draw; or ii) have entered through the no purchase necessary provisions. Bank of Montreal's employees, agencies, prize suppliers, contest-judging organization, partners, affiliates or persons with whom any of the foregoing is domiciled are prohibited from participating in this contest.

How to Enter:

Any eligible BMO MasterCard cardholder will automatically receive one (1) entry for each registration made during the Contest Period. Entry in the Contest provides a chance to win a \$5,000 credit on the cardholder's BMO MasterCard. If the selected winner does not have a MasterCard, such as in the case of a No Purchase Entry, then a \$5000 official BMO Bank of Montreal cheque will be awarded.

No Purchase Entry: To enter without using a BMO MasterCard, or without registering for the marathon, please write by hand, legibly, on a plain piece of paper a 100 word essay about the benefits of using a credit card for your everyday purchases. Included with the essay, you must legibly print your full name, age, complete address, postal code and daytime telephone number (with area code), and send it to: **"BMO MasterCard – Vancouver Marathon \$5,000 Contest", PPF&D Ltd., P.O. Box 415 , Dept. BMO- VMC , Pickering, ON L1V 2R6**, to be received on or before April 15th, 2010. Limit one (1) "No purchase necessary" entry per person.

Prize:

There will be one (1) Grand Prize awarded to the contest winner consisting of a \$5,000 CDN credit on the cardholder's BMO MasterCard or, if the winner does not have a BMO MasterCard, a \$5,000 official BMO Bank of Montreal cheque.

How to Win:

A random draw will be held on April 22nd, 2010 in Ontario at approximately 12:00 PM (EST) from all eligible entries received on or before the contest closing date, to determine the Prize Winner. The odds of winning depend on the total number of eligible entries received. **The selected entrant will be announced at the BMO Bank of Montreal Vancouver Marathon on May 2nd, 2010**, and be notified by telephone within five (5) days of the random draw. If a selected entrant cannot be contacted in that manner within that specified period, the entry will be declared void, and another eligible entrant will be selected.

In order to win, the selected entrant must first correctly answer, unaided, a time-limited, mathematical, skill-testing question posed by telephone at a mutually convenient time.

General Conditions:

1. This contest is managed by the Contest Organizers. The Vancouver International Marathon Society and MasterCard International Incorporated are in no way connected to the management of this contest.
2. Winner must sign a standard declaration, publicity and liability waiver and release form, releasing the Contest Organizers and other parties identified by the Contest Organizers from any liability and any damages occurring as a result of this contest and awarding of the prizes.
3. Should the selected contestant fail to meet one of the conditions mentioned in these Rules and Regulations, he/she will be disqualified and the prize cancelled.

4. Entries are subject to verification by the Contest Organizers. Any entry that is incomplete, fraudulent, late, or otherwise fails to meet any requirement mentioned in these Rules and Regulations, could be rejected and will be ineligible, as the case may be, for entry or a prize. All decisions by Contest Organizers with respect to this contest, including, but not limited to, eligibility and/or disqualification of entry, are final and binding.
5. The Contest Organizers reserve the right to disqualify a person or cancel one or more entries of anyone entering or attempting to enter the contest by any means contrary to these Rules and Regulations or unfair to the other contestants (e.g. fraudulent entries exceeding the allowable limit etc.). Such persons may be reported to the appropriate legal authorities. Decisions by Contest Organizers in this respect are final and binding.
6. Prizes must be accepted as awarded and are not transferable or convertible to cash. The value of the Grand Prize is \$5,000 CDN.
7. By entering this contest, the winner authorizes the Contest Organizers and their representatives to use, if required, their name, picture, place of residence and/or statement about the prize, for advertising purposes, in any media without further compensation.
8. All "No purchase" entry forms become the property of the Contest Organizers who assume no responsibility for entries lost, misplaced, destroyed or delayed and none will be returned.
9. The Contest Organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, if an event or any human intervention corrupts or affects the administration, security, impartiality or the normal running of the contest as provided for in these Rules and Regulations. In any case, the Contest Organizers, their affiliates, their advertising and promotional agencies, their suppliers of prizes, material and services in connection with this contest as well as their employees, representatives and agents cannot be held to award more prizes than what is mentioned in these Rules and Regulations or to award prizes otherwise than in compliance with these Rules and Regulations.
10. No communication or correspondence will be exchanged with contestants except with those selected for a prize.
11. For the purpose of these Rules and Regulations, the contestant is the person whose name appears as the cardholder on the BMO MasterCard Account or the person whose name appears on the entry submitted. It is to this person that the prize will be awarded if he/she is declared a winner.
12. This Contest is subject to all applicable federal, provincial and municipal laws and regulations.
13. The Bank is not responsible for any failure of the website during the contest period, including any problems or technological malfunctions of any computer on-line systems, servers, access providers, computer equipment, software, failure of any e-mail or entry to be received on account of technical problems or traffic congestion on the Internet or website, or any combination thereof including any injury or damage to the entrant's or any other person's computer related to or resulting from downloading any material in the contest, all of which may affect an entrant's ability to participate in the contest.
14. The Bank reserves the right to cancel or suspend the online portion of the contest should a virus, bug or other cause beyond the reasonable control of the Bank corrupt

the security or proper administration of the contest. Any attempt to deliberately damage any website or to undermine the legitimate operation of this contest is a violation of criminal and civil laws, and should such attempt be made, the Bank reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.

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