

**Linda's Season of Savings
April 2019
Social Media ("Contest")
Official Rules**

There is no purchase necessary to enter or win. However, some restrictions do apply to be eligible to enter or win, so that all entries have an equal chance of winning. Please see below for official rules and complete details.

Eligibility

To be eligible to enter to win the Contest, I require a few simple things. You must:

- be 18 years of age or older;
- have your primary residence in Alberta
- not be an employee, director, agent or contractor of ATB Financial (ATB) or its subsidiaries (which means a company controlled by ATB)
- be willing to open an ATB Prosper™ investment account. For details about ATB Prosper, check out this website: <https://www.atbprosper.com/> (if you already have an ATB Prosper account, great, you've met this eligibility requirement)

How You Can Enter

To enter the the Contest:

1. Leave a comment on the blog post at <http://linda-hoang.com/>, telling me what BIG goal you are saving for

*Note: Leaving a comment on the blog is mandatory for entry. Get additional entries through social media:

2. Tweet the following message: *Win \$500 towards your dreams! Read @lindork's money-saving strategies and enter for a chance to win for \$500 towards an @atbfinancial #ATBProsper investment account:*
<http://linda-hoang.com/stress-less-with-these-money-saving-tips-enter-to-win-500-towards-an-atb-prosper-account> #YEG #YYC #AB
3. Leave a comment on my Instagram post, telling me your money-saving strategies - <https://www.instagram.com/lindork/> and tag a friend to spread the word.
4. Leave a comment on my Facebook post, telling me your money-saving strategies - <https://www.facebook.com/lindahoangblog> and tag a friend to spread the word.

Multiple / unlimited entries are allowed.

This Contest is not sponsored, endorsed by or administered by Twitter, Instagram, or Facebook. By entering this Contest, all entrants and winners release Twitter, Instagram, and Facebook from any liability in connection with this Contest.

Contest Period

The Contest Period is from April 23, 2019 (7:01:00 am MST) to May 7, 2019 (4:00:00 pm MST).

Grand Prize(s)

There is one (1) grand prize in total.

ATB has generously offered to provide the prize for this Contest.

One (1) winner will win an ATB Prosper investment account with a balance of \$500 CAD (if the winner has an existing ATB Prosper investment account, ATB will deposit \$500 CAD into the ATB Prosper investment account; no other ATB account is eligible) .

Winner Selection

Odds of winning are dependent on the number of eligible entries received through the social media comments and message on my blog post.

One winner will be selected by a random draw (“Draw”) on or about May 8, 2019 at about 4:00:00 pm MST (“Selection Date”) in Edmonton, Alberta, from among all eligible entries received up to 4:00:00 pm MST on the Selection Date. The winner will be contacted by direct message or email, and will be required to correctly answer an unaided mathematical skill testing question. Be sure to check your email and social media messages, often. You will be given 48 hours to respond from the time I first contact you. If you don’t respond within 48 hours, you forfeit the prize.

After you respond, the winner will be provided clear instructions on how to claim your prize with ATB. You will be required to sign a Declaration and Release in order to claim your prize.

Participation

Entering the Contest indicates your consent for me and ATB or its agents, to collect and use your name, address and other personal information for the purpose of administering this Contest. This also provides consent for ATB to communicate with you by email and phone (unless you haven’t provided or don’t provide your email address and phone number in your contact information, or you opted out from receiving email notifications from ATB).

I am not responsible for lost, or incomplete entries as a result of technical or mechanical malfunctions; computer hardware or software; or inaccurate entry information whether caused by equipment, programming used in this Contest, human processing error, or otherwise.

While I don’t believe anyone would want to manipulate the Contest, but just in case someone does, I reserve the right, and discretion, to void any and all entries of an entrant whom I believe has attempted to tamper with or impair the administration, security, fairness, or proper play of this Contest. Also, automated entry systems, of any form, are prohibited.

Miscellaneous Rules

No cash redemption or substitution of prize except by ATB due to prize unavailability or eligibility of selected winner, and then for a prize of equal or greater value.

Any income taxes and any other expenses not specified herein are the winner’s sole responsibility.

Non-compliance with any of the Official Rules as outlined in this Contest will result in disqualification.

I have the right to disqualify any entry or entrant, and to modify, terminate, or suspend this Contest and/or these Official Rules without prior notice.

I am the sole and final arbitrator (this means referee or judge) of any disputes regarding this Contest, any entry and/or any rule or eligibility requirement.

I assume no responsibility for incomplete, lost, stolen, delayed, damaged or misdirected entries.

I will not confirm or acknowledge if an entry has been received.

Entrants may be required to provide reasonable proof that they meet the requirements of the Contest.

Prizes are non-transferrable and may not be assigned to any other individual.

Any information submitted as part of this Contest will be shared with me and ATB, solely for the purposes of administering this Contest and shall not be used for any other purpose without your express consent. By providing the information, you consent to the information being shared and used for the stated purposes.

Agreement, Consent and Release

By participating, entrants and the winners agree:

- to follow these Official Rules;
- I have the right and permission to use the entrants and winners' name, image/likeness, place of residence, as well as any statements the entrant or winner made regarding the Contest and/or prize, for: advertising, trade, and/or any other purpose worldwide in perpetuity, and in any media or format, now or hereafter known, including print, photograph, video, broadcast, social media, the internet, without any form of compensation, permission, or notification;
- I, ATB, and ATB's subsidiaries and agents, and all of their respective officers, directors, employees, representatives, successors and assigns shall have no liability and will be held harmless by entrants and winners for any liability, loss, injury, claim, or damage to themselves or any other person or entity, including but not limited to, personal injury, death, or damage to personal or real property, to entrants, winners or any other person or entity due in whole or in part, directly or indirectly by reason of the acceptance, possession, use or misuse of a prize or the participation in this Contest.