Scotiabank Big Boost for Small Business Contest
Official Contest Rules & Regulations

By entering the “Scotiabank Big Boost for Small Business” contest (the “Contest”), entrants agree to abide by these Official Contest Rules and Regulations and the decisions of The Bank of Nova Scotia (the “Sponsor” or “Scotiabank”), which are final.

1. CONTEST PERIOD

This Contest runs from Wednesday October 1st, 2014 at 3:00 pm to Sunday November 30th, 2014 at 3:00 pm (ET) (the “Contest Period”).

2. HOW TO ENTER

NO PURCHASE NECESSARY. To enter the Contest, click onto the contest landing page: www.scotiabank.com/bigboost during the Contest Period. Complete the registration form in full including all three questions about your small business. Declare that you have read and agreed to the Contest Rules and Regulations by checking the corresponding box, then click “Submit”. After successfully submitting the Contest entry form in full you will automatically be entered into the Contest.

Your submission will automatically earn you one (1) entry into the Contest. Only one (1) entry per person allowed during the Contest Period. All entries become the property of Scotiabank.

By entering the Contest, winners release Scotiabank, its subsidiaries, affiliated companies, their advertising and promotional agencies, their employees, representatives and agents from any and all liability for damages of whatever nature that arise from the acceptance or use of their Prize.

3. WHO CAN ENTER

This Contest is open to all residents of Canada who are currently the owner or operator of a small business enterprise in Canada or who are currently involved in starting a small business in Canada and have reached the age of majority in the province or territory where they reside by the end of the Contest Period.

Contest exclusions include Employees, agents and representatives of the Sponsor, Sponsor’s subsidiaries, advertising and promotional agencies, suppliers of the Prizes, material and services in connection with the Contest or any other person directly related to the holding of the Contest, as well as members of their immediate families (father, mother, brothers, sisters, children,) their legal or common-law spouse and any individual with whom such employees, agents or representatives reside.

There will be at least one winner selected from Eastern Canada (NB, NL, NS, PE), Western Canada (BC, AB, SK, MB, NT, NU, YK) and Central Canada (ON, QC).
4. THE PRIZE

Prizes:

There will be three (3) Prizes awarded, each consisting of a cash award of ten thousand ($10,000) dollars, a one on one consultation with Arlene Dickinson, Scotiabank Business Champion, and a financial consultation with a Scotiabank Advisor. The Grand Prize includes:

- Where applicable, round trip economy airfare for two (2) departing from the Canadian International Airport nearest the winner’s residence (as determined by the Sponsor) to Toronto.
- One on One consultation with Arlene Dickinson, for approximately 60 minutes.
- One on One financial consultation with a Scotiabank Advisor.
- Two (2) nights standard hotel accommodation (double occupancy).
- $500 spending money.

Approximate retail value of each Prize is $14,500 based on Sponsor value, based on the assumption of flights from Vancouver.

The following conditions apply to the Prizes:

- Any difference between approximate retail value and the actual value of the Prizes as taken will not be awarded.
- The winner and his/her travel guests are responsible for all other costs and expenses not specifically listed above, including, without limitation, taxes, food, beverages, insurance, valid travel documentation, transfers to and from the airports, car rentals, medical/health expenses, gratuities, excess baggage fees, communication charges, admission fees and all personal expenses and incidentals. The Sponsor will not be responsible for risk associated with air travel, quality of service provided by the airline, hotel staff and management and the trip organizers and/or injury, loss or damage of any kind.
- The Prizes must be taken at the time and to the destination stipulated by the Sponsor or will be forfeited. The winner and his/her travel guests must travel on the same itinerary, have valid travel documents (such as a passport), or the Prize will be forfeited. There are no deviations to travel allowed (i.e. length of stay, number of guests, flight stopovers, travel dates, etc). For clarity, the cost of travel by the Prize winner and his/her guest between the Prize winner’s residence and the airport chosen by the Sponsor as set forth above is solely the responsibility of the Prize winner or his/her guest.
- The Prize must be accepted as awarded without substitution and is not transferable or redeemable for cash or allowed to be sold. No change in travel arrangements can be made once the booking has been confirmed. The Sponsor reserves the right to substitute the Prize in whole or in part in the event that all or any of the components of the Prize are unavailable with another prize of equal or greater approximate value.
- In the event that the winner is unable to redeem any or all of the Prize components due to reasons beyond the control of the Sponsor, its employees, representatives, agents and all parties associated with this Contest, no compensation or substitute prize will be provided.
• Winner can choose to decline the Prize for any reason.

5. CONTEST DRAW

A random draw of 30 finalists will be selected on Wednesday December 3rd, 2014 at 3:00 pm ET from all eligible entries received during the Contest Period, at: 2845 Matheson Blvd. E. Mississauga, ON L4W 5K2.

A Judging Panel will, in its sole discretion, select three (3) winners that will be deemed the Grand Prize winners. The Judging Panel, consisting of representatives of the Sponsor and their advertising agency, as determined by the Sponsor, will judge the entries based on the following criteria (“judging criteria”), weighted equally:

- Vision: the degree to which the entrant demonstrates their vision for the future of their business
- Strategy: the degree to which the entrant demonstrates a concrete strategy to grow their business

In the event there is no winner in a region the prize that would have been awarded in that region will be awarded to the entrant with the next overall highest score.

The decision of the Judging Panel in respect of all matters pertaining to the Contest, including without limitation, eligibility, validity, contents, and/or disqualification of an entry, shall be final and binding without right of appeal.

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

6. HOW TO WIN

Sponsor will attempt to contact selected entrants within three (3) business days of the applicable Draw Date. If a selected entrant cannot be contacted by telephone or email by the Sponsor within (3) business days of the draw date, the Prize will be forfeited and another selected entrant will be drawn from the same pool of entrants. If that selected entrant cannot be contacted by telephone or e-mail by the Sponsor within 24 hours of being selected then no further entrants will be selected and the Prize will be forfeited.

Each selected entrant must correctly answer, unaided, a time-limited, mathematical skill-testing question. The selected entrants will be contacted by telephone or e-mail by a representative of the Sponsor to make arrangements for administering the skill-testing question. Arrangements will be made for the awarding of the Prize at the time the skill-testing question is administered and correctly answered.

Selected entrants must sign and submit to the Sponsor a declaration and release that will include, without limitation, authorization for the Sponsor and its agents to announce and publish the Contest winner’s, name, address (city and province only) and/or photograph or image or other likeness, without further compensation, at any time and from time to time, in any future publicity, and release the Sponsor from any liability that may arise in connection with the Prize. Such declaration and release must be received at the office of the agency administering the Contest at: Aimia, 2845 Matheson Blvd. E, Mississauga, Ontario L4W 5K2 or by fax to (905) 214-8693 on or
before the end of the second (2nd) business day following the date that the selected entrant was first contacted by the Contest Sponsor.

7. PRIVACY POLICY

The Sponsor is committed to respecting entrants’ privacy rights. Any personal information collected will be handled in strict accordance with the Scotiabank Group Policy Agreement found at http://www.scotiabank.com/ca/en/0,,351,00.html and all applicable privacy legislation. The Sponsor will not sell an entrant’s personal information collected for this Contest to any third parties.

Unless an entrant has consented by ticking the opt-in box on the entry form to receive information from members of Scotiabank Group about their products and services, any personal information collected for this contest shall be used by the Sponsor solely for the purposes of managing and administering the Contest.

8. GENERAL RULES

By entering this Contest, entrants accept and agree to be bound by these Official Contest Rules and Regulations and the decisions of the Sponsor and the independent judging organization, if any, which are final, binding and conclusive on all matters relating to this Contest. All entries become the property of the Sponsor and no correspondence will be entered into except with selected entrants who will be notified by telephone or email. Scotiabank reserves the right to disqualify all entrants who fail to follow these Official Contest Rules and Regulations or who make any misrepresentation relating to the Contest, drawing and redemption of a Prize. This Contest is subject to all applicable federal, provincial and municipal legislation.

Scotiabank assumes no responsibility for any lost, late, damaged, destroyed, misidentified, illegible or misdirected entries or for any other such problems occurring in connection with participation in this Contest. Contest entries are subject to verification by Scotiabank. Any entry that is, as the case may be, fraudulent, incomplete, or that does not allow the Sponsor to correctly identify the Contest entrant will be automatically rejected and will not give right to an entry or a Prize.

The Sponsor shall not be responsible for any problems or technical malfunction of a telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any e-mail, on-line, or Internet entry to be received by the Sponsor. In addition, the Sponsor shall not be responsible due to technical problems, traffic congestion on the Internet or at any website, or any combination thereof including any injury or damage to an entrant’s or any other person’s computer or property related to or resulting from playing or downloading any material in the promotion. The Sponsor reserves the right, at its sole discretion to cancel or suspend this Contest should a virus, bug or any other cause beyond the reasonable control of the Sponsor corrupt the security or proper administration of the Contest. Any attempt to deliberately damage any website or to undermine the legitimate operation of this promotion is a violation of criminal and civil laws, and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.
The Sponsor shall not be responsible in any way for the use of, or bear any liability whatsoever in any way attributable to, a Prize awarded in this Contest or the events forming part of this Contest. The Sponsor and each of its officers, directors, affiliates, related entities, partners, partnerships, principals, representatives, agents, licensees, sponsor, successors and assigns (i) make no warranty, guaranty or representation of any kind concerning any prize, (ii) disclaim any implied warranty, and (iii) are not liable for injury, loss, or damage of any kind resulting from the acceptance or use of any Prize, travel related thereto or from participation in this Contest.

Decisions of the Sponsor are final and binding with respect to all aspects of this Contest.

The Sponsor reserves the right to withdraw or terminate this Contest at any time without prior notice.

For Residents of Quebec, any litigation concerning the conduct or administration of this publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation concerning the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

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