

“Get a chance to win \$5,000” CONTEST

CONTEST RULES

1. The **“Get a chance to win \$5,000”** contest, organized by National Bank of Canada (the “Contest Organizer”), will be held in Canada from December 1, 2011 to November 30, 2012, 11:59 p.m. (ET) (the “Contest Period”).

ELIGIBILITY

2. This contest is open to all residents of Canada who, at the time they enter this contest, have reached the age of majority in their province or territory of residence. This contest is not open to employees, agents or representatives of the Contest Organizer or MasterCard Worldwide, their affiliated companies, advertising and promotion agencies, suppliers of prizes, materials and services related to this Contest, members of their respective immediate family (siblings, children, parents), common-law or legal spouses or any person residing with such employees, agents and representatives.

HOW TO ENTER

3. To enter the contest, you must be an account holder in good standing of a National Bank of Canada MasterCard **Regular, Edition, MC1, Escapade, Syncro, Allure, OVATION Gold, Platinum or Ultramar** credit card, with the exception of business cards (the “Eligible Account”), you must have received by mail an invitation to participate and you must make your first purchase* with your National Bank MasterCard credit card (Eligible Account). This purchase must be made within thirty (30) days of activating this card. Once the first purchase has been made, and as long as the conditions of the present rules are met, the primary cardholder will receive one (1) entry in the contest and be eligible to win one of the randomly drawn prizes.

**Balance transfers, cash advances and all quasi-cash transactions will not be considered as purchases.*

4. **No purchase required.**

Write-in entries. You can enter the contest without holding a MasterCard credit card from National Bank associated with a valid account or without making a first purchase, and have not received an invitation to participate. To do this you must handwrite an original, legible letter of at least fifty (50) words explaining why you would like to win one of the prizes offered in this contest. Clearly indicate your contact information (last and first name, age, complete address (including postal code), day and evening contact telephone numbers (with area code), e-mail address and your date of birth (for identification purposes only).

Sign your letter and mail it to the following address in an envelope with sufficient postage postmarked before November 30, 2012, otherwise the entry will be rendered null and void: **“Get a chance to win \$5,000”** Contest, National Bank of Canada, 700 De La Gauchetière St. West, 7th Floor, transit 1906-1, Montreal, Quebec, H3B 3B5. Upon receipt of your duly completed letter, including all required information, the Contest Organizer will use your personal information (last and first name, age, complete address and telephone number) and enter the data, which is needed for identification purposes, and will assign you an entry number that will be saved in the contest database used by the Contest Organizer for the purpose of this contest. You will then receive one (1) entry in the contest for every postmarked letter containing the required information. No-purchase entries are subject to the same conditions as all other entries.

5. **Limits.** All participants are submit to theses following limits:
- a) One (1) entry per person per Eligible Account, up to a maximum of three (3) entries during the Contest Period, regardless of the number of Eligible Accounts held by the person.
 - b) One (1) no-purchase entry per person per no-purchase write-in entry letter up to maximum of three (3) entries during the Contest period.
 - c) Maximum of three (3) entries per person, during the Contest Period, and regardless of the means of participation.

PRIZES

6. Five (5) prizes each consisting of \$5,000 awarded as a credit applicable to the account of the participant that was selected and declared winner. In the event that the participant declared the winner participated by sending a no-purchase entry letter, as per paragraph 4, the prize will be awarded in the form of a cheque in the amount of \$5,000. There is a limit of one (1) prize per person.

DRAW

7. On December 14, 2012, at 1 p.m., at the office of the Contest Organizer, situated at 700 De La Gauchetière, 7th Floor, Montreal, Quebec, H3B 3B5, the Contest Organizer will randomly draw five (5) eligible entries from all the entries registered pursuant to the contest rules in order to award the prizes.

8. The chance of winning a prize depends on the total number of entries eligible pursuant to the contest rules and the number of entries accumulated by a person.

GENERAL CONDITIONS

9. In order to be declared a winner, any individual selected for a prize must:
- a) Be contacted by telephone by the Contest Organizer within ten (10) days of the random draw.
 - b) 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.
 - c) Complete and sign the Declaration and Liability Waiver (the "Waiver"). The Waiver will be mailed, faxed or e-mailed by the Contest Organizer to the selected participant and he/she must complete and sign the form and return it to the Contest Organizer within ten (10) days of its receipt at National Bank of Canada, 700 De la Gauchetière St. West, 7th Floor, transit 1906-1, Montreal, Quebec, H3B 3B5.
10. If a selected participant fails to meet one of the above conditions or any other condition provided for in these rules, he/she will be disqualified and a new random draw may be held in accordance with these rules until such time as a participant is selected and declared a winner.
11. Within four (4) weeks following receipt of the completed and signed Waiver, the Contest Organizer will inform the winners of the conditions for taking possession of their prize.
12. All purchases, entries, no-purchase write-in entries and Waivers are subject to verification by the Contest Organizer. All purchases, entries, no-purchase write-in entries and Waivers that are, either, incomplete, illegible, damaged, fraudulent, late or that do not allow the participant to be identified or are otherwise non-compliant, will be rejected and will be ineligible for an entry or a prize, as applicable.
13. 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, on any matter over which it has jurisdiction.
14. The Contest Organizer reserves the right to disqualify any person who participates or attempts to participate in this contest in a manner that is contrary to the contest rules or that is unfair to the other participants (e.g. submitting more entries than the allowed number). Such individuals may be reported to the appropriate legal authorities.

15. Prizes must be accepted as described in the contest rules and may not be transferred in whole or in part to another individual, substituted for another prize or exchanged in whole or in part for cash.

16. Individuals selected for a prize hold the Contest Organizer, their subsidiaries, its advertising and promotion agencies, employees, agents and representatives harmless from any and all liability for any damage they may incur as a result of the acceptance or use of their prize, particularly any taxation issues. In order to be declared a winner, and prior to receiving the prize, each selected participant undertakes to sign a Waiver to that effect.

17. Subject to approval, if required, from the Régie des alcools, des courses et des jeux du Québec, the Contest Organizer reserves the right at all times, and 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.

18. Under no circumstances may the Contest Organizer, their subsidiaries, advertising and promotion agencies, suppliers of prizes, products and services for this contest, employees, agents 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.

19. By entering this contest, winners authorize the Contest Organizer and its representatives to use, if required, their name, photograph, likeness, statements about the prize, place of residence and/or voice for advertising purposes, without any compensation of any kind. A statement to this effect will be included in the Waiver.

20. By participating or attempting to participate in this contest, all individuals agree to hold the Contest Organizer, MasterCard Worldwide, their subsidiaries, advertising and promotion agencies, employees, agents and representatives harmless from any and all liability for any damage they may incur due to their participation or attempted participation in this contest. The Contest Organizer assumes no liability for any failure by a merchant to submit purchase details in time to allow an individual to participate in a draw.

21. No-purchase write-in entries and Waivers are the property of the Contest Organizer and will under no circumstances be returned to the participants.

22. There will be no communication or correspondence with contest participants except as set out in these rules or if initiated by the Contest Organizer.

23. Any dispute with respect to 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 with respect to the awarding of a prize may be submitted to the Régie solely for the purpose of receiving assistance in trying to reach a settlement.

24. Personal information collected about the participants for the purposes of this contest will only be used to administer the contest. By taking part in this contest, participants authorize the Contest Organizer to use the personal information required, particularly information from the account linked to the MasterCard card, to administer the contest. Unless otherwise agreed, no commercial or other communication not related to the contest will be sent to participants.

25. For the purposes of these rules, the participant is, as the case may be, the primary MasterCard cardholder for which an entry number was awarded or the person whose name appears on the no-purchase write-in entry letter. The prize will be awarded to said participant if he/she is selected and declared a winner.

26. In the event that the computer system is unable to register all entries during the Contest Period, for any reason, or participation in the contest must be ended in whole or in part prior to the date set out in the rules, the Contest Organizer, at its discretion, will randomly draw from the entries duly registered during the Contest Period, or, if applicable, up to the date of the event that ended participation in the contest.

27. The Contest Organizer, its subsidiaries, advertising and promotion agencies, their employees, agents and representatives will not be liable for the malfunction of any computer hardware, software or communication line resulting in the loss or absence of a network communication, or any faulty, incomplete, incomprehensible or deleted transmission by a computer or network that could limit or prevent an individual from participating in this contest.

28. If a section of these rules is deemed illegal, unenforceable or void by a competent legal tribunal, that section will be considered void but all other sections that are not affected will continue to apply as permitted by law.

29. Should there be a difference between the English and French versions of these rules and regulations, the French version has precedence.