

Contest Name: **RateHub.ca's \$1000 Student Budget Refresh** (the "Contest")

The Contest opens January 18, 2016 at 12:01am and ends January 31st, 2016 at 11:59pm (the "Contest Period"). All times are Eastern. To enter, visit www.ratehub.ca during the Contest Period and sign up for the Scotia SCENE Visa card and/or the L'Earn Visa Card by clicking the "apply now" button, filling in your contact details, and clicking "continue application," for one (1) entry in the Contest.

NO PURCHASE NECESSARY. To enter without signing up for the Scotia SCENE Visa card and/or the L'Earn Visa Card, write a 100 word essay explaining how \$1000 would help your student budget and mail it along with your full name, date of birth, home address, email address, and phone number to RateHub.ca attn: \$1000 Student Budget Refresh Contest, 411 Richmond St E, Unit 208, Toronto, ON M5A 3S5. Limit of one (1) mail-in entry per person during the Contest Period.

The Contest is open to all Canadian residents, excluding Quebec, having reached the legal age of majority in their province or territory of residence prior to the Contest Period and who are enrolled in a recognized Canadian university, college or vocational school. Selected entrant(s) will be required to prove their enrolment before being declared a winner. Employees, affiliates and shareholders of RateHub.ca, the "Contest Sponsor," members of their immediate family, and those with whom they reside are prohibited from entering. RateHub.ca reserves the right to refuse any entry in its absolute discretion. Void where prohibited.

One (1) Prize is available to be won consisting of \$1,000.00 CDN to be paid by cheque. Odds of winning depend on the number of entries received.

A random draw from all entries submitted during the Contest Period will be held on Friday, February 5, 2016 at approximately 10:00am at the RateHub.ca offices at 411 Richmond St E, Unit 208, Toronto, ON M5A 3S5. The selected entrant will be contacted by email and/or telephone using the information provided at time of entry. In the event a selected entrant cannot be reached within five (5) business days, that entrant will be disqualified and another entrant will be selected. Selected entrant(s) will be required to correctly answer a time-limited mathematical skill testing question before being declared a winner. In the event a selected entrant cannot be reached within the specified time period, incorrectly answers the mathematical skill testing question, forfeits the prize or is disqualified for any reason whatsoever, a subsequent random draw will be held on Tuesday, February 16, 2016.

Before being declared a winner, the selected entrant(s) will be required to sign a declaration releasing the Contest Sponsor from any and all liability for any damages whatsoever and howsoever caused (including direct, indirect, incidental, special, consequential, exemplary or punitive damages) arising out of or in connection with use of the Prize. Failure to return a release within the specified time limit will result in disqualification.

All Contest Entries are property of the Contest Sponsor and will not be returned. the Contest Sponsor is not responsible for Contest Entries that are illegible, incomplete, or become lost, stolen or garbled for any reason whatsoever including failure of the Contest server machine(s) or human error. The sole determinant of time for the purposes of the Contest will be the RateHub.ca server machine(s).

By entering the Contest, you give RateHub.ca the right to use your name, address, photograph, video recording, audio recording, and likeness, in any and all publicity and advertising related to the Contest throughout the universe in perpetuity. No compensation will be awarded for such use.

The Contest is run in accordance with the RateHub.ca Privacy Policy and Terms of Use which can be found at: <http://www.ratehub.ca/disclaimer/>. In the event of a discrepancy between these Rules and the RateHub.ca Privacy Policy and/or Terms of Use, these Rules shall take precedence. The Contest is subject to and run in accordance with applicable Federal, Provincial, and Municipal laws.

RateHub.ca reserves the right to modify these terms or cancel the Contest at any time.