

Contest Name: **2019 Ratehub.ca Valentine's Day Survey** (the "Contest")

The Contest Rules:

1. The Contest prize is one (1) of two (2) \$100 Amazon.ca gift cards.
2. Completion of the 2019 Ratehub.ca Valentine's Day Survey is required to be entered into the Contest. Entrants must complete the entire survey and provide their contact details to be eligible.
3. Closing date for entry will be 5:00pm ET Thursday, 31st January 2019. After this date, no further entries to the Contest will be permitted.
4. Limit of one (1) entry per person. A person is defined as an entrant who has provided a unique email address.
5. Employees, affiliates, partners, and shareholders of Ratehub.ca, the "Contest Sponsor," members of their immediate family, and those with whom they reside are prohibited from entering the Contest.
6. The Contest Sponsor reserves the right to refuse any entry in its absolute discretion.
7. No cash alternative to the prizes will be offered. The prize is not transferable. The prize is subject to availability and Ratehub.ca reserves the right to substitute any prize with another of equivalent value without giving notice.
8. To be eligible for the Contest, an entrant must complete the entire survey and provide their contact information. Entrants must be a Canadian Resident and live in any province other than Quebec.
9. The winner will be chosen by Ratehub.ca via a random draw from all valid entries. The draw will be held on Monday, 4th February 2019 (the "Draw Date") at approximately 11:00am ET at the Ratehub.ca offices at 70 Richmond Street East, 4th Floor, Toronto, ON M5C 1N8.
10. By entering this competition, the entrant gives permission to be contacted by email. The entrant reserves the right to unsubscribe from any emails at any time.
11. The winner will be contacted by email using the contact information provided at time of entry.
12. In the event a winner does not respond within five (5) business days of being contacted regarding winning by Ratehub.ca, that winner will be disqualified and a replacement winner will be selected.
13. All survey submissions, the "Contest Entries" are property of the Contest Sponsor and will not be returned.

14. The Contest Sponsor is not responsible for Contest Entries that are unreadable, incomplete, or become lost 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).

15. The Contest is run in accordance with the Ratehub.ca Privacy Policy and Terms of Use.

16. The Contest is subject to and run in accordance with applicable Federal, Provincial, and Municipal laws.

17. Ratehub.ca reserves the right to cancel or amend the Contest and these Contest Rules without notice. Any changes to the Contest will be communicated to entrants as soon as possible.

18. By entering this competition, an entrant is indicating his/her agreement to be bound by these Contest Rules.

19. By beginning the survey an entrant (even if not eligible for the Contest) has given Ratehub Inc. consent as stated below in the “Consent Form” to use the information gathered to conduct research as defined by Ratehub Inc.

CONSENT FORM

PROJECT TITLE: 2019 Ratehub.ca Valentine’s Day Survey

INTRODUCTION

We at Ratehub.ca are dedicated to helping Canadians make informed financial decisions. We're conducting a survey that will allow us to understand credit cards within relationships and how much Canadians know when it comes to their significant other’s credit card usage. By answering a few questions you’ll be entered to win a \$100 Amazon.ca Gift Card. Thanks for your dedicated support and we look forward to reading about your experiences!

PROCEDURE

This study involves answering questions (survey) on SurveyMonkey independently. • The survey should take 4 minutes. • Entrants will be guided through a set of questions that will gauge their feelings when it comes to credit card discussions with your partner. • This survey will involve the use of your own computer. • All your survey information will be aggregated after the contest is completed to remove all personally identifiable information to protect your confidentiality.

POTENTIAL HARMS

We do not know of any risks or discomforts associated with your participation in this research. However, the risk of disclosure of personal information is always present. If potential harms are discovered, you will be informed as soon as possible.

POTENTIAL BENEFITS

Many of the people participating in these types of surveys have enjoyed their experience. Moreover, your participation will contribute to our effort in helping you make informed financial decisions.

PRIVACY AND CONFIDENTIALITY

All data, and records are stored on cloud servers and all information gathered from you will be confidential. Such data will be retained for at most 5 years. Data from the study will be summarized to provide overall findings and recommendations for the research team and your identity will not be revealed in any presentations or publications that result from this research. You have the right to obtain any publicly available documents created as a result of this research.

COMPENSATION

As compensation for your participation and time, you will be entered into a draw to win a \$100 Amazon.ca Gift Card.

COMMERCIALIZATION

It is possible that a commercial product may be developed by Ratehub Inc. (see contact information below) as a result of this research. If so, you would not directly or indirectly profit as a result.

LEGAL RIGHTS

By signing this consent form and participating in this study, you are not waiving any of your legal rights.

VOLUNTARY PARTICIPATION AND RIGHT TO WITHDRAW

Your participation is completely voluntary. You may end your participation in the survey at any time or for any reason but you will be disqualified from the contest.

CONTACT INFORMATION

For more information about this research project, please contact info@ratehub.ca.