

Sweet Treat Holiday Sweepstakes

Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: Sweet Treat Holiday Sweepstakes (the "Promotion") is open only to legal residents of Canada (excluding Quebec, Manitoba, and British Columbia) who are at least eighteen (18) years old at the time of entry. Employees of National Money Mart Company, Dollar Financial Group, Inc., The Check Cashing Store®, Merkle Inc., and their parent and affiliate companies, suppliers as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Promotion is subject to all applicable federal, state, provincial, territorial, municipal, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein. The Promotion consists of a sweepstakes (the "Sweepstakes") and an instant win game (the "Instant Win Game").

2. Sponsor: National Money Mart Company, 16 Four Seasons Place, Suite 108, Toronto, ON M9B6E5, Canada. **Administrator:** Merkle Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075, U.S.A.

3. Timing: The Promotion begins on December 5, 2022 at 12:00 a.m. United States Eastern Time ("ET") and ends on January 13, 2023 at 11:59 p.m. ET (the "Promotion Period"). Administrator's computer is the official time keeping device for this Promotion.

4. How to Enter the Sweepstakes: During the Promotion Period, there are two (2) ways to enter, as outlined below:

- a) Register for the Promotion and Complete an Eligible Transaction*:** During the Promotion Period, use your smart phone or other web-enabled device with data plan to scan the Promotion quick response ("QR") code featured on signs or promotional materials with the QR reader application already installed on your phone. You will be directed to a mobile Web page for the Promotion. Or you may visit the following URL directly: mmholidaysweeps.ca ("Website"). Follow the links and instructions to complete and submit the registration form, including an email address.

Once you submit the form, visit a participating Money Mart Canada location and complete one of the following in-store, online, or app† transactions (each a "Transaction") where customer information [including but not limited to name, mailing address, email address, or date of birth] is exchanged/ recorded at the point of sale. Eligible Transactions will vary by Province. Examples of such transactions include:

1. Installment Loan application, approval & funding
2. Installment Loan Refinance
3. Installment Loan Top-Up
4. Single payment loan application, approval, and funding
5. Cash a check of any kind
6. Titanium Prepaid Mastercard transaction

*During the Promotion Period, you may also first complete a Transaction and then register for the Promotion. Regardless of the order, once you complete a Transaction and register for the Promotion through the Website, you automatically will receive one (1)

Sweepstakes entry. If you complete more than one (1) Transaction per visit, during the Promotion Period, you will only receive one (1) Sweepstakes entry. If you cancel a Transaction(s), the applicable Sweepstakes entry/entries will be forfeited.

†If you haven't done so previously, you may download the Money Mart application on your mobile device. The App is free, but subject to the Terms of Use.

×This Transaction is not allowed in Newfoundland; therefore, entrants of Newfoundland cannot participate in Transaction 5. Entrants of Newfoundland may participate in the other eligible Transactions and/or option 5 (b), as outlined below.

- b) Alternate Method of Entry:** To enter the Sweepstakes without completing a Transaction, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to Sweet Treat Holiday Sweepstakes AMOE, P.O. Box 246, Dept. Money Mart Canada, Pickering, ON CA L1V 2R4. You will receive one (1) Sweepstakes entry. Limit: One (1) entry per envelope. All mail-in entries must be postmarked by January 13, 2023 and received by January 23, 2023. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Limit: Each entrant may receive up to ten (10) Sweepstakes entries during the Promotion Period, regardless of method or combination of methods of entry. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected registrations, which will be disqualified. In the event of a dispute as to any play, the authorized account holder of the email address used to register will be deemed to be the entrant or player. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Potential winners may be required to show proof of being an authorized account holder.

5. How to Play the Instant Win Game: During the Promotion Period, use your smart phone or other web-enabled device with data plan to scan the Promotion quick response ("QR") code featured on signs or promotional materials with the QR reader application already installed on your phone. You will be directed to a mobile Web page for the Promotion. Or you may visit the following URL directly: mmholidaysweeps.ca ("Website"). Follow the links and instructions to complete and submit the registration form, including an email address. Once you submit the form, you will automatically receive one (1) Instant Win Game play for that day and proceed to the Instant Win Game page. Follow the links and instructions to play the Instant Win Game. The Instant Win Game results will be instantly displayed. Potential winners of the Instant Win Game will be provided directions for validation. All potential winners are subject to verification before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.

Limit: Each entrant may play one (1) time per day during the Promotion Period. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of plays by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's plays and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or

misdirected registrations, which will be disqualified. In the event of a dispute as to any registration or play, the authorized account holder of the email address used to register will be deemed to be the entrant or player. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider, Internet service provider, or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being the authorized account holder.

6. Sweepstakes/Instant Win Game: Administrator is an independent judging organization whose decisions as to the administration and operation of the Promotion and the selection of potential winners are final and binding in all matters related to the Promotion. Sweepstakes: Administrator will randomly select the potential Grand Prize winner from all eligible entries received during the Promotion Period on or around January 30, 2023. The drawing will be conducted on Sponsor's behalf by Administrator at approximately 12:00 p.m. ET in Southfield, MI. Instant Win Game: Seven hundred fifty (750) random, computer-generated winning times, one for each prize listed below, will be generated during the Promotion Period. If you are the first player to play the Instant Win Game at or after one of the randomly generated times, you will be a potential instant winner of the prize indicated.

7. ALL POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR OR ADMINISTRATOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION. AN ENTRANT IS NOT A WINNER OF ANY PRIZE, EVEN IF THE INSTANT WIN GAME OR SWEEPSTAKES SHOULD SO INDICATE, UNLESS AND UNTIL ENTRANT'S ELIGIBILITY, AND THE POTENTIAL INSTANT WIN GAME WINNER AND/OR SWEEPSTAKES WINNER HAVE BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. SPONSOR WILL NOT ACCEPT SCREEN SHOTS OR OTHER EVIDENCE OF WINNING IN LIEU OF ITS VALIDATION PROCESS. ANY PLAY THAT OCCURS AFTER THE SYSTEM HAS FAILED FOR ANY REASON IS DEEMED A DEFECTIVE PLAY AND IS VOID AND WILL NOT BE HONORED.

8. Verification of Potential Winners: Receiving a prize is contingent upon compliance with these Official Rules. The potential Sweepstakes winner will be notified by mail or email. The Sweepstakes Grand Prize winner (parent/legal guardian if winner is a minor in his/her place of residence) will be required to sign and return a Declaration of Compliance, Liability and Publicity Release ("Declaration"), which must be received by Administrator within five (5) days of the date notice or attempted notice is sent, in order to claim his/her prize. Each potential winner will be required to correctly answer a time-limited skill-testing question in order to be eligible to receive a prize. If a potential winner of any prize cannot be contacted or fails to sign and return the Declaration or provide any other requested information within the required time period (if applicable), fails to correctly answer the skill-testing question (if applicable), or prize is returned as undeliverable, potential winner forfeits the prize. In the event that the potential Grand Prize winner is disqualified for any reason, Sponsor will award the Grand Prize to an alternate winner by random drawing from among all remaining eligible entries. There will be three (3) alternate drawings after which the prize will remain unawarded. Unclaimed First Prizes will not be awarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Promotion.

9. Prizes:

Sweepstakes Prize: ONE (1) GRAND PRIZE: \$10,000 CAD fulfilled as an ACH transfer to winner's bank. Approximate Retail Value ("ARV"): \$10,000.00. Odds of winning the Sweepstakes Grand Prize depend on the number of eligible entries received during the Promotion Period.

Instant Win Game Prizes:

SEVEN HUNDRED FIFTY (750) FIRST PRIZES: A \$20.00 Amazon.ca digital gift card. ARV: \$20.00. Odds of winning an Instant Win Game prize depend on the number of Instant Win prizes

available divided by the number of eligible Instant Win Game plays. Limit: One (1) Instant Win Game prize per person.

For All Prizes: No cash equivalent and all prizes are non-transferable, and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. TOTAL ARV OF ALL PRIZES: \$25,000.00.

10. Release: By receipt of any prize, winner agrees to release and hold harmless Sponsor, National Money Mart Company, Administrator, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of any prize.

11. Publicity: Except where prohibited, participation in the Promotion constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state/province for promotional purposes in any media, worldwide, without further payment or consideration.

12. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Sweepstakes or Instant Win Game, or any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Sweepstakes or Instant Win Game, including but not limited to fulfillment of the prize(s), as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to modify the prizes offered herein and to award the prizes at random from among the eligible entries or plays received up to the time of the impairment. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or Instant Win Game or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes or the Instant Win Game may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

13. Limitations of Liability: To the extent that state or federal law allows, the Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use or misuse of any prize. If for any reason an entrant's entry or play is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes or Instant Win Game play, if possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

14. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

15. Entrant's Personal Information: Information collected from entrants is subject to the Sponsor's applicable Privacy Policy:

<https://www.moneymart.ca/privacy-policy>

<https://www.moneymart.ca/mobile-privacy-policy>

16. Winner List: For a winner list, please [click here](#). The winner list will be posted after winner confirmation is complete.

17. Promotion Emails: By participating in the Promotion, you agree to receive emails related to the Promotion including, but not limited to, a registration confirmation email.

18. Name Removal Notification System: If you would like your name removed from Sponsor's mailing list either visit [moneymart.ca/contact-preferences](https://www.moneymart.ca/contact-preferences) or please send your name and address to:

National Money Mart Company, 401 Garbally Road, Victoria, B.C. V8T 5M3, Canada

Your name will be removed within 60 days of the request.

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