



KALEIDO CONTEST RULES
“Orlando Family Vacation and Bahamas Cruise”

1. PRIZE DESCRIPTION

- 1.1 The Grand Prize consists in a family trip to Orlando, Florida, with a cruise. The prize is worth up to \$12,200 and includes:
- round-trip tickets on a charter flight to Orlando departing from Quebec, Montreal or Moncton;
 - transportation during the entire stay, including round-trips to the airport, port and theme parks;
 - three (3) nights in an interior cabin on a cruise to the Bahamas (meals included);
 - four (4) nights in a “value” category hotel in Orlando (room for four);
 - tickets for the family granting unlimited access to the selected theme parks for the entire stay in Orlando.
- 1.2 On the winner’s written request, the Grand Prize can be exchanged for **five thousand dollars (\$5,000)** in the form of a lump sum contribution to open an Kaleido RESP or make an additional contribution to an existing plan **with Kaleido** (as an advance to the contract) for a child aged 0-12 years inclusive on the draw date or for a date of birth scheduled within six (6) months following the random draw date. In this case:
- 1.2.1 the deposit to the RESP will be subject to the same conditions applicable to unit additions under the prospectus in force (see our prospectus at kaleido.ca for more information regarding the applicable sales charges and, as the case may be, the provisions regarding the beneficiary’s age at the time of the contribution deposit);
- 1.2.2 the Grand Prize winner shall meet with a scholarship plan representative to open a plan and sign an agreement. The winner will have to provide their Social Insurance Number (SIN) and that of the beneficiary within twenty-four (24) months following the agreement’s signature date;
- 1.2.3 the Grand Prize winner’s refusal to meet with an authorized scholarship plan representative will be considered a refusal of the prize won, thus releasing Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation as described in point 5.12;
- 1.2.4 the Grand Prize winner becomes a subscriber. By accepting the prize, the winner understands that based on the plan held or selected, sales charges will apply according to the prospectus in force.
- 1.3 If the cost of the trip described in paragraph 1.1 exceeds \$12,200 at the time of booking, the winner must choose one of the following options:
- 1.3.1 Change the selected travel dates.
- 1.3.2 Change the prize for a family trip to Orlando without the cruise, worth up to \$12,200 that includes:

- round-trip tickets on a charter flight to Orlando departing from Quebec, Montreal or Moncton;
- transportation during the entire stay, including round-trips to the airport and theme parks;
- seven (7) nights in a “value” category hotel in Orlando (room for 4);
- tickets for the family granting unlimited access to the selected parks for the entire stay in Orlando.

1.3.3 Travel on the dates wanted and pay the outstanding balance to the travel agency.

1.4 Secondary Prizes: two (2) Kaleido RESPs worth two thousand five hundred dollars (\$2,500). This prize will be paid in the form of a contribution to open a new plan, or make an additional contribution to an existing RESP with Kaleido (as an advance to the contract) for a child aged 0-12 years inclusive on the draw date or for a date of birth scheduled within six (6) months following the random draw date.

2. CONTEST PERIOD

2.1 Contest opens December 2, 2019, and closes December 1, 2020, at midnight (EST) (hereinafter the “Contest Period”).

2.2 The random prize draws will be held on December 11, 2020 (3 p.m. EST) at Kaleido’s head office (1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5) from among all the eligible entries received during the Contest Period. The random draw for the trip to Orlando will be held from among all entries received (Quebec and New Brunswick). As for the Secondary Prizes, one draw will be held from among the entries received from Quebec residents, and another draw will be held from among the entries received from New Brunswick residents.

3. HOW TO ENTER

3.1 To enter the contest “**Orlando Family Vacation and Bahamas Cruise!**” participants must fill out a paper entry coupon and give it to an authorized Kaleido scholarship plan representative, or mail it to Kaleido Growth Inc.’s head office (**1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5**). Participants can also complete the online entry form at kaleido.ca/familytripcontest

3.2 Only one contest coupon/online entry per person for a same child will be accepted during the Contest Period. A participant can enter the contest multiple times for different children by filling out a contest coupon/online entry per child, and a same child can be registered several times by different participants. A same person cannot register the same child multiple times; failure to comply will result in the entry being voided.

3.3 The odds of winning a prize depend on the number of eligible entries received during the Contest Period (described in paragraph 2.1) and on the participants’ province of residence.

3.4 No purchase necessary.

4. PARTICIPATION TERMS AND CONDITIONS

- 4.1 The contest is open to residents of Quebec aged 18 or over and to New Brunswick residents aged 19 or over.
- 4.2 To be eligible for the draw, contest coupons/online entry forms must include both the real name and date of birth of a child 0-12 years on the draw date, or an unborn baby's expected due date (in the 6-month period following the draw date).
- 4.3 The following are not eligible to enter this contest: employees, representatives and mandataries of Kaleido Growth Inc. and the Kaleido Foundation, members of the contest committee that oversees the random draw, as well as the immediate family members of the latter (parents, siblings, children and spouses) or individuals residing at the same address.

5. TERMS AND AWARDING OF THE PRIZES

- 5.1 The prizes are not redeemable for cash and cannot be refunded, transferred or assigned.
- 5.2 By taking part in this contest, the participants authorize Kaleido Growth Inc. and the Kaleido Foundation to use their name and/or image, including their photograph and/or voice, and their place of residence (city and province only) for publicity purposes related to this contest, without compensation.
- 5.3 Notwithstanding the above paragraph 5.2, the personal information of the participants and that of the children indicated on the contest coupons/online entry forms is collected solely for contest management purposes and shall not be used for any other purpose without consent. However, if the information request box on the contest coupons/online entry forms is checked off, the participants consent to the use of their personal information as indicated next to the box.
- 5.4 The winners of the Secondary Prizes shall meet with a scholarship plan representative to open a plan and sign an agreement, as well as provide their social insurance numbers (SINs) and that of the designated beneficiaries within twenty-four (24) months following the agreement's signature date.
- 5.5 Refusal to meet with a scholarship plan representative shall be considered a refusal to accept the Secondary Prize won, and releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or responsibility towards the winner, in accordance with paragraph 5.12.
- 5.6 The winner of a Secondary Prizes shall become a subscriber. By accepting the prize, the winner understands that based on the plan held or selected, sales charges will apply according to the prospectus in force.

- 5.7 Kaleido Growth Inc. will contact the winners in the fifteen (15) days following the random draw date.
- 5.8 **The Grand Prize winner must book the trip with the travel agency *Club voyage Inter-Monde* located at 1875 Notre-Dame, L'Ancienne Lorette QC G2E 4K1. The phone number to contact the travel agent is 418 877-0200.**
- 5.9 **The Grand Prize winner must travel between January 1 and December 31, 2021.**
- 5.10 To be declared winners, the participants must answer a simple mathematical skill-testing question correctly. If the selected participants are unable to answer the mathematical skill-testing question correctly or cannot be reached in the fifteen (15) days following the random draw, their contest entries will be cancelled and other entries will be drawn until the prizes are awarded.
- 5.11 The winners will be able to claim their prizes by contacting Kaleido Growth Inc., the contest organizer, by mail at *Centre d'affaires Henri-IV, 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5*, or by email at info@kaleido.ca, in the fifteen (15) days following the date of the random draw.
- 5.12 Refusal to accept a prize releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation towards the winner, the child indicated on the contest entry, or any other person.
- 5.13 All contest entries (paper or electronic) will remain the property of Kaleido Growth Inc. and will not be returned to the participants.
- 5.14 The winners will be required to sign a document attesting to their eligibility and compliance with these rules.
- 5.15 Each winner releases Kaleido Growth Inc. and the Kaleido Foundation from any liability for damages or losses stemming from participation in this contest, or from the awarding, acceptance or use of a prize.
- 5.16 Kaleido Growth Inc. and/or the Kaleido Foundation offer no warranty on the prizes. The winners will have to contact the manufacturer directly in the event of deficiency or damage.
- 5.17 Each prize must be accepted as awarded and is not redeemable for cash. The prizes cannot be sold or transferred. The prizes cannot be combined with any other Kaleido Growth Inc. and/or Kaleido Foundation promotional offer.
- 5.18 Kaleido Growth Inc. and the Kaleido Foundation reserve the right to substitute a prize for another of equal or superior value, without prior notice.
- 5.19 Participation in the contest implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.

- 5.20 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend and/or modify the contest terms and conditions from one year to the next without notice.
- 5.21 The contest and its rules are subject to the laws in effect in the province of Quebec and shall be interpreted pursuant thereto.
- 5.22 For Quebec residents: Disputes concerning the organization or conduct of this contest may be referred to the *Régie des alcools, des courses et des jeux* (RACJ) for a ruling. A dispute regarding the awarding of a prize may be submitted to the RACJ strictly for the latter's intervention in an attempt to resolve the issue.
- 5.23 The contest rules are available at www.kaleido.ca/familytripcontest. A copy can also be obtained by sending a written request to *Kaleido at 1035 Wilfrid-Pelletier Ave., Suite 500, Quebec QC G1W 0C5*.

Kaleido Growth Inc., distributor and manager of the scholarship plans promoted by the Kaleido Foundation.

The singular includes the plural and vice versa.