

## CONTEST RULES

### Referral Contest “Winning Duo”

#### 1. CONTEST PERIOD

- 1.1 Contest entries are open from June 9, 2025, at 12:00 a.m. (EST) and will be accepted until Dec 5, 2025, at 11:59 p.m. (EST) (hereinafter the “Contest Period”).
- 1.2 The random draw will take place on Wednesday, December 10, 2025, at 3:00 p.m. (EST) at the head office of Kaleido Growth Inc., located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec G1W 0C5.

#### 2. HOW TO ENTER

- 2.1 **Participation terms and conditions.** To participate, participants who refer a person (hereinafter “referrers”) must be Kaleido subscribers. Referrers must complete the online registration form on the [Kaleido](#) website. Secondly, they must share their personalized link with at least one person who is not a Kaleido customer (hereinafter “referred person”).
- 2.2 **Registrations.** The referred person must open an RESP account to be automatically entered in the contest. To be eligible, the beneficiary designated by the referred person must be between the ages of 0 and 15 (inclusive) on the day of the draw, i.e., December 10, 2026.
- 2.3 **Draw.** The random draw will be made from among referred persons who have opened an RESP with Kaleido. The referrer associated with the winning referred person will also be a contest winner.

Participants may enter the contest without referring a person or opening an RESP account. To do this, eligible participants must legibly handwrite on a sheet of paper their name, full address, phone number, the date and a 500-word essay on “The importance of starting to save early for a child’s post-secondary education.” They must then mail the letter, in an envelope with sufficient postage, to: Free “Winning Duo!” contest entry, Kaleido Growth Inc., 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec G1W 0C5, to the attention of Stéphane Duquet, the person in charge of the draw. Entries made without referring a person or opening an RESP account must be mailed no later than the last day of the Contest Period, i.e., December 5, 2025, and must be received before the draw on December 10, 2026, or else they will be void. To be eligible for the draw, the letter must be received before the date of the draw, specified in point 1.2. Upon receipt of the letter, the contest entry will be automatically registered, entitling the participant to a chance to win. Entries obtained in this way are subject to the same provisions that apply to other entries. Mechanical reproductions are not accepted.

- 2.4 No purchase necessary.

#### 3. PARTICIPATION TERMS AND CONDITIONS

- 3.1 The contest is open to all residents of Quebec aged 18 or over and to all residents of New Brunswick aged 19 or over.
- 3.2 The following are not eligible to enter this contest: employees, representatives and mandataries of Kaleido Growth Inc. and the Kaleido Foundation, scholarship plan representatives and regional managers for Kaleido Growth Inc., members of the contest committee that oversees the random draw, and members of their immediate family (parents, siblings, children and spouses) or individuals residing at the same address.

- 3.3 Odds of winning depend on the number of valid referrals submitted during the **Contest Period**. Each referral made in accordance with paragraph 2.1 or 2.2 is equivalent to a valid entry for the same subscriber.

#### 4. PRIZE DESCRIPTION

- 4.1 The prizes (hereinafter the "**Prizes**") consist of two **(2) grocery store gift cards valued at one thousand dollars (\$1,000) each or \$1,000 to be invested in an RESP**. The winner(s) will be able to choose a gift card from the following grocery stores:
- 4.2 An **IGA** gift card redeemable at any IGA, IGA extra, Sobeys, Foodland, Price Chopper, FreshCo or Thrifty Foods store;
- 4.3 A **President's Choice** gift card redeemable at any Maxi, Maxi & Cie, Joe Fresh, Pharmaprix or Galerie Beauté store;
- 4.4 A **Giant Tiger** gift card redeemable at any Giant Tiger store or online at <https://www.gianttiger.com>.

#### 5. AWARDING OF THE PRIZE

- 5.1 During the random draw, the winner will be chosen from among all referred persons who are Quebec and New Brunswick residents and whose referrals were received during the **Contest Period**. The referrer who referred the winner will also automatically be designated a winner.
- 5.2 Kaleido Growth Inc. will contact the winner by telephone or email within fifteen (15) business days following the random draw date.
- 5.3 To be declared the winner, the participant must answer a simple mathematical skill-testing question correctly. If the participant declared winner is unable to answer the mathematical skill-testing question correctly or cannot be reached within fifteen (15) business days following the random draw date, the participant's entry will be cancelled and another entry will be drawn until the Prize is awarded.
- 5.4 Should the winner be unable to reach the draw coordinator by telephone or email, he or she may claim the prize by writing to the following address:

Kaleido Growth Inc.  
1035 Wilfrid-Pelletier Avenue, Suite 500  
Quebec City, Quebec G1W 0C5

or

The winner may claim the prize by sending an email to Kaleido Growth Inc. at [info@kaleido.ca](mailto:info@kaleido.ca) within fifteen (15) business days of being contacted.

- 5.5 The winner will have the choice of receiving the **gift card** by email or regular mail, depending on what is available from the selected supplier. The draw coordinator shall provide information about the available delivery method when the supplier is selected.

#### 6. OTHER TERMS AND CONDITIONS

- 6.1 By participating in this contest, the winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use his or her name and/or image, including his or her photograph and/or voice, and place of residence (city and province only) solely for advertising purposes related to this contest, without compensation.

- 6.2 Except as noted in paragraph 6.1, personal information, such as mailing address, telephone number, email address and age, is collected solely for the purpose of administering this contest and shall not be used for any other purpose without consent. By providing this information, participants agree to its use for the purposes specified in the entry form.
- 6.3 The winner shall sign a document attesting to his or her contest eligibility and compliance with these rules and shall return it in accordance with instructions received by email or telephone within the time period clearly indicated in the document.
- 6.4 The 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 the **Prize**.
- 6.5 In the event of a problem with the functionality of the **gift card**, the winner releases Kaleido Growth Inc. and the Kaleido Foundation from all liability in connection therewith. In accepting the **Prize**, the winner becomes responsible for contacting the supplier directly in the event of a defect, breakage or any other problem with the gift card received.
- 6.6 The Prize must be accepted as awarded and cannot be exchanged, sold or transferred. No substitution or deadline extension will be granted. The **Prize** cannot be exchanged for cash.
- 6.7 Refusal to accept the **Prize** releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation toward the winner.
- 6.8 Kaleido Growth Inc. will not be responsible for any breakage, loss or additional delay following the mailing of the **gift card**, if applicable. Confirmation of mailing will be provided to the winner, if applicable.
- 6.9 Contest participation implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.
- 6.10 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend the contest and/or modify its terms and conditions without prior notice.
- 6.11 All online entry forms received will remain the property of Kaleido Growth Inc. and the Kaleido Foundation; they will not be returned to participants.
- 6.12 The contest and its rules will be governed by and interpreted in accordance with the laws of the province of Quebec.
- 6.13 The contest rules are available online at [Rules-WinningDuo2025.pdf](#) and can be obtained upon written request by sent to the following address:

Kaleido Growth Inc.  
1035 Wilfrid-Pelletier Avenue, Suite 500  
Quebec City, Quebec G1W 0C5

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