

CONTEST RULES

“\$2,500 in education savings to be won”

1. CONTEST PERIOD

- 1.1 The contest opens on **August 10, 2026**, 12:00 a.m. (ET), and entries will be accepted until **September 30, 2026**, 11:59 p.m., (ET) (hereinafter referred to as the “Contest Period”).
- 1.2 The random draw will take place on Wednesday, **October 7, 2026**, at 3:00 p.m. (ET), 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 To enter the contest **“\$2,500 in education savings to be won”**, eligible Participants must, during the **Contest Period**, visit the following site:
<https://www.kaleido.ca/en/contests/resp-scholarship-2026> and complete the official contest entry form. One completed entry form entitles you to one chance to win (one entry into the draw).
- 2.2 A participant may obtain one (1) additional entry if they subscribe to the Kaleido family newsletter by checking the appropriate box on the contest entry form. Participants are not required to subscribe to the mailing list in order to take part in the contest.
- 2.3 A Participant may obtain one (1) additional entry by completing **all** of the following actions during the Contest Period:
 - 2.3.1 Follow Kaleido's official [Facebook](#) or [Instagram](#) page;
 - 2.3.2 Tag at least one (1) friend or family member in the comments of the Facebook or Instagram contest post, in accordance with the instructions provided in the confirmation email.
 - 2.3.3 If a Participant who has earned an additional entry is selected in the draw, Kaleido reserves the right to require reasonable proof that the conditions set out in section 2.3 have been met. The Participant must also provide the information required to verify their identity, including their email address and telephone number, in order to confirm their registration through the official contest entry form. Failure to provide the requested information or satisfactory proof within the prescribed time may result in the participant's disqualification, and Kaleido reserves the right to select an alternate winner.

2.4 Subject to sections 2.2 and 2.3, each Participant may receive a maximum of three (3) entries: one (1) entry for completing the contest entry form, one (1) additional entry for subscribing to the Kaleido Family Newsletter, and one (1) additional entry for completing the actions described in section 2.3. Any attempt by the same individual to obtain multiple entries using different email addresses, identities, or any other means may result in disqualification.

2.5 To enter the contest without completing the online entry form, eligible Participants must legibly handwrite their full name, complete address, telephone number, and the date, and mail the completed entry in a postage-paid envelope to the following address:

To the person in charge of the random draw
“\$2,500 in education savings to be won” Contest
Kaleido Growth Inc.
1035 Wilfrid-Pelletier Avenue, Suite 500
Québec, Québec G1W 0C5

Completed entries must be received **no later than** September 30, 2026, at 11:59 p.m. (ET), failing which they will be deemed invalid. Entries obtained in this way are subject to the same provisions that apply to other entries. Incomplete, illegible or non-compliant entries will be rejected.

2.6 No purchase necessary.

3. PARTICIPATION TERMS AND CONDITIONS

3.1 The contest is open to Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.

3.2 Employees, directors and other mandataries of Kaleido Growth Inc. and the Kaleido Foundation, scholarship plan representatives and regional managers for Kaleido Growth Inc., members of the committee that oversees the random draw, as well as their immediate family members (parents, siblings, children and spouses) and persons residing with them are not eligible to enter this contest.

3.3 The odds of winning a prize are based on the number of valid entries received during the **Contest Period**. Each entry made in accordance with paragraphs 2.1, 2.2, 2.3 and 2.5 is considered a valid entry.

4. PRIZE DESCRIPTION AND CONDITIONS

4.1 The prize (hereinafter referred to as “**Prize**”) consists of a contribution of two thousand five hundred dollars (\$2,500) deposited directly into an IDEO+ individual RESP account in the name of a child (beneficiary) designated by the winner.

- 4.2 If the winner does not already have an IDEO+ RESP account, a new IDEO+ account must be opened in order to deposit the prize money.
- 4.3 The contribution must remain in the customer's RESP account until the beneficiary is eligible for post-secondary education. This contribution will not become the sole property of the winner until that time.
- 4.4 In the event that it is no longer possible to deposit an additional amount in a beneficiary's account for the current year, the contribution can be made the following year.
- 4.5 In the event that it is no longer possible to deposit an additional amount into a beneficiary's account (for example, if the total contribution limit of \$50,000 per beneficiary has been reached), a cash amount of \$500 will be paid directly to the beneficiary designated by the subscriber.

5. HOW THE PRIZE IS AWARDED

- 5.1 During the random draw, one (1) winner will be randomly selected from all eligible entries received during the Contest Period from Participants residing in Quebec and New Brunswick.
- 5.2 Kaleido Growth Inc. will contact the winner by phone or e-mail within fifteen (15) business days of the draw.
- 5.3 To be declared a winner, the Participant must correctly answer a mathematical skill-testing question. If the designated winner is unable to correctly answer the mathematical skill-testing question or cannot be reached within fifteen (15) business days of the draw date, their entry will be cancelled, and another entry will be drawn at random until all prizes have been awarded.
- 5.4 If the winner cannot be reached by the person responsible for the draw, despite attempts to contact them by phone, e-mail, Messenger or Instagram direct message, the winner may contact Kaleido Growth Inc. at info@kaleido.ca within fifteen (15) business days of the first contact attempt made by Kaleido.
- 5.5 It typically takes 4 to 6 weeks after opening of the account, if applicable, for the \$2,500 RESP to be deposited into the beneficiary's account.

6. OTHER TERMS AND CONDITIONS

- 6.1 By participating in this contest, the winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use their name and/or image, including their photo and/or voice, and place of residence (city and province only) for advertising purposes related to this contest, without compensation. A participant who does not wish to be publicly identified may decline the Prize.
- 6.2 Subject to paragraph 6.1, personal information, such as mailing address, phone number, e-mail 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 indicated on the registration form.

- 6.3 The winner will be required to sign a document attesting to their eligibility and compliance with these rules and must return it, according to the instructions received by e-mail or phone, within the time period clearly indicated on the document.
- 6.4 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 the **Prize**, as the case may be.
- 6.5 The **Prize** must be accepted as awarded and cannot be exchanged, sold or transferred. No substitution or extension will be granted. The Prize cannot be redeemed for cash.
- 6.6 Refusal to accept the **Prize** releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation toward the winner.
- 6.7 Contest participation implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.
- 6.8 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend the contest and/or modify its conditions without prior notice. Any such modification shall not reduce the value of the Prize or adversely affect participants' chances of winning.
- 6.9 This contest and its rules are subject to the laws in effect in the Province of Quebec and shall be interpreted pursuant thereto.
- 6.10 The contest rules are available online at <https://www.kaleido.ca/en/contests/resp-scholarship-2026> or by mail upon request sent to:

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

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