

**Valley First
Meet Me on Bernard
Contest
Terms & Conditions**

By participating in the Valley First Meet Me on Bernard Contest (the “Offer”), all participants agree to abide by these Terms and Conditions (the “Terms and Conditions”). By participating in the Offer, you understand that you are providing your information to First West Credit Union (“First West”), and any information provided will be used in accordance with First West’s privacy policy.

Offer

1. The Offer consists of three (3) one-thousand-dollar (\$1,000) prizes awarded to three (3) separate Selected Recipients.
2. The Offer is valid from Friday June 6, 2025, to Sunday August 31, 2025. All entries must be received by 11:59PM PST on Sunday August 31, 2025.

Eligibility

3. The Offer is open to those:
 - a. Residing in the Valley First region – Kelowna, Vernon, Armstrong, Enderby, Kamloops, Keremeos, Princeton, Oliver, Penticton and West Kelowna (collectively, the “Area”).
 - b. 19 years of age or older on the date they participate in the Offer.

Conditions of the Offer

4. This Offer is only available to residents of the Area.
5. Directors, employees, contractors, agents and other representatives, and their respective immediate families, of First West, or any of their affiliates, divisions, or promotional agencies are not eligible to enter or win.
6. The Offer is open only to individuals; no groups, organizations, or other non-natural persons are eligible to win.
7. No purchase is necessary to participate in the Offer.
8. An individual who qualifies for the Offer as set out above and meets all other conditions of these Terms and Conditions will be eligible to be entered into the random draw to win the Prize.
9. The Offer and these Terms and Conditions do not, in any way, affect the standard Account terms and conditions or any other member agreements, terms or conditions, or policies of First West, which continue to apply upon opening the Membership with First West.
10. This Offer cannot be combined with any other offer or reward.
11. First West reserves the right, at its sole discretion, to cancel, modify, withdraw, terminate or suspend this Offer, in whole or in part, at any time for any reason without notice. First West reserves the right, in its sole and absolute discretion, to disqualify any participant, including an Eligible Member that First West finds or believes to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Offer.

Prize Winner and Claiming the Prize

12. There are three (3) Prizes available to be won by three (3) individual Selected Recipients (as defined below).
13. The Prizes must be accepted as awarded and cannot be transferred, exchanged, or assigned. No Prize substitutions will be permitted.



14. On or about the end of each month during the Offer Period, there will be one (1) randomly selected winner from all Eligible entries received as follows:
- a. One (1) winner selected from Entries received by 11:59 p.m. on June 30, 2025;
 - b. One (1) winner selected from Entries received by 11:59 p.m. on July 31, 2025; and
 - c. One (1) winner selected from Entries received by 11:59 p.m. on August 31, 2025 (each a “Selected Recipient” and collectively, the “Selected Recipients”)

In accordance with the Terms and Conditions. These random draws will take place on or about Thursday July 3, Friday August 5, and Wednesday September 3, 2025, respectively, at approximately 10:00am Pacific Standard Time (PST), by a representative of First West, who’s decision will be final, from all Eligible entries during the Offer Period and in accordance with the Terms and Conditions. First West reserves the right, in their sole discretion, to change the date and time of the random draw.

15. First West’s representative will contact the Selected Recipients by phone or email, one on Thursday July 3, one on Friday August 5, and one on Wednesday September 3, 2025, respectively, to confirm compliance with these Terms and Conditions (each a “Prize Notification”).
16. The Selected Recipients must claim their Prize by the 25th day of the month of Prize Notification. If the Selected Recipients do not claim their Prize by this date, their Prize is forfeited. If a prospective Selected Recipient is not eligible or is not otherwise confirmed as a winner, as determined by First West in its sole discretion, then he or she will be disqualified and his or her entry will be disregarded and another eligible entry will be drawn instead from the remaining eligible entries in accordance with these Terms and Conditions.
17. In order to receive the Prize, the Selected Recipients must:
- d. Correctly answer a mathematical Skill-Testing Question; and
 - e. Sign a declaration stating that they:
 - i. Have read, understood and complied with these Terms and Conditions;
 - ii. Release and discharge First West, its subsidiaries, affiliates, officers, directors, employees and agents; and
 - iii. Consent to the announcement of the Selected Recipient’s name and the use by or on behalf of First West of the Selected Recipient’s name, address, photograph, likeness, voice or statements, and/or use for advertising and promotional purposes without any further compensation to the Selected Recipients.
18. The chances of winning the Prize depend upon the number of eligible entries made during the Offer Period.

General

19. By participating in the Offer, each participant, including an Eligible Member, expressly consents to First West using or collecting his or her personal information in accordance with First West’s privacy policy <https://www.valleyfirst.com/privacy-security>
20. The Offer is subject to all federal, provincial, and other laws applicable in British Columbia. Void where prohibited. First West may, where required by law, disclose any Offer participant’s information to the government. If any provision of the Terms and Conditions are found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. All decisions made by First West with respect to all aspects of the Offer are final. First West’s failure to enforce any of the Terms and Conditions shall not constitute a waiver. First West reserves the right to correct any printing, typographical, computer programming, operating, or any other errors.
21. First West, its subsidiaries and affiliates, and any of their respective directors, officers, employees, agents, or other representatives will not, under any circumstances, be responsible for, or liable to any Offer participant or any other person for:
- a. any failure for any reason, whatsoever of the Selected Recipient to receive a Prize notification, telephone call or email;
 - b. any computer, online, telephone or technical malfunctions or errors that may occur, regardless



- of the cause;
- c. this Offer not being capable of being completed in accordance with these Terms and Conditions; and
 - d. any damage or loss, including any loss of use, loss of production, loss of profits (anticipated or otherwise), loss of markets, economic loss, special, indirect or consequential loss or damage or punitive damages, whether in contract, tort or under or participation in the Offer or the Prize, or the use of any First West website (including the downloading of any materials from the web site) and regardless of the cause or any negligence by First West or anyone for whom First West is responsible, and notwithstanding that First West may have been advised of the possibility of such loss or damage being incurred.
22. None of First West, or any other subsidiary companies of First West, or any of their respective directors, officers, employees, agents, or other representatives will be responsible for any computer, online, telephone, or technical malfunctions or errors that may occur, regardless of the cause, injuries, accidents, loss or misfortune relating to the Prize awarded and/or otherwise resulting from the Offer. Any participant, including the Selected Recipient agrees to indemnify and save harmless First West, or any other subsidiary companies of First West and each of their respective directors, officers, employees, agents and other representatives (and each of them) of and from all claims, demands, proceedings, liabilities and costs whatsoever relating to the Prize awarded, the Selected Recipient's use of the Prize awarded and/or resulting from the Offer, including without limitation legal costs on a solicitor-and-client basis. Without limiting anything else contained in these Terms and Conditions, First West and its affiliated companies, and their respective directors, officers, employees, agents, and other representatives are not liable if for any reason the Offer is not capable of being completed in accordance with its Terms and Conditions and as result a Prize not being awarded in accordance with these Terms and Conditions, including without limitation for reasons relating to technical failures, the loss or non-existence of communications capability, computer virus or tampering, or any other cause.
23. In the event of discrepancy or inconsistency between these Terms and Conditions and the content of any disclosures or promotional material advertising the Offer, these Terms and Conditions will prevail.
24. ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR INTERFERE WITH THE LEGITIMATE OPERATION OF THE OFFER MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND FIRST WEST RESERVES THE RIGHT TO SEEK DAMAGES AND/OR OTHER RELIEF FROM ANY AND ALL RESPONSIBLE PERSONS TO THE FULLEST EXTENT PERMITTED BY LAW.
25. By participating in this Offer, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions.