

**THE INTERAC #FLASHSECURITY TWITTER PARTY CONTEST: OFFICIAL RULES AND REGULATIONS
THIS CONTEST IS OPEN TO CANADIAN RESIDENTS ONLY (EXCLUDING RESIDENTS OF QUEBEC)
AND IS GOVERNED BY THE LAWS OF THE PROVINCE OF ONTARIO AND THE FEDERAL LAWS
APPLICABLE THEREIN**

The #FlashSecurity Twitter Party Contest (the “**Contest**”) is in no way sponsored, endorsed or administered by, or associated with Twitter. Any personal information you provide will be used for the administration of this Contest and in accordance with the Sponsor’s privacy policy (see below). Twitter is completely released from all liability by each participant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to the Sponsor and not Twitter. You may only use one (1) Twitter account (the “**Account**”) to participate in this Contest.

1. CONTEST PERIOD:

The Contest begins on September 15, 2015 at 9:00 p.m. Eastern Time (“**ET**”) and ends on September 15, 2015 at 10:00 p.m. ET (the “**Contest Period**”). The Contest Administrator’s computer is the official time keeping device for the Contest.

2. ELIGIBILITY:

Contest is open to residents of Canada (excluding residents of Quebec) who have reached the legal age of majority in their province/territory of residence at the time of entry, except employees, representatives or agents (and those with whom such persons are domiciled, whether related or not) of Interac Association and Acxsys Corporation (the “**Sponsor**”), SJ Consulting (the “**Contest Administrator**”), and any of their respective parent companies, members, subsidiaries, affiliates, prize suppliers, advertising/promotion agencies and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest (collectively, the “**Contest Parties**”).

3. HOW TO ENTER:

- a. **NO PURCHASE NECESSARY.** To participate in this Contest, you must have a valid Account. If you do not have a valid Account, visit www.twitter.com and register in accordance with the enrolment instructions for a free Account. In addition, eligible entrants (see above) must become a “follower” (the “**Follower(s)**”) of the official @INTERAC channel (the “**Channel**”) on Twitter (note: you can un-follow at any time after the Contest Period ends without impacting your chances of winning in this Contest). To become a Follower, an eligible entrant must:
 - (i) visit www.twitter.com/INTERAC OR from his/her Twitter home page, click on the "Find People" tab and perform a search for "INTERAC"; AND
 - (ii) click on the "Follow" button corresponding to the Channel.
 - b. No purchase necessary. During the Contest Period, you can enter the Contest by tweeting (the “**Tweet(s)**”) to the Channel using your Account. To be eligible, your Tweet must:
 - i. be in accordance with the specific Submission Requirements listed below in Rule 4;
 - ii. ask a question or make a comment related to the security of *Interac* Flash (the “**Theme**”);
 - iii. include the following hashtag --- #FlashSecurity (the “**Hashtag**”); and include @INTERAC handle in the Tweet;
 - iv. comply with the Twitter Terms of Service and Twitter Rules available at www.twitter.com; and
 - v. conform to Twitter’s (140) character limitation, including the Hashtag.
 - c. Any Tweet that does not follow the above format (as determined by Sponsor in its sole and absolute discretion) will not be eligible for entry in this Contest.
- a. For your Tweet to be valid, your Tweet must not be protected at the time you send it. Tweet privacy settings may be adjusted by selecting the Settings menu in your Account.

- b. A Follower will receive one (1) entry (the “**Entry**”) in the random prize draw when he/she tweets his/her eligible Tweet in accordance with these Official Contest Rules and Regulations (the “**Rules**”).
- c. By entering the Contest, entrants agree to be legally bound by the terms and conditions of these Rules.
- d. A Tweet will be considered to be void if the Tweet: (i) is not relevant to the Theme (as determined by Sponsor in its sole and absolute discretion); (ii) is incomplete or illegible; (iii) is not submitted and received during the Contest Period in accordance with these Rules; (iv) does not include the Hashtag or @INTERAC mention; (v) does not conform to Twitter’s (140) character limitation including the Hashtag; (vi) does not comply with the Twitter Terms of Service and Twitter Rules; and/or (vii) is not in accordance with the specific Submission Requirements listed below in Rule 4 (all as determined by Sponsor in its sole and absolute discretion).
- e. Standard text messaging and/or data rates apply to Followers who submit a Tweet via a wireless mobile device. Wireless service providers may charge for airtime for each standard text message sent and received. Please call your service provider for pricing and service plan information and rates before mobile device participation.
- f. There is a limit of one (1) Entry per person/Account during the Contest Period (regardless of how many times you submit a Tweet). For greater certainty and the avoidance of any doubt, you can only use one (1) Account to participate in the Contest. If it is discovered by the Sponsor (using any evidence or other information made available to or otherwise discovered by the Sponsor) that any person has attempted to: (i) obtain more than one (1) Entry per person/Account during the Contest Period; and/or (ii) use multiple names, identities, email addresses, Accounts and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or disrupt this Contest; then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsor. The Released Parties (defined below) are not responsible for late, lost, misdirected, delayed, incomplete or incompatible Tweets/Entries (all of which are void).
- g. All Tweets/Entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual’s eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any Tweet/Entry entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of a valid Tweet/Entry in this Contest will be the Contest server machine(s).

4. SUBMISSION REQUIREMENTS:

BY SUBMITTING A TWEET, YOU AGREE THAT THE TWEET COMPLIES WITH ALL CONDITIONS STATED IN THESE RULES AND THE TWITTER TERMS OF SERVICE AND TWITTER RULES. THE RELEASED PARTIES (DEFINED BELOW) WILL BEAR NO LEGAL LIABILITY REGARDING THE USE OF ANY TWEET YOU SUBMIT. THE RELEASED PARTIES (DEFINED BELOW) SHALL BE HELD HARMLESS BY YOU IN THE EVENT IT IS SUBSEQUENTLY DISCOVERED THAT YOU HAVE DEPARTED FROM OR NOT FULLY COMPLIED WITH ANY OF THESE RULES.

Without limiting the generality of the requirements noted above in Rule 3, to be eligible for entry in this Contest, your Tweet must: (i) be unique and original (i.e. you cannot copy someone else’s Tweet in whole or in part, or re-tweet someone else’s Tweet); and (ii) be written in English only.

By participating in the Contest, each entrant hereby warrants and represents that his/her Tweet:

- i. is original to him/her and that the entrant has obtained all necessary rights for the purposes of entering the Tweet in the Contest;

- ii. does not violate any law, statute, ordinance or regulation;
- iii. will not give rise to any claims of infringement, invasion of privacy or publicity, or infringe on any rights and/or interests of any third party, or give rise to any claims whatsoever; and
- iv. is not defamatory, trade libelous, pornographic or obscene, and further that it will not contain, include, discuss or involve, without limitation, any of the following: nudity; alcohol/drug consumption or smoking; explicit or graphic sexual activity, or sexual innuendo; crude, vulgar or offensive language and/or symbols; derogatory characterizations of any ethnic, racial, sexual, religious or other groups (including, without limitation, any competitors of Sponsor); content that endorses, condones and/or discusses any illegal, inappropriate or risky behaviour or conduct; personal information of individuals, including, without limitation, names, telephone numbers and addresses (physical or electronic); commercial messages, comparisons or solicitations for products or services other than products of Sponsor; any identifiable third party products, trade-marks, brands and/or logos, other than those of Sponsor; conduct or other activities in violation of these Rules; and/or any other content that is or could be considered inappropriate, unsuitable or offensive, all as determined by the Sponsor in its sole and absolute discretion.

5. LICENSE:

By entering the Contest and submitting a Tweet, each entrant: (i) without limiting the Twitter Terms of Service, grants to the Sponsor, in perpetuity, a non-exclusive license to publish, display, reproduce, modify, edit or otherwise use his/her Tweet, in whole or in part, for advertising or promoting the Contest or for any other reason; (ii) waives all moral rights in and to his/her Tweet in favour of the Sponsor; and (iii) agrees to release and hold harmless the Contest Parties, including for greater clarity, any of the Sponsor's members, and each of their respective agents, employees, directors, successors, and assigns (collectively, the "**Released Parties**") from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action that relate in any way to the Tweet. For greater certainty and the avoidance of any doubt, the Sponsor reserves the right, in its sole and absolute discretion and at any time, to disqualify any Tweet (and corresponding Entry) and/or the associated entrant if a complaint is received with respect to the Tweet, if the Sponsor determines, in its sole and absolute discretion, that any Tweet does not comply with these Rules, or for any other reason. Tweets will NOT be judged.

6. THE PRIZE AND APPROXIMATE RETAIL VALUE:

There is one (1) Grand Prize available to be won, consisting of one (1) five hundred dollar (\$500.00 CDN) *Interac* e-Transfer. (the "**Grand Prize**").

There are five (5) Secondary Prizes available to be won, each consisting of one (1) one hundred dollar (\$100.00 CDN) *Interac* e-Transfer (each, a "**Secondary Prize**").

The Grand Prize and Secondary Prizes are collectively "**Prizes**," and each a "**Prize**". Prizes must be accepted as awarded and are not transferable, assignable or convertible to cash (except as may be specifically permitted by Sponsor in its sole and absolute discretion). No substitutions except at Sponsor's option. Sponsor reserves the right, in its sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value, including, without limitation, but at Sponsor's sole and absolute discretion, a cash award. Prizes will only be awarded to the person who is verified as the "authorized account holder" (see Section 8 below) of the Account associated with the selected Entry in question and who has successfully completed and returned to the Contest Administrator, the Sponsor's Declaration and Release Form. Each Prize is subject to the terms and conditions of the issuer, which can be found at <https://etransfer.interac.ca>.

Prizes will be administered by the Contest Administrator and sent to winning entrants' respective bank accounts via *Interac* e-Transfer. Prizes may only be redeemed through the winner's bank and is subject to any bank fees which may be administered. Winner will receive an email notification from the Sponsor, including links to participating financial institutions. Winner must select his/her financial institution to redeem the Prize by depositing the *Interac* e-Transfer into his/her bank account via secure online banking channels. Winner shall have a maximum of thirty (30) days to accept the *Interac* e-Transfer and deposit the Prize into his/her bank account, after which time the *Interac* e-Transfer will become null and void and the Prize will be forfeited. Any winner who does not bank online with one of the Sponsor's participating

banks will still be able to receive the *Interac* e-Transfer, by collecting his/her *Interac* e-Transfer in accordance with the conditions for offline *Interac* e-Transfers and as set out at <http://www.interac.ca/consumers/faqs.php#emt>. There is a limit of one (1) Prize per entrant.

An *Interac* e-Transfer is a convenient and secure way of sending and receiving money directly from one bank account to another. In order to access funds quickly, one must have access to online banking, an email address, and a bank account in Canada.

7. RANDOM PRIZE DRAW AND WINNER SELECTION:

On September 15, 2015 (the “**Draw Date**”) in Brantford, Ontario, shortly after 10 pm ET, six (6) eligible entrants (one (1) eligible entrant for the Grand Prize, and five (5) eligible entrants, one for each of the five (5) Secondary Prizes, will be selected by random draw from among all eligible Entries submitted and received during the Contest Period in accordance with these Rules. The odds of winning depend on the number of eligible Entries submitted and received during the Contest Period in accordance with these Rules.

The Contest Administrator will make a minimum of three (3) attempts to contact the selected entrants by Twitter (using a personalized direct message and/or @reply from @SJConsulting_CA to the Account used to submit the corresponding selected Entry) within five (5) business days of the Draw Date. The first attempt to contact the selected entrants will take place immediately after the draw is complete, by @reply and/or personalized direct message. If a selected entrant cannot be contacted within five (5) business days of the Draw Date, or if there is a return of any notification as undeliverable; then he/she may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

BEFORE BEING DECLARED THE CONFIRMED PRIZE WINNER, each selected entrant will be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid; and (b) sign and return within five (5) business days of notification the Sponsor’s declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize (as awarded); (iii) releases the Released Parties from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her name, city and province of residence, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner whatsoever, including print, broadcast or the internet. If a selected entrant: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed Contest documents within the specified time; (c) cannot accept (or is unwilling to accept) the Prize (as awarded) for any reason; and/or (d) is determined to be in violation of these Rules (all as determined by the Sponsor in its sole and absolute discretion); then he/she may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

8. GENERAL CONDITIONS:

This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of Entries and/or entrants. By participating in this Contest, you are agreeing to be legally bound by the terms and conditions of these Rules. ANYONE DETERMINED TO BE IN VIOLATION OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSOR AT ANY TIME.

The Released Parties will not be liable for: (i) any failure of any website during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer or mobile equipment or software; (iii) the failure of any Tweet/Entry to be received, captured or recorded for any reason,

including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating in the Contest; and/or (v) any combination of the above.

In the event of a dispute regarding who submitted an Entry, Entries will be deemed to have been submitted by the authorized account holder of the Account used to submit the Tweet in question. "Authorized account holder" is defined as the person who is assigned to an Account by Twitter. An entrant may be required to provide proof (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) that he/she is the authorized account holder of the Account associated with the Entry in question and, if applicable, that he/she has all necessary consents, permissions and/or licenses as required by these Rules.

The Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Contest (or to amend these Rules) in any way, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest in any way (as determined by Sponsor in its sole and absolute discretion) is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor reserves the right, in its sole and absolute discretion, to cancel, amend or suspend this Contest, or to amend these Rules, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason whatsoever. Without limiting the generality of the forgoing, the Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: www.interac.ca/privacy), unless the entrant otherwise agrees in writing. This section does not limit any other consent(s) that an individual may provide the Sponsor or others in relation to the collection, use and/or disclosure of their personal information.

The Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any entrant, Tweet or Entry with these Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason.

Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the courts of the Province of Ontario (the "Courts"); (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event legal fees unless otherwise determined by the Courts; and (3) under no circumstances will an 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 Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the Province of Ontario, without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction other than the Province of Ontario to apply.

In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to, point of sale, television, print or online advertising; the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by law.

All intellectual property used by the Sponsor in connection with the promotion and/or administration of the Contest, including, without limitation, all trade-marks, trade names, logos, designs, promotional materials, web pages, source code,

drawings, illustrations, slogans and representations are owned (or licensed, as the case may be) by the Sponsor and/or its affiliates. All rights are reserved. Unauthorized copying or use of any such intellectual property without the express written consent of its owner is strictly prohibited.

Any headings utilized in these Rules are for convenience only.

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