

The "Broker Appreciation Retreat: Barbados 2025" contest (Updated: August 27, 2024)

Official rules

No purchase necessary to enter. See below for full Contest details. Participation in this Contest constitutes your full and unconditional acceptance of, and agreement to be legally bound by, these Official Rules.

Contest period

The "**Broker Appreciation Retreat: Barbados 2025**" Contest ("Contest") begins at 12:01 a.m. Eastern Time (ET) on September 1, 2024, and ends at 11:59 pm. ET on January 31, 2025 (the "Contest Period"). The Contest will consist of twenty prize drawings from a pool of entries received during the corresponding month, as described below.

How to enter

Participants may enter the Contest in one of two ways (each an "Eligible Entry"). Entry criteria are below and will count toward one Prize drawing (defined below).

1. Entry criteria is as follows. No other specific action is required on the part of the broker. There is no restriction on the type of deals that are eligible for entry. For clarity, an entry through this method will only qualify when a deal is funded, meaning the status of the application has reached the "Deal Funded" stage as shown on Sponsor's systems. Community Trust Company will require written support from the winners' Broker of Records/Principle Broker that the agent/sub-broker is in good standing.

13 winners will be based on Baristar Stars criteria (*If a broker wins in two categories, we will identify the top dollars funded, then we move to the top unit.** Good Standing Refers to a broker who is not on the DNU List, and is not under any investigation for misconduct, and must be deemed in good standing by CTC Leadership (HMO)).

- 5 Winners - Top \$ funded broker nationally (individual - not pooled, if there is a tie - units, then efficiency, as determined by Community Trust Company)
- 5 Winners - Top Unit funded broker nationally (individual - not pooled, if there is a tie - units, then funded dollars as determined by Community Trust Company)
- 3 Winners - Top Funded Submission agent (not listed above) as determined by Community Trust Company

4 Wild card winners based on draw

- 3 Winners - Minimum \$5 Million (CAD) dollars funded or 10 units
 - 1 winner in British Columbia, Alberta, & Atlantic Canada (New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island, individual not pooled)
- 1 Winner - Highest Commit to Fund Ratio with a minimum of \$5 Million (CAD) dollars funded or 10 units (individual not pooled)

3 National Brand Ambassadors

2. No purchase method - enter by essay: To enter without funding a deal with Community Trust as described in method 1 above, during the Contest Period, an eligible mortgage broker or agent may submit a mail-in entry request to receive one (1) entry. To enter via this method, handwrite your first and last name, street address, phone number, and email address, along with a handwritten 150 word or longer essay about "Why I believe I should be considered for the Broker Appreciation Retreat in Barbados", on a postcard and mail your entry to: *Community Trust, Win a Spot on the Broker Appreciation Retreat, 2350 Matheson Boulevard East, Mississauga, Ontario, L4W 5G9, Canada*. To be eligible for a Prize drawing, your mail-in entry must be postmarked during the Contest Period and received within seven (7) days from the postmark date. If the last day of the entry period is on a Sunday or Provincial Holiday, your mail-in entry request must be postmarked to the next business day and received 7 days thereafter. Limit of one (1) mail-in entry request per person. Sponsor may prohibit an Entrant from participating in the Contest or winning a Prize if, in its sole discretion, it determines or suspects that said Entrant is attempting to undermine the legitimate operation of the Contest by cheating, deceiving or using other unfair playing practices. Entries become the property of the Sponsor and will not be acknowledged or returned. Neither the Sponsor nor its agents assume responsibility for third parties' failure to act in accordance with Sponsor's instructions pertaining to the implementation of the Contest. Your entry may be rejected if, in the sole and absolute discretion of the Sponsor, it is not fully completed with all required information and submitted and received in accordance with these Official Rules during the Contest Period. Entries that are garbled, corrupted, or unintelligible for any reason, are void and will not be accepted. Multiple Entrants are not allowed to share the same email address and will be grounds for all Entrants to be rejected. Proof of entry submission or request does not constitute proof of receipt. The Sponsor is not responsible for late, lost, damaged, illegible, misdirected, delayed, postage due, incomplete or incompatible Entries (all of which are void).

Entry limit:

- Each Eligible Entry corresponds to one (1) ballot for the wild card draw. Brokers from Ontario, Manitoba, and Saskatchewan are not eligible, we're only drawing for British Columbia, Alberta, and Atlantic Canada (New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island).
- Mail-in entries are limited to one (1) entry request per person. 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) exceed any of the limits stated in these Official Rules; and/or (ii) use multiple names, identities, email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or to disrupt this Contest; then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsor. Rules & regulations Agreement: These rules govern the Contest. No purchase is necessary to enter the Contest. The act of entering the Contest constitutes acceptance of the Contest rules and the decisions of Community Trust Company ("Sponsor"), which shall be final and binding upon all entrants, without right of appeal, in all matters relating to this Contest and the awarding of a Prize, including without limitation eligibility and/or disqualification of entries.

Eligibility: With the exception of residents of Quebec, this Contest is open to all Canadian mortgage brokers or agents who are officially onboarded with Community Trust between the beginning and end of the Contest Period, and must remain in good standing from the beginning of the Contest Period through to their attendance at the Broker Appreciation Retreat in 2025.

Winner selection: There will be twenty winner selections, each receiving a Prize as defined above. Winners will be announced on February 6th, 2025 12:00 pm ET based on criteria above.

Odds of winning a Prize depend on the total number of Eligible Entries received within the Contest Period.

Prize: The following will be applied for each of the three declared winners (each a "Prize"):

- One 4 day all-inclusive resort accommodations
- One return flight from home city to Barbados
- Excursions (TBC)
- Mandatory business sessions

The approximate value of each prize is \$9,000 CAD.

No Entrant may win more than one Prize. Prize must be accepted as awarded and may not be substituted, transferred or redeemed for cash or otherwise, except at Sponsor's sole discretion. Sponsor reserves the right, at its sole discretion, to substitute a Prize of greater or equivalent monetary value if a Prize cannot be awarded as described for any reason. Sponsor will not replace any lost or stolen prizes. Any other costs, taxes, penalties, or expenses associated with the Prizes not specified herein will be the responsibility of the selected winner. Prize claim conditions: A select entrant is not a winner of a Prize unless and until the selected entrant's eligibility and the potential winning entry have been verified and the select Entrant has been notified that verification is complete.

Winning a prize is contingent on fulfilling all the requirements set forth herein. Selected entrant(s) will be notified by email or phone at the email address or phone number associated with their entry. In order to be declared a Prize winner, selected entrant(s) must: (i) respond to the notification of selection within three (3) business days of the first attempt by Sponsor; (ii) correctly answer a time-limited mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise, to be administered by telephone at a mutually convenient time or by email; (iii) sign and return to Sponsor, within three (3) business days of it being sent by Sponsor, a written declaration and release form, releasing the Sponsor and all associated entities from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the "Release"); (iv) be able to claim the Prize within 60 business days from the notification of selection date, and (v) otherwise comply with these Official Rules. Return of any Prize or winner notification as undeliverable, inability to reach selected Entrant or failure of selected Entrant to respond to the notification within three (3) business days of the first attempt by Sponsor or Sponsor's agent, failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, or other non-compliance with these Official Rules may result in disqualification, forfeiture of a Prize and, at Sponsor's sole discretion, selection of an alternate Eligible Entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner. This process will be repeated up to three (3) times after which point, if a winner cannot be declared, the Prize will not be awarded. The Sponsor reserves the right to modify the notification procedures in connection with the selection of an alternate winner, if any. Verification: All 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 entry or other information submitted (or purportedly submitted) 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 Official Rules. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification in the sole and absolute discretion of the Sponsor.

LIMITATION OF LIABILITY AND RELEASES: BY ENTERING THE CONTEST, ENTRANTS AGREE TO RELEASE AND INDEMNIFY AND HOLD HARMLESS THE SPONSOR, ANY OF ITS ADVERTISING, PROMOTIONAL, PUBLICITY, PRODUCTION, AND JUDGING AGENCIES AND ITS DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS FROM ANY CLAIM, LOSS, EXPENSE (INCLUDING LEGAL FEES) OR OTHER LIABILITY, INCLUDING LIABILITY FOR PERSONAL INJURY, ARISING FROM PARTICIPATION IN THE CONTEST OR THE AWARDING, ACCEPTANCE, USE OR MISUSE OF THE PRIZE.

Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you. Without limiting the foregoing, Sponsor or any of its affiliated entities shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) failure of any e-mail to be received by or from the Contest judges or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (f) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Contest; (g) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (h) technical, pictorial, typographical or editorial errors or omissions contained herein. Protection of personal information: Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and Prize fulfillment. To claim a Prize, the winner will be required to sign a Release, in which the winner agrees to Sponsor that they may use and disclose their personal information including use of their name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times, without further compensation or notice, and releases Sponsor and the Promotion Entities from any liability with respect thereto. General conditions: By participating in the Contest, each Entrant agrees that Sponsor or any of its affiliated entities have not made, with respect to each of their own products/services provided as a prize or part thereof (if applicable), any warranty, representation or guarantee express or implied, in fact or in law, with respect to a Prize and specifically disclaim all such warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

Language discrepancy: In the event of any discrepancy or inconsistency between the terms and conditions of the Official Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Official Rules shall prevail, govern and control. Intellectual property: All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by the Sponsor and/or its affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited. The information contained here is intended for broker use only.

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