Mann Northway - Pay off your loan campaign - OFFICIAL RULES AND REGULATIONS

Standard data rates apply to participants who choose to participate in the Contest via a mobile device. Please contact your service provider for pricing and service plan information and rates before mobile device participation.

1. CONTEST PERIOD:

The Contest (the "Contest") begins on October 1st at 9:00 a.m.MST and ends on November 31st 2025 at 11:59p.m. (the "Contest Period").

2. ELIGIBILITY:

Contest is open only to residents of Saskatchewan who have reached the legal age of majority in their province of residence at the time of entry, except employees, representatives or agents (and those with whom such persons are domiciled, whether related the "Sponsors"), AutoCanada Inc., and each of their respective parent companies, subsidiaries, affiliates, dealers, prize suppliers, advertising/promotion agencies and any other individual(s), entity or entities involved in the development, production, implementation, administration, judging or fulfillment of the Contest (collectively, the "Contest Parties").

3. AGREEMENT TO BE LEGALLY BOUND BY RULES:

By participating in this Contest, you are signifying your agreement that you have read and agree to be legally bound by these Official Rules and Regulations (the "**Rules**").

4. HOW TO ENTER:

NO PURCHASE NECESSARY. During the Contest Period, eligible entrants can earn a maximum of one (1) Entry (each, an "Entry" and collectively, the "Entries") in the following ways:

- Purchase: No purchase necessary
- Online: Fill out the form with all necessary information.

To be eligible, your Entry (regardless of the method of entry) must be submitted and received within the Contest Period in accordance with these Rules. All eligible Entries submitted and received during the Contest Period in accordance with these Rules will be entered into the random draw to select the eligible Finalist (as defined below in Rule 7).

5. ENTRY LIMIT:

There is a limit of one (1) Entry per person during the Contest Period, regardless of the method of entry. If it is discovered by the Sponsors (using any evidence or other information made available to or otherwise discovered by the Sponsors) that any person has attempted to: (i) obtain more than one (1) Entry; and/or (ii) use multiple names, identities, email addresses, any automated, macro, script, robotic or other system(s) or program(s) and/or any other means not in keeping with the letter and/or spirit of these Rules (all as determined by the Sponsors in their sole and absolute discretion) 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 Sponsors. The Contest Parties and each of their respective agents, employees, directors, successors, and assigns (collectively, the "Released Parties") are not responsible for, and accept no liability whatsoever in relation to, any late, lost, misdirected, delayed, incomplete or incompatible Entries (all of which are void). An Entry may be rejected if, in the sole and absolute discretion of the Sponsors, the Entry is not submitted and received in accordance with these Rules during the Contest Period.

6. VERIFICATION:

All Entries and entrants are subject to verification at any time and for any reason. The Sponsors reserve the

right, in their sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsors – 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 and/or other information entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsors deem necessary, in their sole and absolute discretion, for the purposes of administering this Contest in accordance with the letter and spirit of these Rules. Failure to provide such proof to the complete satisfaction of the Sponsors within the timeline specified by the Sponsors may result in disqualification in the sole and absolute discretion of the Sponsors. The sole determinant of the time for the purposes of this Contest will be the official clock used by the Sponsors.

7. FINALIST SELECTION PROCESS – ONE (1) FINALIST:

On December 1 (the "Finalist Draw Date") in Saskatchewan at approximately 4:00 p.m. MST one (1) eligible Finalist will be selected by random draw from among all eligible entries a total one (1) winner submitted and received in accordance with these Rules. The odds of being selected as an eligible Finalist depend on the number of eligible Entries submitted and received in accordance with these Rules.

8. FINALIST NOTIFICATION PROCESS:

The Sponsor or their designated representative will make a minimum of three (3) attempts to contact an eligible Finalist within six (6) business days of the Finalist Draw Date. If an eligible Finalist cannot be contacted within six (6) business days of the Finalist 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 be a Finalist and to receive any Grand Prize) and the Sponsors reserve the right, in their sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries received in accordance with these Rules (in which case the foregoing provisions of this section shall apply to such newly selected eligible Finalist).

9. FINALIST CONFIRMATION PROCESS:

NO ONE IS A FINALIST UNLESS AND UNTIL THE SPONSOR OFFICIALLY CONFIRMS HIM/HER AS A FINALIST IN ACCORDANCE WITH THESE RULES. BEFORE BEING DECLARED A CONFIRMED FINALIST. (a "Finalist"), a eligible Finalist will be required to: (a) correctly answer a mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise (which may, in the sole and absolute discretion of the Sponsors, be administered online, by email or other electronic means, by telephone, or in the Sponsors' form of declaration and release); and (b) sign and return within two (2) business days of notification the Sponsor's declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) releases the Released Parties from any and all liability in connection with this Contest, his/her participation therein (including, without limitation, the awarding, receipt, use and/or misuse of a Prize, if awarded); and (iii) agrees to the publication, reproduction and/or other use of his/her name, address, 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 or medium whatsoever, including print, broadcast or the internet. If an eligible Finalist: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed Contest documents within the specified time; (c) cannot be (or is unwilling to be) a Finalist for any reason; and/or (d) is determined to be in violation of these Rules (all as determined by the Sponsors in their sole and absolute discretion); then he/she will be disqualified (and will forfeit all rights to be a Finalist and to receive any Prize) and the Sponsors reserve the right, in their sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries received in accordance with these Rules (in which case the foregoing provisions of this section shall apply to such newly selected eligible Finalist).

10. THE "PRIZE":

Grand Prizes (the **"Grand Prize"**) available to be won by the Finalists between by November 30th, consists of the following:

• (1) [Prize Details] made payable to the contest winner ten thousand dollars

IMPORTANT NOTE: In the Event the Prize is NOT won by the Finalist in accordance with these Rules, to randomly select an alternate eligible entrant from among the remaining eligible Entries submitted and received during the Contest Period in accordance with these Rules (in which case the foregoing provisions of this section shall apply to such newly selected eligible Finalist).

The Grand Prize must be accepted as awarded and is not transferable, convertible to cash, or assignable (except as may be specifically permitted by the Sponsors in their sole and absolute discretion). No substitutions except at Sponsors' option. Any unused portion of the Grand Prize will be forfeited and have no cash value. Sponsors reserve the right, in their sole and absolute discretion, to substitute the Grand Prize or a component thereof with a prize of equal or greater retail value if the Grand Prize cannot be awarded for any reason.

None of the Released Parties makes any representation or offers any warranty, express or implied, as to the quality or fitness of the Grand Prize awarded in connection with the Contest. To the fullest extent permitted by applicable law, the Finalist, understands and acknowledges that he or she may not seek reimbursement or pursue any legal or equitable remedy from neither the Sponsors nor any of the Released Parties should the Grand Prize fail to be fit for its purpose or is in any way unsatisfactory.

11. GENERAL CONDITIONS:

This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsors with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. ANYONE DEEMED BY THE SPONSORS TO BE IN VIOLATION OF THE LETTER AND/OR SPIRIT OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSORS AT ANY TIME.

The Released Parties will not be liable for: (i) any failure of any website or any platform during the Contest; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any Entry or other information to be received, captured or recorded for any reason whatsoever, 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; (v) anyone being incorrectly and/or mistakenly identified as a winner or eligible winner; and/or (vi) any combination of the above.

The Sponsors reserve the right, in their sole and absolute discretion, to withdraw, amend or suspend this Contest (or to amend these Rules) in any way, in the event of any cause beyond the reasonable control of the Sponsors that interferes with the proper conduct of this Contest as contemplated by these Rules, including, without limitation, any error, problem, computer virus, bugs, tampering, unauthorized intervention, fraud or failure of any kind whatsoever. Any attempt to undermine the legitimate operation of this Contest in any way (as determined by Sponsors in their sole and absolute discretion) may be a violation of criminal and civil laws and should such an attempt be made, the Sponsors reserve the right to seek remedies and damages to the fullest extent permitted by law. The Sponsors reserve the right, in their 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 Sponsors reserve the right, in their 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.

If due to printing, production, online, internet, computer or other error of any kind, more prizes are claimed than intended to be distributed or awarded according to these Rules, then, in addition to having the right to terminate the Contest immediately, the Sponsors reserve the right, in their sole and absolute discretion, to rescind invalid prize claims and/or conduct a random draw from amongst all eligible prize claimants to award the correct number of prizes. In no event will the Sponsors be liable for more than the stated number of prizes in these Rules.

By entering this Contest, each entrant expressly consents to the Sponsors, their respective agents and/or representatives, storing, sharing and using the personal information submitted only for the purpose of administering the Contest and in accordance with each Sponsor's privacy policy. This section does not limit any other consent(s) that an individual may provide the Sponsors or others in relation to the collection, use and/or disclosure of their personal information.

The Sponsors reserve the right, in their sole and absolute discretion, to adjust any of the dates, timeframes and/or other Contest mechanics stipulated in these Rules, to the extent deemed necessary by the Sponsors, for purposes of verifying compliance by any entrant, Entry and/or other information 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 Sponsors, in their sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason.

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 and/or any instructions or interpretations of these Rules given by any representative of the Sponsors, the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by law.

The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Rules shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein.

To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or the rights and obligations of participants, Sponsors or any of the other the Released Parties in connection with the Contest will be governed by and construed in accordance with the domestic laws of the Province of Alberta and the federal laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws. The parties hereby consent to exclusive jurisdiction and venue of the courts located in Alberta in any action to enforce (or otherwise relating to) these Rules or relating to this Contest.