Win your Mortgage Payments for a Year Up To $25,000
Sweepstakes Rules & Regulations

*Win your Mortgage Payments for a Year Up To $25,000** with the RightBroker™ service. You could WIN up to $25,000 on your first-year payments of your new mortgage with us. One lucky Mortgage Alliance® customer per 2025 quarter will win one grand prize consisting of the value of their new Qualifying Mortgage payments during their first year, up to a maximum of $25,000.

** Win your Mortgage Payments for a Year Up To $25,000 Official Sweepstakes ("**Sweepstakes**") Rules & Regulations ("**Official Rules**") sponsored by The Mortgage Alliance Company of Canada Inc. ("**Mortgage Alliance**"):*

1. ELIGIBILITY:

No purchase necessary to enter or win. The Sweepstakes is open to lawful residents of Canada (except Quebec) who have reached the age of majority in their province/territory of residence. Officers, directors, representatives and employees of Mortgage Alliance ("**Sponsors**"), their respective parents, affiliates, subsidiaries, brokers, agents, franchisees, their respective advertising, promotional, publicity, production or judging agencies, and persons domiciled with or the immediate family members of any of the foregoing are not eligible to enter.

2. SWEEPSTAKES PERIOD:

The Sweepstakes commences January 1, 2025 and closes at 11:59:59 PM Eastern Time on December 31, 2025 ("**Sweepstakes Period**").

3. HOW TO ENTER:

There are two (2) ways to enter the Sweepstakes. During the Sweepstakes Period, participate by:

a) Submitting a bona fide mortgage application through a Mortgage Alliance Broker, Agent or Franchisee in good standing with Mortgage Alliance. Provided your mortgage application has been approved by all the appropriate parties and creditors, and subsequently funded through Mortgage Alliance during the applicable Drawing Period (see Paragraph 6 below) of the Sweepstakes Period ("**Qualifying Mortgage**"), your name will be automatically entered. If you complete this process through the prequalification tool online at *yourmortgagemarket.com*, then you obtain one additional entry chance.

b) Obtaining one (1) unique entry code, by mailing an original written submission (minimum of 500 words) of how winning the Prize would help you buy your dream house and if you would consult for doing so a Mortgage Alliance Broker, Agent or Franchisee, along with providing your name, province/territory, age, and mail address (the "**No Purchase Request**") to 1410 - 5140 Yonge Street, Toronto, ON M2N 6L7 . Submission must be readable, original in concept and execution, and personally created by entrant. Within five (5) business days of receipt of a No Purchase Request, the Sponsors will mail you a unique entry code with instructions to use for entering the Sweepstakes. Maximum one (1) No Purchase Request per household during the Sweepstakes Period. All No Purchase Request must be received by 11:59:59 PM Eastern Time on December 31, 2025

All entries become the sole property of the Sponsors and none will be returned for any reason.

4. LIMIT:

Limit of one entry per Qualifying Mortgage or household during the Sweepstakes Period.

5. THE PRIZE:

There is one (1) grand prize (the "**Prize**") to be won for each 2025 quarter of the Sweepstakes Period, consisting of the value of your Qualifying Mortgage payments in principal and interests up to a maximum amount of $25,000, based on your first monthly mortgage payment (up to a monthly payment of $2,083.33 in principal and interests) x 12 months. If your Qualifying Mortgage installments are not made on a monthly basis, then the reference will be the total of payments made during your first full month of your Qualifying Mortgage.

For example, for a Qualifying Mortgage, if your first monthly mortgage payment totals $1,666.67 in principal and interest (taxes, fees and other charges excluded), then the Prize will be $20,000 (i.e. $1,666.67 x 12). If your first monthly mortgage payment totals $2,500.00, then the Prize will be $25,000 (i.e. $2083.33 x 12).

In the event that the Qualifying Mortgage selected has more than one applicant, the prize will be divided evenly among the qualifying applicants. If you do not have a Qualifying Mortgage, the Prize is $25,000. The Prize will be awarded in the form of a cheque payable to the winner(s).

6. THE DRAW:

There will be one (1) draw for each of the four (4) of the Sweepstakes Period. Each Prize winner will be selected on the drawing date in one random draw to be conducted by an independent judging organization at 8:30 AM Eastern Time from all eligible entries as follows ("**Drawing Period**"):

a) First draw: The first draw will be made on or prior to May 4, 2025 for all eligible entries received between January 1, 2025 and 11:59:59 PM Eastern Time March 31, 2025

b) Second Draw: The second draw will be made on or prior to August 3, 2025 for all eligible entries received between April 1, 2025 and 11:59:59 PM Eastern Time June 30, 2025.

c) Third Draw: The third will be made on or prior to November 2, 2025 for all eligible entries received between July 1, 2025 and 11:59:59 PM Eastern Time September 30, 2025.

d) Fourth Draw: The fourth and last draw will be made on or prior to February 1, 2026 for all eligible entries received between October 1, 2025 and 11:59:59 PM Eastern Time December 31, 2025.

The potential winner will be contacted by phone or email. The Prize will be confirmed within two weeks of contact from the potential winner. In order to win, the selected entrant or, in the event there is more than one mortgagor associated with the selected Qualifying Mortgage, one of the mortgagors associated with the selected Qualifying Mortgage who has been designated by all of the mortgagors, must first correctly answer without any electronic, mechanical or other assistance a time limited mathematical skill testing question to be administered by telephone at a pre-arranged, mutually convenient time.

Chances of winning depend on the total number of eligible entries received during each Drawing Period of the Sweepstakes Period. Entries received during a Drawing Period will not be carried over at the next one.

7. PRIZE CLAIM CONDITIONS:

Your Qualifying Mortgage must be in good standing when Sponsors issue the cheque for the Prize.

In order to receive the Prize, the potential winner will be required to sign a standard Declaration and Release form (i.e., a Declaration of Eligibility and a Liability and Publicity Release) confirming compliance with the Official Rules and acceptance of the Prize as awarded, within 14 days after Prize notification is sent to the address on the potential winner's entry.

If a potential winner (a) cannot be reached by phone or mail within 14 days of being selected; (b) fails to correctly answer the mathematical skill testing question ; (c) fails to provide any required proof of eligibility; (d) fails to return the properly executed and return Declaration and Release and any other requested documents within the specified time, or (e) fails to comply with any term and condition of these Official Rules, then he/she may, at Sponsors' sole discretion, be disqualified and another potential winner, who will be subject to disqualification in the same manner, will be randomly selected from among the remaining eligible entries for the Drawing Period until the Prize has been awarded. Sponsors will not be responsible for failed attempts to contact a potential winner. The Prize will only be awarded to verified winners. Failure of Prize winner(s) to cash the cheque(s) of the Prize as payee in a timely manner will not trigger a new random selection of a Sweepstakes winner.

You are not a winner until your submission is validated. The Prize will be delivered to the confirmed winner. By entering or accepting the Sweepstakes Prize, the winner accepts all the conditions, restrictions; requirements and/or regulations required by the Sponsors' in connection with the Prize. By entering or accepting a Prize in the Sweepstakes, the winner agrees to be bound by the decisions of the judges and these Official Rules and to comply with all applicable, provincial and local laws and regulations. In addition, the winner irrevocably agrees to allow the Sponsors' to use in any manner throughout the world in perpetuity its name, photograph, city/province of residence and likeness in any publicity carried out by Sponsors and other related advertising material without any compensation or notice.

8. PERSONAL INFORMATION:

You agree that the personal information that you provide when you enter this Sweepstakes is being provided to Sponsors and their authorized agents. Sponsors, its affiliates and its authorized agents, who will only use and disclose the personal information you provide when you enter the Sweepstakes for the purposes of administering the Sweepstakes. Participants may also elect to authorize Sponsors to send them promotional material and offers, subject to Sponsors' applicable privacy policy. For further information about Sponsors privacy practices, please see Sponsors' Privacy Policy at: *mortgagealliance.com/privacy-policy*.

9. RIGHT TO VOID/TERMINATE/SUSPEND/MODIFY:

Any materials used in this Sweepstakes which have been tampered with, mutilated, altered, forged, reproduced, not legitimately obtained, are

illegible or which contain or reflect computer, software, printing, production or other errors will be void. Sponsors reserves the right to terminate, suspend or modify this Sweepstakes, in whole or in part, for one quarter only or more, at any time and without notice or obligation if, in Sponsors sole opinion, any factor interferes with its proper conduct as contemplated by these Official Rules.

Without limiting the generality of the foregoing, if the Sweepstakes, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, printing errors, programming errors, seeding errors, technical failures, or any causes beyond the reasonable control of Sponsors, which, in the sole opinion of Sponsors, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, Sponsors may, in its sole discretion, void any suspect entries and: (a) terminate the Sweepstakes, or any portion thereof; (b) modify or suspend the Sweepstakes, or any portion thereof, to address the impairment and then resume the Sweepstakes, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the Prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above. No more than the above-stated number of Prizes will be awarded.

Should any error of any kind, whether technological, printing, production, human or otherwise, or any other event result in more Prizes being claimed than the number stated above, the Prize not yet awarded may be awarded in a random drawing from amongst all eligible claimants who have not yet received a Prize.

10. GENERAL CONDITIONS:

The odds of being selected depend upon the total number of eligible entries received for the draw. Maximum one Prize per Qualifying Mortgage/person and per household. The drawing will be conducted by an independent judging organization whose decisions regarding all aspects of the Sweepstakes shall be deemed final and binding in all respects. The Sweepstakes is subject to all applicable federal, provincial, municipal and local laws, and is void where prohibited or restricted by law.

No correspondence will be entered into except with selected entrant(s) who will be notified by mail and/or telephone.

Entries are subject to verification and will be declared invalid if they are altered or tampered with in any way.

All amounts are in Canadian dollars (CAD).

11. LIMITATIONS OF LIABILITY AND RELEASES:

BY PARTICIPATING IN THIS SWEEPSTAKES, ENTRANTS AGREE THAT THE MORTGAGE ALLIANCE COMPANY OF CANADA INC. AND ITS PARENT, RELATED AND AFFILIATED COMPANIES, THEIR ADVERTISING AGENCIES, PROMOTIONAL AGENCIES, FULFILLMENT HOUSES AND PRIZE SUPPLIERS, AND ALL OF THEIR RESPECTIVE DIRECTORS, OFFICERS, OWNERS, PARTNERS, SHAREHOLDERS, EMPLOYEES, AGENTS AND REPRESENTATIVES (COLLECTIVELY, THE "**RELEASEES**") HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) A PRIZE, INCLUDING THE ACCEPTANCE, PARTICIPATION IN, MISUSE OR USE OF THE PRIZE; B) ENTRY OR PARTICIPATION IN THIS SWEEPSTAKES, INCLUDING ACCESS TO AND USE OF THE SWEEPSTAKES WEBSITE, OR C) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MAIL DELIVERY.

Without limiting the foregoing, the Releasees shall not be responsible for: (a) any incomplete or inaccurate information that is caused by Sponsors Sweepstakes page or by any of the equipment or programming associated with or utilized in the Sweepstakes, or by any technical or human error which may occur in the processing of submissions in the Sweepstakes; (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) garbled transmissions or miscommunications; (f) failure of any mail or e-mail to be received by or from Sponsors for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Sweepstakes; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

To the extent applicable notwithstanding the above provisions, the Releasees aggregate liability for any damage or loss under this Sweepstakes, these Official Rules and any related claim shall not exceed $100.

12. GOVERNING LAW:

The Sweepstakes, these Official Rules and any claim in connection thereto are exclusively governed by the laws of the province of Ontario and the federal laws applicable in Ontario, without reference to conflict of law provisions.

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