

“Student Life Network - Full Ride 2025” Contest

Official Contest Entry Rules

THIS CONTEST IS FOR LEGAL RESIDENTS OF CANADA ONLY AND WILL BE INTERPRETED AND SUBJECT TO ALL CANADIAN FEDERAL, PROVINCIAL, MUNICIPAL AND LOCAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. NO PURCHASE NECESSARY TO ENTER OR WIN.

“Student Life Network - Full Ride 2025” Contest (the “Contest”) is administered by 55 Rush Inc., the parent company of Student Life Network (the “Sponsor”). Any questions, comments or complaints regarding the Contest should be directed to the Sponsor at 300-174 Spadina Ave, Toronto, ON M5T 2C2. By participating in this Contest, each contestant agrees to be legally bound by these Official Contest Entry Rules (the “Rules”).

1. CONTEST PERIOD

The Contest is run by the Sponsor and will take place from **January 1st, 2025 at 4:01:00 p.m. Eastern Time (“ET”) to December 31st, 2025 at 11:59:59 p.m. ET.** (the “Contest Period”). Sponsor reserves the right to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received applicable eligible entries.

2. ELIGIBILITY

The Contest is open to all legal residents of Canada who:

- i. reside in any province or territory within Canada;
- ii. are **sixteen (16)** years of age or older as of the date of entering the Contest and who, if under the age of majority in their province or territory of residence, have received the permission of a parent or legal guardian; and
- iii. are current registered students in good standing at an accredited Canadian university, college, CÉGEP or high school; and
- iv. are not employees, representatives or agents of the Contest Group Entities (defined below), an immediate family member of such employees, representatives or agents or anyone domiciled with such employees, representatives or agents (whether related or not), or a Contest judge;
- v. have agreed to comply with applicable laws (including, but not limited to, laws relating to libel and obscenity), assume responsibility for their activities, and not to harass, disrupt, abuse, or invade the privacy rights of others;
- vi. has no more than one (1) Student Life Network account, which must be created before the end of the Contest Period (unless entering the Contest via the Mail-In Entry).

For the purposes of these Rules, “**Contest Group Entities**” means the Sponsor and Student

Life Network, their respective parent, sister, affiliated and subsidiary companies, all advertising and promotion agencies, suppliers of prizes (including, without limitation, the Canadian Imperial Bank of Commerce “CIBC”), materials and services related to the Contest, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Contest.

3. PRIZE

1. **Grand Prize:** There is a total of **one (1)** Grand Prize available to be won consisting of One cheque in the amount of \$8,750 made payable to the winner; One 1-year GIC in the amount of \$8,750 opened in the winner's name; One 2-year GIC in the amount of \$8,750 opened in the winner's name and; One 3-year GIC in the amount of \$8,750 opened in the winner's name (“**Grand Prize**”). The total approximate value of the Grand Prize is \$35,000. All amounts in these Rules are in Canadian dollars.

The winner is solely responsible for payment of any applicable taxes and reporting any taxable income associated with the Grand Prize (if any). The Grand Prize cannot be substituted or transferred to a third party. However, CIBC may, in its discretion, substitute the Grand Prize for another prize which is, in its opinion, of equal or greater value. The Grand Prize will only be awarded to the person who is verified as the “authorized account holder” of the SLN account associated with the selected Entry (unless entering via the Mail-In Entry). Any additional costs not described in these Rules as part of the Grand Prize that are incurred in collecting and using the Grand Prize are the winner's responsibility.

Cheque prizes must be deposited within the applicable required time period deemed acceptable by the winner's bank (“**Stale Date**”). Any cheque prize that is past the Stale Date will not be substituted or replaced by Sponsor.

4. METHODS OF ENTRY

1. **Contest Entry (“CE”):** To enter the Contest for a chance to win the Grand Prize, the contestant must complete either the Online Entry and Registration **OR** the Mail-In Entry and Registration prior to December 31st, 2025 at 11:59:59 p.m. ET.
 - a) **Method One - Online Entry and Registration:** To be automatically entered into the Contest for a chance to win, the contestant must:
 - i) First, open an email sent by Student Life Network or login to any [Student Life Network website](#) (“**Contest Website**”) with an active Student Life Network account (“**SLN Account**”) OR create a new SLN Account. To create a new SLN Account a contestant must provide a valid email, choose a password, and then provide a full name, age, and home postal code. To create a new SLN Account a contestant may opt-in to receiving Commercial Electronic Messages (“**CEMs**”) from the Student Life Network (“**SLN**”) but may unsubscribe from such messages at any time by visiting studentlifenetwork.com/user/communication or from within any CEM sent to the user without affecting their entry or odds of winning in the Contest; and
 - ii) Then, complete one of the following qualifying actions:
 1. Open a Qualifying CIBC Account (defined below) including as a joint account holder, authorized user or beneficiary during the Contest Period using the same email

address that they use for their SLN Account. A Qualifying CIBC Account is any CIBC student or youth product excluding the following registered products: RESP, TFSA, and RRSP. Qualifying CIBC Accounts must remain in good standing throughout the Contest Period.

OR

2. Successfully complete a referral using CIBC's Refer-a-Friend Program. Details regarding who is eligible to complete a referral and how to complete a referral are available at <https://www.cibc.com/en/special-offers/student-refer-a-friend.html>

Incomplete SLN Accounts or SLN Accounts with false information will be deemed as invalid and will be disqualified. Only fully completed SLN Accounts with valid information logged in on the Sponsor's servers during the Contest Period will be accepted for entry into this Contest.

If an entrant does not want to be automatically entered into the Contest, please send an email to Sponsor at contests@studentlifework.com with "No Entry" in the subject, and your full name and mailing address in the body of the email, and Sponsor will remove your entry from this Contest.

- b) Method Two–Mail-In Entry and Registration:** Alternatively, if a contestant does not wish to enter online, does not wish to open a Qualifying CIBC Account or does not wish to complete a referral using CIBC's Refer-a-Friend Program, the contestant may enter by mail. To enter the Contest for a chance to win the Grand Prize via mail, a contestant may: print his/her/their first name, last name, email address, age, current or past school name, telephone number, complete mailing address (including postal code), signature and request to be registered and entered into the Contest on a plain white piece of paper (no larger than 8.5 by 11 inches), and mail it (in an envelope with sufficient postage), to the Sponsor, at: Contest Administrator, Student Life Network, 300-174 Spadina Ave, Toronto, ON M5T 2C2, Attn: CIBC - Full Ride 2025 Contest. Upon receipt and verification of a contestant's request in accordance with these Rules, the contestant will receive one (1) entry into the Contest. To be eligible, all mail-in requests must be post-marked on or before December 31st, 2025 in a separate envelope bearing sufficient postage. The Releasees (defined in Section 6.6 below) will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed Mail-In Entry requests.

2. **Multiple Registration Not Permitted:** Contestants can only use the Contest Website (or its iframe) or the Mail-In Entry option to register for the Contest one (1) time in total. If it is discovered that a contestant has attempted to: (i) enter more than one (1) time or (ii) use (or attempt to use) multiple names, email addresses or identities to enter, or otherwise participate in, the Contest, then (in the sole and absolute discretion of the Sponsor) he/she/they may be disqualified from participating in the Contest and all of his/her/their entries may be disqualified. Use (or attempted use) of multiple identities, mail-in envelopes, email addresses and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification.

One Registration Per Person: For greater certainty, contestants may not register for the Contest more than once regardless of the method of entry.

3. **Verification by Sponsor:** Contestants who participate in the Contest agree to permit

Sponsor to confirm their eligibility with CIBC; any contestant who cannot be verified as having opened a Qualifying CIBC Account or sent a Mail-In Entry during the Contest Period will not be eligible for the Contest. The Sponsor will contact CIBC to verify that the potential winner is in fact a holder of a Qualifying CIBC Account opened during the Contest Period (if applicable).

4. DRAW & WINNER SELECTION PROCESS:

Random Draw: On **January 8th, 2026 at 2:00 pm ET** (the “**Draw Date**”) in the city of Toronto, Ontario, at the offices of the Sponsor, **one (1)** potential winner will be randomly selected from all eligible entries received by Sponsor during the Contest Period. The selected contestant will be eligible to win the Grand Prize subject to compliance with these Rules.

5. **Odds of Winning:** The odds of winning the Grand Prize are dependent on the number of eligible entries received by Sponsor during the Contest Period in accordance with these Rules.
6. **Contacting Selected Contestant:** Sponsor will attempt to arrange an in-person meeting with the selected contestant within thirty (30) days of the Draw Date. If the Sponsor is unable to arrange an in-person meeting within thirty (30) days of the Draw Date, Sponsor will make an additional minimum of two (2) attempts to contact the selected contestant by email using the information provided at the time of SLN Account registration (or on Mail-In Entry) between thirty-one (31) and thirty-five (35) days of the Draw Date. If the selected contestant cannot be contacted (i.e. does not reply to the email from the Sponsor or its representative) within forty (40) days of the Draw Date, then he/she/they may be disqualified (and will forfeit all rights to the Grand Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to select an alternate selected contestant from among the remaining eligible entries (in which case the foregoing provisions of this section shall apply to such new selected contestant).
7. **Declaration and Release Form; Skill-Testing Question:** In order to be declared the confirmed Grand Prize winner, the selected contestant (or, if he or she is a minor in his/her/their province or territory of residence, his/her/their parent or legal guardian) must, in addition to meeting the Contest eligibility criteria and otherwise complying with these Rules, correctly answer, in person or over the phone, a time-limited mathematical skill testing question without assistance of any kind, whether electronic or otherwise, and sign and return within five (5) business days of notification by e-mail, a Declaration and Release prepared by the Sponsor which, among other things:
- (i) confirms compliance with these Rules;
 - (ii) confirms acceptance of and compliance with the Terms and Conditions for the Student Life Network found at <https://55rush.com/terms>;
 - (iii) acknowledges acceptance of the Grand Prize, as awarded;

- (iv) releases the Releasees (as defined in Section 6.6) from any liability and damage which could arise out of or in any way related to the Contest and from the awarding, receipt, possession and/or use or misuse of any prize; and
- (v) allows the Licensees (defined in Section 6.8 (a)(i.) below) to use, reproduce and/or publish in any related publicity, his/her/their name, photograph, image, likeness, biographical information, any statements made regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), without any compensation or further attribution or notification.

If the selected contestant:

- (i) does not correctly answer the mathematical skill-testing question in the time and manner prescribed;
- (ii) fails to return the properly executed Declaration and Release within the specified time;
- (iii) cannot accept the prize for any reason; or
- (iv) otherwise fails to comply with the Rules;

then he/she/they will be disqualified (and will forfeit all rights to the prize) and the Sponsor reserves the right, in its sole and absolute discretion, to select by random draw from among all remaining eligible entries an alternate selected contestant as the potential winner of the Grand Prize (in which case the foregoing provisions of this section shall apply to such new potential prize winner). Notwithstanding any other provision of these Rules, the Sponsor reserves the right to determine how the presentation of a prize will occur and this may be either in a media event, by mail or in person.

5. PRIZE DELIVERY

1. **Prize Delivery:** The Sponsor or its representatives will arrange for the winner to be contacted to arrange an in-person appointment at a CIBC branch, at a mutually agreeable time, with a representative from CIBC to deliver the Grand Prize. Please allow six (6) to eight (8) weeks for appointment booking.

6. GENERAL TERMS AND CONDITIONS

1. **Verification of Entry:** The Sponsor reserves the right, in its sole and absolute discretion, to verify or require proof of identity and/or eligibility (in a form acceptable to the Sponsor) from any contestant in this Contest, or purportedly earned, by such contestant to be considered valid for the purposes of this Contest. Contestants whose entry cannot be verified to the satisfaction of Sponsor in its sole and absolute discretion may be disqualified from the Contest and will not be eligible to win the Grand Prize. The sole determinant of the time for the purposes of a valid registration and/or entry in this

Contest will be the Contest server machine(s) in Eastern Time.

2. **No Liability:** The Releasees (defined below in Section 6.6) will not be liable for: (i) any failure of the Contest Website, Sponsor servers or other 55 Rush Inc. or Student Life Network sponsored sites 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 equipment or software; (iii) the failure of any SLN Account or CIBC Account registration 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 a contestant's, or any other person's computer related to or resulting from participating or downloading any material in the Contest; and (v) any combination of the above.
3. **Acceptance of Prize:**
 - a. Prize must be accepted as awarded and is not transferable or assignable (except in Sponsor or any prize supplier's sole and absolute discretion);
 - b. The costs of everything not specifically stated as included in the prize are the sole responsibility of the winner;
 - c. If the winner does not utilize any part(s) of his/her/their prize, then any such part(s) not utilized will be forfeited in their entirety and nothing will be substituted in their place;
 - d. Sponsor and CIBC reserve the right at any time to:
 - (i) Place reasonable restrictions on the availability or use of the prizes or any component thereof; and
 - (ii) Substitute a prize or a component thereof for any reason with a prize or a prize component of equal or greater value.
 - e. By accepting a prize, the winner agrees to waive all recourse against the Releasees (as defined in Section 6.6) if the prize or a component thereof does not prove satisfactory, either in whole or in part.
4. **Number of Prizes/Winners:** By entering the Contest, each contestant acknowledges that the Sponsor shall not be required under any circumstances to award more prizes than the number of available prizes, as set out in these Rules.
5. **Termination of Contest:** The Sponsor reserves the right, in its sole and absolute

discretion, to void any entry and/or withdraw, suspend, amend or terminate this Contest in whole or in part (or to amend these Rules) in any way at any time without prior notice, 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, in the Sponsor's sole discretion determines, interferes with the proper conduct of this Contest as contemplated by these Rules, or in the event of any accident, printing, administrative, or other error or any kind, or for any other reason. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the person will be automatically disqualified and 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, 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 contestant, entry, with these Rules, or as a result of technical 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.

6. **Release and Exclusion of Liability.** By entering or attempting to enter the Contest, each contestant and/or purported contestant agrees to release, discharge, and forever hold harmless each of the Contest Group Entities (including CIBC), and their respective officers, directors, employees, shareholders, agents and other representatives (collectively, the "**Releasees**") from any and all claims, actions, damages, demands, manner of actions, causes of action, suits, debts, duties, accounts, bonds, covenants, warranties, indemnities, claims over, contracts and liabilities of whatever nature or kind arising out of, or in connection with the contestant's participation or attempted participation in the Contest, compliance or non-compliance with these Rules and acceptance, use or misuse of any prize. The Releasees will not be responsible for lost, incomplete, late or misdirected entries or for any failure of the Contest Website during the Contest Period, or for any technical malfunction or other problems with, any telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software or for any technical problems or traffic congestion on the Internet or at any website, or any combination of the foregoing, and will not be liable for any resulting injury or damage to any person or property arising from, or relating to, that person's or any other person's participation or attempted participation in the Contest.
7. **Minors:** For greater certainty, where the selected contestant is under the age of majority in his/her/their province or territory of residence, as a pre-condition to the selected contestant being declared the winner and receiving the prize, the parent or legal guardian of the selected contestant must consent in writing to the selected contestant being declared a winner and receiving a prize and must also sign and return to the Contest Sponsor the Sponsor's form(s) of Declaration and Release documentation (see Section 4.7 above).
8. **Name/Image of Winners:**

- a. By entering the Contest, each contestant:
 - (i) grants to the Sponsor, its affiliates, and the suppliers of prizes (including CIBC) (collectively, **Licensees**"), in perpetuity, a non-exclusive, irrevocable license to publish, display, reproduce, modify, edit or otherwise use (as the Licensees may in their sole discretion deem appropriate and without right of approval by the contestant) his/her/their name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice for advertising and promotional purposes in perpetuity and in any manner and in any medium (including the Internet), globally, without any compensation or further attribution or notification;
 - (ii) agrees that anything created by the Licensees which is derived from the contestant's voice, photograph, image, likeness or any statements the contestant make regarding a prize, is owned by the Sponsor, its affiliates or prize suppliers, as applicable; and
 - (iii) on his/her/their own behalf, and on behalf of his/her/their heirs, executors, administrators, personal representatives, successors and assigns, hereby release and discharge the Releasees (as defined in Section 6.6) from and against any and all claims (whether known or unknown, in law or in equity) that he/she/they or any of his/her/their heirs, executors, administrators, successors, or assigns may have or that may later accrue against any of the Releasees for any damage, loss, liability, costs, legal fees, expenses or injury based on publicity rights, defamation, libel, slander, portrayal in a false light, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action arising out of or relating directly or indirectly in any way to the entry, or use of his/her name, photograph, image, likeness, biographical information, any statements they make regarding a prize, place of residence, and/or voice.
 - b. Subject to subsection (i) above, if a contestant has any questions or does not wish the Sponsor to use any or all of his/her/their name, photograph, image, likeness, biographical information, any statements made regarding the prize, place of residence, and/or voice for purposes other than Contest administration, please contact the Sponsor at 300-174 Spadina Ave, Toronto, ON M5T 2C2 or contact@studentlifenetwork.com.
9. **Dispute** – 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 email address submitted at the time of entry. "**Authorized account holder**" is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. A contestant may be required to provide proof that he/she/they is the Authorized account holder of the email address associated with the selected entry and, if applicable, that he/she/they has all necessary consents, permissions and/or licenses as required by these Rules.

10. **Personal Information:** By entering this Contest, each contestant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her/their entry for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (<http://studentlifenetwork.com/terms/sln>), unless the contestant otherwise specifies by giving Sponsor notice in writing. 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, these Rules shall prevail, govern and control.
11. **List of Winners:** For a list of the prize winners, available after January 31st, 2025, the contestant must send a letter along with a self-addressed postage stamped envelope to Full Ride Winner's Request List, at 300-174 Spadina Ave, Toronto, ON M5T 2C2. The winners first initial, last name and city of residence will be available until January 31st, 2027.
12. **Sponsor's Decisions:** This Contest is subject to all applicable federal, provincial, municipal and local laws and regulations. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all contestants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of contestants and entries.
13. **Canadian Imperial Bank of Commerce, Facebook/X or any Social Media Disclaimer (i.e. YouTube etc):** The Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, X (formerly known as Twitter) or any social media platform nor is it sponsored, endorsed or administered by CIBC (collectively, "**Third Parties**"). Each contestant acknowledges that he/she/they provides his/her/their information to the Sponsor and not to any Third Parties unless contestant opts in to provide personal information to CIBC at the time of registration. The information a contestant provides to Sponsor will only be used for the administration of this Contest and in accordance with the Sponsor's privacy policy located at <https://55rush.com/privacy> All Third Parties are completely released of all liability by each contestant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to the Sponsor and not to any Third Party.