

THE CASHIN'S GOLDEN KEY TO BE MORTGAGE FREE CONTEST RULES

Long Rules.

1. SPONSORS. The *Cashin Mortgages Golden Key Vault Contest* is sponsored by Cashin Mortgages Inc. (200-2010 Winston Park Drive, Oakville, ON L6H 6P5) and Corus Radio Inc. 25 Dockside Drive, Toronto, Ontario M5A 0B5

2. ELIGIBILITY. To be eligible for this Contest, an individual must:

- (a) be a legal resident of Canada (excluding residents of the Province of Quebec); and
- (b) be 18 years old or older at the time of entry.

Employees of Corus Radio Inc. operating 91.5 The Beat Radio Station (the “**Station**”) and Cashin Mortgage Inc. (“Cashin Mortgages”) and their respective parents, affiliates, subsidiaries, related companies, successors and assigns (collectively, the “**Sponsors**”), and their respective advertising and promotional agencies, and/or the household members of any of the above are not eligible to enter the Contest or to receive any Prize.

The Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof may result in disqualification. All personal and other information requested by and supplied to the Sponsors for the purpose of the Contest must be truthful, complete, accurate and in no way misleading. The Sponsors reserve the right, in their sole discretion, to disqualify any Entrant should such an Entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

3. CONTEST PERIOD. The Contest begins on February 22, 2021 at 12:01 A.M. EST and ends until April 1, 2021 at 5:00 P.M. EST unless the *Cashin Mortgages Golden Key Vault* secret code (the “Vault Code”) is guessed before the end of the Contest on April 1, 2021 (the “Contest Period”). A final draw may be held on April 5, 2021 at 5:00 P.M. EST, if necessary, as explained below.

4. THE CONTEST. During the Contest Period, listeners of the Station will be invited to visit 915thebeat.com or cashinmortgages.ca to enter the Contest and potentially participate in the on-air portion of the Contest described below. Commencing March 2, 2021, on each weekday at 8:10 A.M. EST and 4:10 P.M. EST (each a “Call Time”) until April 1, 2021, the Station will contact an Entrant by telephone to participate in the on-air portion of the Contest. At least Two (2) Entrants will be randomly selected from all eligible entries on a daily basis by Cashin Mortgages to be called by the Station to participate in the on-air portion of the Contest at one of the Call Times on the following day (one at 8:10 A.M. and one at 4:10 P.M. unless the Vault Code is guessed prior to the next scheduled Call Time). For the April 1, 2021 Call Times, Four (4) Entrants will randomly selected from all eligible entries by Cashin Mortgages to be called by the

Station to participate in the on-air portion of the Contest on that date (two at 8:10 A.M. and 4:10 P.M. unless the Vault Code is previously guessed).

When the selected Entrant answers the telephone, he or she will be invited on-air and The Beat announcer will announce the selected Entrant's five-digit *Cashin Mortgages Golden Key Vault Code Guess* ("Vault Code Guess"). The Beat announcer will then enter the Entrant's five-digit Vault Code Guess into *the Cashin Mortgages Golden Key Vault* (the "Vault") located in The Beat Studios. If the Entrant's five-digit Vault Code Guess opens the Vault, the Entrant, subject to the Contest Rules, will win up to Two Hundred and Fifty Thousand Canadian Dollars (CAD \$250,000.00) and the Contest will conclude immediately. If an Entrant's Vault Code Guess does not open the Vault, the Contest will resume at the next scheduled Call Time until a selected Entrant correctly guesses the Vault Code or the opportunities to guess the Vault Code end on April 1, 2021 at 5:00 P.M. EST. All Cashin Mortgage Vault Code entries will take place on Facebook Live and on-air at 91.5 The Beat.

There will be a total of two (2) attempts per day for twenty five days for a randomly selected Entrant to guess the Vault Code on each weekday between March 2 and April 1, 2021, except as indicated on April 1, 2021 on which date, the Station will contact two (2) randomly selected Entrants at 8:10 A.M. EST and 4:10 P.M. EST respectively (unless a selected Entrant previously guesses the Vault Code). A maximum of 50 randomly selected Entrants will be given the opportunity to guess the Vault Code during the Contest Period.

In the event a selected Entrant is not available or does not respond to the telephone call from the Station at the appropriate Call Time, an alternate Entrant will be selected and given the opportunity to participate in the on-air portion of the Contest at one of the two daily Call Times. If the alternate selected Entrant is *not* called to participate in the on-air portion of the Contest at a Call Time, his or her entry will be eligible for any subsequent daily random selection. For certainty, all Entrants who may be called to participate in the on-air portion of the Contest at a Call Time will be selected during the random selection of Entrants conducted daily.

5. HOW TO ENTER. No purchase is necessary to enter the Contest. You may enter the Contest as set out below only. **Limit – one entry per person.** For clarity, if an Entrant enters the Contest on more than one day and he or she is randomly selected to participate in the on-air portion of the Contest to have his or her Vault Code Guess entered into the Vault, only the Vault Code Guess associated with the selected entry will be used or entered into the Vault.

Enter On Line - Commencing February 22, 2021, at TIME EST, The Beat listeners will be invited to visit 915thebeat.com to enter the Contest and qualify for a chance to guess the Vault Code on-air. The digital / web entry platform will then be directed from 915thebeat.com to a digital entry form provided by Cashin Mortgages. Entrants may also enter the Contest by visiting cashinmortgages.ca. Entrants will be required to complete the on-line entry form, including

their name, telephone number and email contact information, indicate whether he or she has a mortgage and provide their five digit *Cashin Mortgages Golden Key Vault Code Guess*.

Contest Entrants may consent to receive certain product or services information from Cashin Mortgages that may be of interest to them. An Entrant is not required to opt-in to receiving such information as a condition of entering this Contest. If an Entrant does consent to receiving such information from Cashin Mortgages, Cashin Mortgages may use the information provided to initiate, maintain and develop a relationship with the Entrant in connection with news, products, promotions, services or other information provided by Cashin Mortgages. Such consent may be withdrawn at any time by clicking on the unsubscribe button in an email Cashin Mortgages may send to an Entrant or by contacting Cashin Mortgages at 200-2020 Winston Park Drive 2nd Floor Oakville, ON, L6H 6P5, or by visiting the website at cashinmortgages.ca

Cashin Mortgages will conduct, on a daily basis, a random selection of at least Two (2) Entrants (Four (4) for April 1, 2021) (plus alternate Entrants in the event one of the selected Entrants is not available or does not respond to the telephone call from the Station) from all eligible entries received prior to 12:00 P.M. EST the day before the on-air Call Time will take place. For example, entries for Call Times scheduled for March 2, 2021 must be received by the Sponsors on or before 12:00 P.M. on March 1, 2021. Cashin Mortgages will provide the names, contact information and corresponding Vault Code Guess to the Station. If the Vault Code is not previously guessed, all Entries must be received by March 31, 2021 at 12:00 P.M. Entries not selected in a daily random selection will be eligible for a subsequent daily random selection for an opportunity to be called by the Station to have the Entrant's Vault Code Guess entered into the Vault, provided the Vault Code was not correctly guessed or the Contest ends, whichever comes first. Contest Entries must be received at the times specified above. The sole determinant of the time for the purposes of confirming validity of an Entry in this Contest will be the Sponsors' official clock. Entrants selected to participate in the on-air portion of the Contest may be contacted by email on the day before the scheduled Call Time to help ensure they are available to receive the telephone call from the Station at the appropriate time. Names of the selected entrants may be posted on Sponsors' social media accounts/websites.

All entries become the sole property of the Sponsors and will not be returned for any reason. Entries will be declared invalid and void if they are late, stolen, illegible, incomplete, damaged, irregular, mutilated, false, forged, tampered with, altered, garbled or mechanically or electronically reproduced. The Sponsors shall not be responsible for electronic entries which are undeliverable or not received by the Sponsors for any reason.

Any attempt or suspected attempt to use robotic, automatic, programmed or otherwise illicit means to enter the Contest or any other methods not authorized by these Contest Rules such as creating multiple accounts, identities or registrations all in the Sponsors' sole discretion, shall be deemed as tampering and may, in the Sponsors' sole discretion, disqualify an Entrant from entering, participating and/or winning a prize.

Unless otherwise set out herein, no communication or correspondence will be exchanged with Entrants except with those selected as a potential winner or where an Entrant consents to receive product or services information and other offers from Cashin Mortgages.

Streaming listeners may be listening to a delayed stream of the radio signal, which may vary depending on the device on which the Entrant is listening and the speed of the internet connection. The Sponsors recommend turning on a radio to the Station in order to receive a call from the Station in a timely manner should that individual be selected to participate at Call Time on-air. The Sponsors assume no liability for Entrants not receiving a phone call from the Station due to delays in the streamed signal or for any other reason.

If the telephone connection between the Station announcer and an Entrant is not clear, such that the announcer and/or Entrant cannot hear each other or the Entrant is disconnected, that Entrant may, in the sole discretion of the Sponsors, be disqualified and the Releasees (defined below) will not be liable in any way.

6. PRIZES. There is one Grand Prize of up to Two-Hundred and Fifty Thousand Canadian Dollars (CAD \$250,000.00) which monies will be applied against the Winner's mortgage, including any pre-payment penalties *if* a selected Entrant correctly guesses the Vault Code. However, where a selected Entrant correctly guesses the Vault Code but he or she does not have a mortgage or is not a homeowner, that Entrant will receive One Hundred Thousand Canadian Dollars (CAD \$100,000.00) in a lump sum payment. For certainty, if a selected Entrant correctly guesses the Vault Code on-air at one of the Call Times during Contest Period, the Grand Prize will be awarded in accordance with the Contest Rules. However, if no selected Entrant correctly guesses the Vault Code on-air at one of the Call Times, a Secondary Prize of Five Thousand Canadian Dollars (CAD \$5000.00) will be awarded to one the selected Entrant as described below.

For clarity, there will be either one Grand Prize winner or one Secondary Prize winner. The value of the Prize awarded will depend on whether a selected Entrant correctly guesses the Vault Code on air at one of the Call Times during the Contest Period, whether he or she has mortgage and the amount owing on the mortgage. The minimum value of a Prize to be awarded is Five Thousand Canadian dollars (CAD \$5,000.00) if no one guesses the secret Vault Code and up to Two-Hundred and Fifty Thousand Canadian Dollars (CAD \$250,000.00) if a selected Entrant correctly guess the secret Vault Code.

The Sponsors and/or the Sponsors' representatives will contact the Winner of any Prize to coordinate the provision of the Prize within thirty (30) days once such Winner has been successfully notified of his/her Prize and has fulfilled the requirements set out herein.

7. PRIZE CONDITIONS. Winners will be responsible for all incidental costs and expenses not explicitly included in the Prize. The Grand Prize Winner must provide proof of the value of his or her outstanding mortgage (as applicable). Prizes must be accepted as awarded and cannot be transferred, assigned, substituted in any way, except at the sole discretion of the Sponsors.

Any unused, unclaimed or declined portion of a Prize will be forfeited, has no cash value and the Sponsors shall have no obligation to provide either an alternative or value-in-kind. The Sponsors reserve the right, in their sole discretion, to substitute a prize of equal or greater value if a Prize (or any portion thereof) cannot be awarded for any reason. In no event will the Sponsors be responsible or liable for more than the stated prizes described in these Rules.

8. WINNER SELECTION. Only one selected Entrant will be eligible to win the Grand Prize if he or she correctly guesses the Vault Code during the Contest Period and provided he or she complies with all of the eligibility requirements set out in these Contest Rules.

Before being declared a Winner of the Grand Prize, the Entrant shall be required to i) correctly answer, without assistance of any kind, whether mechanical or otherwise, a time-limited, mathematical skill-testing question to be administered during a pre-arranged telephone call or by e-mail, ii) to comply with the Contest Rules, and, iii) sign and return the Release (described below). If the potential winner of the Grand Prize fails to correctly answer the skill-testing question, or fails to comply with the Contest Rules, or fails to return the properly executed Release Form within the specified time set out below, he/she will be disqualified and will not receive a Prize and the Contest will otherwise terminate immediately.

If, at the end of the contest on April 1, 2021, no Entrant has successfully guessed the Vault Code on air, a random draw will be held by Cashin Mortgages on April 5, 2021 at 5:00 P.M. EST (the Draw Date) at which time, one of the Fifty (50) Entrants who previously unsuccessfully guessed the Vault Code at one of the Call Times on air will be randomly selected to win the Secondary Prize of Five Thousand Dollars Canadian Dollars (CAD \$5,000.00). For certainty, where an Entrant previously correctly guessed the Vault Code, the random draw described herein will not be held.

Where the random draw is held on April 5, 2021, the Sponsors will attempt to contact the selected Entrant by telephone within two (2) days of the Draw Date to notify him or her of the potential win. At least, three attempts will be made to reach the selected Entrant within such timeframe. Before being declared a Winner of the Secondary Prize, the selected Entrant shall be required to i) correctly answer, without assistance of any kind, whether mechanical or otherwise, a time-limited, mathematical skill-testing question to be administered during a pre-arranged telephone call or by e-mail, ii) comply with the Contest Rules, and, iii) sign and return the Release within the time specified set out below. The selected and successful Entrant will be invited on-air at The Beat to announce his or her win. If the selected Entrant cannot be reached, or fails to correctly answer the skill-testing question, or fails to comply with the Rules or fails to return the properly executed Release Form within the specified time, he/she will be disqualified and will not receive a Prize and another eligible Entrant may be randomly selected in the Sponsors' sole discretion until proper contact is made with a selected Entrant and he or she complies with all of the requirements set out herein. The Sponsor will not be responsible for any failed attempt to contact a selected Entrant or for the failure of the Sponsors to receive anything required of the selected Entrant.

9. ODDS OF WINNING. The odds of winning dependent upon the number of people who enter the Contest during the Contest Period, whether a Contestant successfully identify the Vault Code during the Contest Period, and/or the number of Contestants who guessed an incorrect Vault Code

10. RELEASE. Winners will be required to execute a legal agreement and release (“Release”) that confirms Winners’: (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) release of each of the Sponsors and their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the “Releasees”) from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to the Sponsors of the unrestricted right, in the Sponsors’ collective or individual discretion, to produce, reproduce, display, publish, convert, post, serve, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use a Winner’s name, statements, image, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. The executed Release must be returned within five (5) business days of the date from which the potential winner is notified of his or her potential win or the selected Entrant will be disqualified and the Prize forfeited. The Release may mailed to Cashin Mortgages at 200-2020 Winston Park Drive, 2nd Floor, Oakville, ON, L6H 6P5 or emailed to accounting@cashinmortgages.ca

11. INDEMNIFICATION BY ENTRANT. By entering the Contest, each Entrant releases and holds Releasees harmless from any and all liability for any injuries, loss or damage of any kind to the entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from: (a) their participation in the Contest or any Contest- related activity; (b) the acceptance, use, or misuse of any Prize; or (c) any breach of the Contest Rules. Each Entrant agrees to fully indemnify Releasees from any and all claims by third parties relating to the Entrant’s participation in the Contest, without limitation.

12. LIMITATION OF LIABILITY. The Sponsors assume no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any Release, or for any telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions, that may affect the transmission or non- transmission of an entry or otherwise affect an Entrant’s ability to participate in the Contest or be awarded a prize. The Sponsors are not responsible for any incorrect or inaccurate information, whether caused by any of the equipment, technologies, or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration of the Contest. The Sponsors assume no responsibility for any error,

omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsors assume no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsors, such as tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest. For certainty, the Sponsors shall not be responsible for any malfunction in the operation of the Vault or the improper disclosure of or tampering with the secret Vault Code for any reason, and any malfunction, tampering, alteration of any kind, of the Vault or any of its digital, mechanical and/or computer components, or the improper disclosure of or tampering with the secret Vault Code shall result in the immediate termination of this Contest.

13. CONDUCT. By participating in the Contest, each Entrant is deemed to have executed and agrees to be bound by the Contest Rules, which will be posted at <https://cashinmortgages.ca/cashins-golden-key-to-be-mortgage-free/> during the Contest Period. Each Entrant further agrees to be bound by the decisions of the Sponsors, which shall be final and binding in all respects. The Sponsors reserve the right, in their sole discretion, to disqualify any Entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process or the operation of the Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of any Sponsors' property or service; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass the Sponsors or any other person. **CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING BUT NOT LIMITED TO CRIMINAL PROSECUTION.**

14. PRIVACY / USE OF PERSONAL INFORMATION. By participating in the Contest, each Entrant: (i) grants to the Sponsors the right to use his/her name, address, telephone number and e-mail address (collectively the "Personal Information") for the purpose of administering the Contest, including but not limited to contacting and announcing a Winner and coordinating the provision of the Prizes; (ii) grants to the Sponsors the right to use his/her Personal Information for publicity and promotional purposes relating to the Contest, including posting the names of Entrants selected daily to participate in the Contest on-air, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (iii) acknowledges that the Sponsors may disclose his/her Personal Information to third-party agents and service providers of any of the Sponsors in connection with any of the activities listed in (i) and (ii) above.

Sponsors will use the Entrant's Personal Information only for identified purposes, and protect the Entrant's Personal Information in a manner that is consistent with the Sponsors' respective Privacy Policies at: <http://www.corusent.com/privacy-policy/> and https://cashinmortgages.ca/privacy_policy.

15. INTELLECTUAL PROPERTY. All intellectual property, including but not limited to trademarks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations is owned respectively by the Sponsors and/or their 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.

16. TERMINATION. The Sponsors reserve the right, in their sole discretion, to terminate the Contest, in whole or in part, and/or modify, amend or suspend the Contest, and/or the Contest Rules in any way, at any time, for any reason without prior notice.

17. LAW. These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsors. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the Entrant and the Sponsors 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 or provisions that would cause the application of any other jurisdiction's laws.

18. DISCREPANCY. In the event of any discrepancy or inconsistency between the terms and conditions of the Contest 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 Contest Rules shall prevail, govern and control.

19. SOCIAL MEDIA. This Contest is in no way sponsored, endorsed or administered by any social media platforms on which the Contest may have been promoted and/or publicized, including but not limited to Facebook and/or Twitter. Any personal information provided in connection with the Contest is being provided to the Sponsors and any questions, comments or complaints regarding the Contest must be directed to the Sponsors.

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