RFA Bank of Canada / RFA Mortgage Corporation Customer Courtside Contest Official Contest Rules & Regulations

The RFA Bank of Canada / RFA Mortgage Corporation Customer Courtside Contest (the "**Contest**") is sponsored by RFA Bank of Canada and RFA Mortgage Corporation (collectively, the "**Sponsor**"), located at **145 King Street, Suite 300 & 400, Toronto, Ontario, M5H 1J8.**

1. ELIGIBILITY

To enter and be eligible to win, a person must be a legal resident of Canada, excluding the residents of Québec, over the age of majority in the province or territory where they reside (the "**Entrant**"). To be eligible to win, entrants must have a current mortgage with either RFA Bank of Canada or RFA Mortgage Corporation.

Employees or agents of the Sponsor, or their affiliates, subsidiaries, dealers and distributors, advertising affiliates, promotion agencies, and any persons who are members of those employees' immediate families, are not eligible to participate in the Contest. Potential winners may be required to furnish proof of identification.

2. CONTEST PERIOD

The Contest begins at **12:00AM (EST), Friday, January 1, 2027,** and will end at **11:59 PM(EST), Friday, March 5, 2027** (the "**Contest Period**"). The Sponsor reserves the right to extend the Contest Period at any time without further notice.

3. HOW TO PARTICIPATE

NO PURCHASE NECESSARY.

To enter and be eligible to win the Contest, Entrants must: (1) be registered on their designated client portal: **my.rfa.ca** or **myrfamortgage.ca**; (2) complete the entry form at **rfa.ca/raptors**. Only one entry per Entrant.

Entries that do not comply with these Rules will, at the Sponsor's sole discretion, be disqualified. To be valid, each entry must provide the information requested. Incomplete and/or illegible entries will be disqualified.

By entering the Contest, Entrants agree to accept and abide by the provisions of these Rules and the decisions of the Sponsor, whose decisions shall be final and binding.

4. PRIZES/ODDS

There is one (1) prize available to be won in Canada. **The prize is one pair of Toronto Raptors courtside seats for a 2027 regular season home game selected by the Sponsor. Only one prize is available to be won.** Prize is valued at approximately **CDN $4,000.00**.

Prize must be accepted as awarded and is non-assignable, non-transferable, and has no cash surrender value. No substitution or exchange is allowed; except that the Sponsor, in its sole discretion, reserves the right to substitute a prize of equal or greater value should the prize become unavailable for any reason.

The value of the prize is taxable as income where required by law. Prize winner is solely responsible for any and all expenses, taxes, fees, and applicable federal, provincial and local taxes relating to the prize.

The odds of winning are dependent upon the number of eligible entries received.

5. RANDOM DRAW

On **Monday, March 8, 2027**, the winner will be selected by random draw from all eligible entries received, and such Entrant will be eligible to win the Prize.

Sponsor will notify the selected Entrant by **telephone or email.** If the selected Entrant cannot be contacted within **seven (7) business days**, eligibility is not met, or the selected Entrant does not comply with these Rules, the selected Entrant will be deemed ineligible and another random draw will take place to select a winner.

Prizes will only be awarded to the selected Entrant after verification of eligibility and correctly answering a time-limited mathematical skill-testing question administered by the Sponsor. The winner will also be required to sign an acknowledgment, waiver, indemnification, and release of claims document in order to receive the prize.

6. PRIVACY POLICY

By entering the Contest and voluntarily providing certain personal information required by the entry form, Entrants consent to the collection, use and disclosure by the Sponsor of the Entrant's information to administer this Contest and for purposes outlined in the Sponsor's Privacy Policies.

Acceptance of the prize by a winner constitutes permission for the Sponsor to use a winner's name, address, prize won, statements made relating to the Contest, and other likeness of the winner for any and all promotional or business purposes without further compensation, except where prohibited by law.

The Sponsor's Privacy Policies can be accessed at **rfa.ca/privacy** and **rfamortgages.ca/legal.**

7. CONSTRUCTION

The Contest is subject to all applicable federal, provincial and local laws. VOID WHERE PROHIBITED BY LAW.

The Contest and these Rules shall be governed by and construed under Ontario law, without regard to conflict of laws principles. All Entrants expressly agree that any claims relating to this contest must be resolved in the Province of Ontario, and hereby waive the jurisdiction of any other court that now or in the future could be considered competent for any reason.

8. LIMITATION OF LIABILITY

By participating, each Entrant agrees that the Sponsor, their affiliates, subsidiaries, dealers and distributors, advertising affiliates and promotion agencies, officers, directors, employees and shareholders ("**Sponsor Entities**") are not responsible for any incorrect or inaccurate entry information, human error, failures, omissions or for anything, including but not limited to, the errors in advertising, these Rules, the selection and announcement of winners or distribution of any prizes, resulting from the participation in this Contest.

By accepting a prize, each winner releases the Sponsor and the Sponsor Entities from any and all liability and responsibility with respect to the prize (including, without limitation, any property loss, damage, personal injury, death, rights of publicity or privacy, defamation, whether intentional or unintentional) arising out of or in connection with the receipt, ownership, or use of a prize.

9. TERMINATION/AMENDMENT

Subject to applicable law, the Sponsor reserves the right to amend, cancel, terminate or suspend the Contest (in whole or in part) if for any reason the Contest cannot be run as planned, including but not limited to: **technical failure, computer virus, tampering, fraud, corruption of security, or proper administration of the contest** without providing any prior notice.

10. MISCELLANEOUS

In the event that it is discovered that an Entrant has entered more than **once per day during the Contest Period using different and/or the same email address,** he/she will be disqualified and respective eligible prize claim will become null and void and the Entrant will not be entitled to claim any prize. **If a dispute arises regarding who submitted an online entry, the entry will be deemed to be submitted by the authorized account holder of the email address used at time of entry. The selected entrant may be required to provide proof that he/she is the authorized account holder associated with the selected on-line entry.**

All entries become the property of the Sponsor. No communication will take place with Entrants, except the Entrant(s) selected as the potential winners.

Any attempt by an entrant or other individual, to deliberately damage any website or undermine the legitimate operation of this Contest, including but not limited to any fraudulent claims, is a violation of criminal and civil laws. Participation engaging in any of the foregoing activities may be disqualified and will forfeit any prizes won.

All intellectual property, including but not limited to trademarks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, logos, slogans and representations are owned or used under licence 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.