

***Official Contest Rules Tangerine #RSPready Twitter Chat Contest**

1. Eligibility: No purchase necessary. The Tangerine #RSPready Twitter Chat Contest (the “Contest”) is open to residents of Canada, excluding residents of Quebec. Entrants must be of the age of majority in their province of residence. Employees of Tangerine or any of its affiliates (including Scotiabank®), or other companies associated with the promotion of the Contest, as well as immediate family (spouse, parents, siblings, and children) and household members of employees are not eligible.

2. Sponsor: The Contest is sponsored by Tangerine, a Schedule I bank under the Bank Act (Canada) with its head office at 3389 Steeles Ave. E., Toronto, Ontario M2H 0A1 (herein “Tangerine” or “Sponsor”).

3. Agreement to Official Rules: Participation in the Contest constitutes an entrant’s full and unconditional agreement to and acceptance of these Official Contest Rules as well as the decisions of the Sponsor, which are final and binding. Winning a prize is contingent upon fulfilling all requirements set forth in these Official Contest Rules.

4. Entry Period: The Contest begins on February 6, 2017 at 7 p.m. Eastern Time (“ET”) and ends on February 6, 2017 at 8 p.m. ET (the “Entry Period”). Entries that are submitted before or after the Entry Period will be disqualified.

5. How to Enter: To participate in this Contest, entrants must have a valid Twitter® account (“Social Account”). If entrants do not have an account, please visit twitter.com and register in accordance with the enrollment instructions for a free account. To enter the Contest, entrants must tweet during the Entry Period using their personal account (the “Entry Post”). To be eligible, your Entry Post must:

(i) include the hashtag #RSPready (the “Hashtag”) and the Twitter handle @TangerineBank

(ii) answer one of the following questions posted on the @TangerineBank Twitter Handle

1. At what age do you think you should start saving for retirement?
2. Are you currently saving for retirement?
3. Do you have a plan to be ready for retirement?
4. What motivates you to save?
5. Is anything preventing you from saving for retirement?
6. Is there anything you’d give up in order to retire early?
7. Do you prefer to use an RSP or TFSA?
8. Do you use an automatic savings program or do you make your RSP contribution in one lump sum?
9. Do you take advantage of an employee matching program to help save for retirement?
10. Do you know the RSP contribution deadline date for this year?
11. What’s your best savings tip?

(iii) comply with the Twitter Terms of Service and Twitter Rules available at twitter.com; and

(iiii) conform to the (140) character limitation, including the Hashtag.

A maximum of one (1) Entry Post per person will be accepted during the Entry Period.

An entrant will receive one (1) entry when the entrant tweets an eligible Entry Post in accordance with these Official Contest Rules. Any entry that does not follow the above format as determined by the Sponsor will be ineligible for entry in the Contest. Re-tweeting another entrant's Entry Post does not count as a new Entry Post and will be ineligible for entry in the Contest. Posting duplicate or near duplicate updates or links is a violation of these Official Contest Rules, and posting the same tweet repeatedly will not count as a new Entry Post. All such posts will be ineligible for entry in the Contest.

Entrants can use one (1) Social Account to enter or otherwise participate in the Contest. Anyone found using multiple Social Accounts and/or attempting to use multiple identities to participate in this Contest will be disqualified.

Standard data rates or text messaging rates may apply when you submit an Entry Post by smartphone or mobile device. Consult your carrier for your standard smartphone data rates. You are not required to use the data on your mobile device to enter this Contest.

In the event of dispute over the identity of the potential entrant who submitted an Entry Post, the Entry Post will be declared made by the authorized account holder of the Social Account used to submit the Entry Post. The entrant may be required to provide identification to show that he/she is the authorized account holder of the Social Account.

All Entry Posts immediately become the exclusive property of the Sponsor and will not be acknowledged. Proof of submission will not be deemed to be proof of receipt by the Sponsor. Each Entry Post must be manually key stroked and manually entered by the individual entrant. Automated and/or repetitive electronic submission of Entry Posts (including but not limited to Entry Posts made using any script, macro, bot or sweepstakes service) will be disqualified, and transmissions from these or related email or IP addresses may be blocked.

6. Entry Requirements: A submitted Entry Post must never have been previously exhibited publicly outside of this Contest or selected as a winner in any other contest. By participating in the Contest, each entrant warrants and represents that his/her Entry Post, including all constituent parts:

i. do not violate any law, statute, ordinance or regulation;

ii. do not contain any reference to or likeness of any identifiable third parties, unless consent has been obtained from all such individuals and their parent/legal guardian if they are under the age of majority in their jurisdiction of residence (note: if you can't obtain the consent of an individual appearing in a photo, then his/her face must be blurred out);

iii. will not give rise to any claims of infringement, invasion of privacy or publicity, or infringe on any rights and/or interests of any third party, or give rise to any claims for payment whatsoever; and

iv. are not defamatory, trade libelous, pornographic or obscene, and further will not contain, depict, include, discuss or involve, without limitation, any of the following:

- Nudity; • Alcohol/drug consumption or smoking; • Explicit, graphic or excessive sexual activity; • Crude, vulgar or offensive language and/or symbols; • Derogatory

characterizations of any ethnic, racial, sexual or religious groups; • Content that endorses, condones or discusses any illegal, inappropriate or risky activity, behaviour or conduct; • Personal information of individuals, including without limitation, names and addresses (physical or email); • Conduct or other activities in violation of these Official Contest Rules; • Commercial messages, comparisons or solicitations for products or services other than those of the Sponsor; • Any identifiable third party products and/or trademarks, brands or logos. For example, any clothing worn by persons appearing in a photo must not contain any visible logos, trade-marks or other third party materials, unless the necessary permissions/licences have been obtained; and • Any other content that is or could be considered inappropriate, unsuitable or offensive, all as determined by the Sponsor in its sole and absolute discretion.

7. Prizes: There are five (5) Prizes to be awarded. Each prize consists of one \$100 Prepaid MasterCard Gift Card. The odds of winning a Prize depend on the number of eligible entries that are received.

The winner will have their Prize mailed to the address provided by the winner.

Winners are drawn randomly. Winners are selected from all Entry Posts made during the Entry Period. The winners will be selected by the Sponsor, per the Sponsor's judgment. Each Prize is non-transferable. Each Prize must be accepted as awarded and can't be substituted, transferred or exchanged, except at the sole and absolute discretion of the Sponsor. The Prizes will be drawn between 8:00 p.m. and 9:00 p.m. ET on February 6, 2017.

The Sponsor will attempt to notify each potential winner within three (3) days of the drawing through their Social Account. Each potential winner will be advised of the procedure that he/she must follow to claim the Prize. Two (2) total attempts will be made to contact each potential winner. In the event a potential winner can't be contacted through the Social Account that was used for the submission of the Entry Post, for any reason whatsoever, or where the potential winner doesn't respond within seven (7) days of the second attempt to contact him or her, then that potential winner will be disqualified (and will forfeit all rights to the Prize) and another winner will be selected. The Sponsor reserves the right, in its sole discretion, to select an alternate potential winner (in which case the foregoing provisions of this section will apply to the new selected entrant). No responsibility is assumed by the Sponsor for any inability of a potential entrant to successfully enter the Contest for any reason.

8. Requirement of Potential Winners: Except where prohibited, before being declared a winner, each selected entrant will be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid; and (b) sign and return within ten (10) business days of notification the Sponsor's declaration and release form, Affidavit of Eligibility and Liability/Publicity Release (the "Affidavit/Release") which (among other things): (i) confirms compliance with these Official Contest Rules; (ii) acknowledges acceptance of the Prize as awarded; (iii) releases the Sponsor and each of its respective officers, directors, agents, representatives, successors and assigns (collectively, the "Releasees") from any and all liability in connection with this Contest, the selected entrant's participation and/or the awarding and use/misuse/receipt of the Prize or any portion of it; (iv) agrees to the publication, reproduction and/or other use of the selected entrant's 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 whatsoever, including print, broadcast or the Internet; (v) assigns all intellectual property,

including copyright, in and to his/her Entry Post (and all its components) and waives his/her associated moral rights in and to the Entry Post (and all its components) in favour of the Sponsor; and (vi) agrees to release, hold harmless and indemnify the Releasees against any and all claims, damages, liabilities, costs, and expenses arising from use of his/her Entry Post (or any of its components), including without limitation, any claim that his/her Entry Post (or any of its components) infringes a proprietary interest of any third party and any claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action. It is strongly recommended that the selected entrant photocopy all documents prior to sending and to send the original documents using insured Registered Mail with the receipt of mailing. If the selected entrant: (a) fails to correctly answer the mathematical skill-testing question; (b) fails to return the properly executed Contest documents, including the Affidavit/Release, within the specified time; and/or (c) cannot be contacted or cannot accept the Prize for any reason; then he/she will be disqualified (and will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole discretion, to randomly select an alternate eligible entrant from among the remaining eligible Entry Posts received (in which case the foregoing provisions of this section will apply to the new selected entrant). Up to three (3) alternate entrants may be contacted. If at that point, no entrant has claimed the Prize, the Prize may not be awarded. By participating, entrants who win a Prize consent to the use of their Twitter account name, first and last name, and likeness for advertising, promotion, and publicity purposes related to the Contest without additional compensation, unless prohibited by law.

By entering the Contest and submitting an Entry Post, each entrant: (i) grants to the Sponsor, in perpetuity, a worldwide, non-exclusive licence to publish, display, reproduce, modify, edit or otherwise use the Entry Post, in whole or in part, for advertising or promoting the Contest or for any other reason.

9. Privacy and Publicity: By entering the Contest, entrants authorize the transfer of their personal data to the Sponsor, for the purposes of administration of the Contest. All information submitted to the Sponsor as part of this Contest will be treated in accordance with the Sponsor's Privacy Policy, available at tangerine.ca/en/privacy/. Entrants have the right to access, withdraw, and correct their personal data. Entrants may request such action by sending an email to clientservices@tangerine.ca or by mailing a letter indicating their request to Tangerine, Tangerine #RSPready Twitter Chat Contest, Attention Marketing Department, 3389 Steeles Ave. E, Toronto, Ontario M2H 0A1. Except where prohibited, by entering the Contest, entrants grant the Sponsor the right to use their name and/or photo in conjunction with the publication of any winners list or press release about the Contest.

10. General Conditions: In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including, but not limited to fraud, virus, or other technical problem, the Sponsor may, in its sole discretion, either: (a) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Contest Rules; or (b) award the Prize at random from among the eligible Entry Posts received up to the time of the impairment. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest/website or electronic system or to be acting in violation of these Official Contest Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to undermine the legitimate operation of the Contest may be a violation of the criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce

any term of these Official Contest Rules will not constitute a waiver of that provision. In the event of a dispute as to any Entry Posts, the authorized name will be deemed the participant. The Contest is subject to federal and provincial and local laws and regulations and is void where prohibited. Entrants agree to abide by these Official Contest Rules, and decisions of the Sponsor, whose decisions are final in all matters relating to this Contest. The Sponsor and its agencies are not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft, or destruction or unauthorized access or use of the Website. The Sponsor reserves the right, in its sole discretion, to edit, modify or delete any Entry Post, or to request an entrant to modify, edit, or delete his or her Entry Post, in order to ensure that the Entry Post complies with these Official Contest Rules, or for any other reason.

11. Release and Limitations of Liability: Except where prohibited, in case of death or personal injury caused by the negligence of the Sponsor, or in cases of breach by the Sponsor of any of its obligations under these Official Contest Rules, by participating in the Contest, entrants agree not to make any claim against the Sponsor, its affiliates, and their respective officers, directors, employees, and agents (the "Released Parties") relating to their participation in the Contest or receipt or use of any Prize, including, but not limited to: (a) unauthorized tampering in the Contest; (b) technical errors related to computers, servers, providers, or telephone/network lines; (c) printing errors; (d) lost, late postage-due Contest entry documentation; misdirected, or undeliverable mail; (e) errors in the administration of the Contest or the processing of entries; or (f) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, by entrants' participation in the Contest or receipt or use of the Prize. Entrants further agree to compensate any of the Released Parties if they incur or suffer any loss, damage, or other liability as a result of their negligence or breach of these Official Contest Rules. Entrants agree that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the Released Parties be liable for attorney's fees. Entrants waive the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. Disputes: Except where prohibited, the entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or the Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the Province of Ontario. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Contest Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor 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 (whether in Ontario or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than Ontario.

13. Contest Results: To request a winners list, send a self-addressed, stamped envelope to Tangerine #RSPready Twitter Chat Contest, Attention Marketing Department, 3389 Steeles Ave. E., Toronto, Ontario M2H 0A1. Requests must be received within four (4) weeks of the end of the Entry Period.

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