

**Virgin Radio’s \$100,000 Destroy Your Debt
CONTEST
OFFICIAL RULES AND REGULATIONS
(the “Rules”)**

1. The Virgin Radio’s \$100,000 Destroy Your Debt contest (the “**Contest**”) starts at 7:00 a.m. Local Time on Monday, August 31, 2020 and closes at 5:10 p.m. Local Time on Friday, September 25, 2020 (the “**Contest Period**”). No purchase necessary. Void where prohibited. For clarity, “**Local Time**” means the official time used in the entrant’s place of residence.
2. The Contest sponsor is Bell Media Inc. (hereinafter referred to as the “**Contest Sponsor**”).
3. To enter and to be eligible to win, entrant must be a legal resident of Canada and have reached the age of majority in his/her place of residence. Employees of Bell Media Inc., its agents, parent, affiliated or related companies, subsidiaries, divisions, prize sponsors, promotional and advertising agencies or of any other entity involved in the development, production, administration, or fulfillment of the Contest, as well as the parents, siblings and children of any such employees and any person domiciled with such employees, are ineligible to enter.
4. **HOW TO ENTER THE CONTEST:** During the Contest Period, listen to the Virgin Radio local station closest to your place of residence as listed in the chart below (the “**Station(s)**”) for the announcement (each, an “**Announcement**”) of the code word (the “**Code Word**”) to be made six (6) times on each weekday of the Contest Period (excluding Monday, September 7, 2020) at approximately 7:00 a.m., 8:00 a.m., 10:00 a.m, 12:00 p.m., 3:00 p.m and 5:00 p.m. Local Time.

Station Name	URL Website	City/Province	Short Code
107.3 Virgin Radio	https://www.iheartradio.ca/virginradio/victoria	Victoria, British Columbia	*107300
94.5 Virgin Radio	https://www.iheartradio.ca/virginradio/vancouver	Vancouver, British Columbia	*945945
99.9 Virgin Radio	https://www.iheartradio.ca/virginradio/kelowna	Kelowna, British Columbia	*78636
98.5 Virgin Radio	https://www.iheartradio.ca/virginradio/calgary	Calgary, Alberta	*985985
104.9 Virgin Radio	https://www.iheartradio.ca/virginradio/edmonton	Edmonton, Alberta	*104104
103.1 Virgin Radio	https://www.iheartradio.ca/virginradio/winnipeg	Winnipeg, Manitoba	*103103
97.5 Virgin Radio	https://www.iheartradio.ca/virginradio/london	London, Ontario	*975975
105.3 Virgin Radio	https://www.iheartradio.ca/virginradio/kitchener	Kitchener, Ontario	*11053
99.9 Virgin Radio	https://www.iheartradio.ca/virginradio/toronto	Toronto, Ontario	*99999
95.9 Virgin Radio	https://www.iheartradio.ca/virginradio/montreal	Montréal, Québec	*99999
101.3 Virgin Radio	https://www.iheartradio.ca/virginradio/halifax	Halifax, Nova Scotia	*101101

The Code Word will be different and unique with each Announcement for each Station. Once a Code Word has been announced on your local Station, any previous Code Word will be considered incorrect and ineligible for entry into the Contest. When you hear an Announcement and have the Code Word, you can enter the Contest as follows:

- a. **Text Entry:** Text the applicable Code Word along with your full name to your local Station’s short code during the Entry Period (the “**Text Entry**”). You must have access to a cellular telephone that is capable of two-way text messaging. Text messaging is not available in all areas. Standard text messaging fees apply (check your carrier plan for your standard text messaging fees). Text Entries shall be deemed to be submitted by the Authorized Mobile Account Holder of the mobile phone used to enter the Contest. “Authorized Mobile Account Holder” of a mobile phone is defined as the natural person who is assigned to a cellular telephone number by a wireless carrier that is responsible for assigning cellular telephone numbers. An eligible Prize winner may be required to provide proof that he/she is the Authorized Mobile Account Holder associated with the selected Text Entry;

OR

- b. **Online:** To enter the Contest without sending a text message, visit the website of your local Station as listed in the chart above, click on the Contest page and complete and submit your entry during the

Entry Period by following the instructions found on the Contest page (the “**Online Entry**”). Online Entries must include your name, address, ten-digit day and evening telephone numbers and e-mail address as well as the applicable Code Word. Online Entries shall be deemed to be submitted by the authorized account holder of the email address submitted at the time of entry. “Authorized account holder” is defined as the natural person who is assigned to an e-mail address by an internet access provider, on-line service provider, or other organization (e.g. business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

NOTE: All Text Entries and Online Entries relating to each Announcement must be received within ten (10) minutes after the applicable Announcement (the “**Entry Period**”). The sole determinant of the time for the purposes of this Contest will be the Contest server machine(s) and related-time keeping systems of the Contest Sponsor.

Text Entries and Online Entries shall be collectively referred to as the “**Entries**” and each, an “**Entry**”. Limit of one (1) Entry per individual per Entry Period, regardless of the method of entry.

5. **SELECTION OF QUALIFIERS:** Each weekday of the Contest Period after each Entry Period (excluding Monday, September 7, 2020), a random draw (each, a “**Qualifying Draw**”) will take place at each Station from among all eligible Entries received for each such Station up to the point of the applicable Qualifying Draw. The first Entry selected in the course of each Qualifying Draw will be eligible for entry into the Prize Draw, as described below (each, a “**Qualifier**”). Entries received will be discarded after each Qualifying Draw and will not be carried over to the next Qualifying Draw. The odds of being selected a Qualifier will depend on the total number of eligible Entries received during each Entry Period for each Station. Immediately following each Qualifying Draw, Bell Media Inc., acting reasonably, will attempt to contact each Qualifier by telephone. In the event that a potential Qualifier cannot be contacted within two (2) days after the applicable Qualifying Draw, he or she will be disqualified and an alternate potential Qualifier may be drawn at the Contest Sponsor’s sole discretion. Proof of identification must be provided upon request.
6. **PRIZE:** There is one (1) prize (the “**Prize**”) available to be won, consisting of \$100,000.00 CAD, remitted to the winner in the form of a cheque. Prize must be accepted as awarded. The Prize may not be sold or transferred. Contest Sponsor reserves the right to substitute a Prize in whole or in part in the event that all or any component of the Prize is unavailable.
7. **SELECTION OF PRIZE WINNER:** On Monday, September 28, 2020, at approximately 8:30 a.m. EST, a random draw for the Prize (the “**Prize Draw**”) will take place at Bell Media Inc., Toronto from among all the eligible Qualifiers from all the Stations who have qualified from the start of the Contest. The first Entry drawn will be eligible to win the Prize. The odds of winning the Prize from among the eligible Qualifiers will be 1 in 1254. Immediately after the Prize Draw, Bell Media Inc., acting reasonably, will attempt to contact the potential Prize winner by telephone to notify potential winner that he or she may have won the Prize. **THE POTENTIAL WINNER MUST ANSWER THE CALL OR BE AVAILABLE TO COME TO THE TELEPHONE ON SEPTEMBER 28, 2020 AT APPROXIMATELY 9:00 A.M. EST, TO BE ELIGIBLE TO WIN.** In the event that the potential winner does not answer the call or is unavailable to come to the telephone, he or she will be disqualified and an alternate potential winner will be drawn at the Contest Sponsor’s sole discretion. Proof of identification must be provided upon request.
8. In order to be declared the winner, potential winner must first correctly answer, unaided, a time-limited mathematical skill-testing question administered by Bell Media Inc. Before being awarded the Prize, potential winner will be required to sign and return within the time stipulated by the Contest Sponsor, a full release and indemnity form stating that, among other things, he/she has read, understood and complied with these Rules, grants all consents required, agrees to be available and to participate in publicity and/or promotions related to the Contest and/or the Contest Sponsor and/or similar matters, authorizes the Contest Sponsor to broadcast, publish, disseminate and otherwise use his/her name, city/town/village and province/territory of residence, photograph, likeness, sobriquet and voice, in connection with any promotion and/or publicity, and/or for general news, entertainment and/or information purposes at no additional compensation to the potential winner, beyond the awarding of or participation in the Prize, accepts the Prize as offered and releases the Contest Sponsor from any and all liability of any kind arising out of the potential winner’s participation in this Contest and receipt and use of

the Prize. In the event that a potential winner does not comply with all the provisions as contemplated in these Rules, Contest Sponsor shall have the right to disqualify the potential winner, and draw an alternate potential winner, and the Contest Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard. The provisions and procedures referred to above relating to selection and notification of a potential winner shall be applied, with the necessary amendments, until a qualified winner has been duly selected, but in any event, no later than October 2, 2020.

9. By entering this Contest, the entrants and participants automatically agree to accept and abide by these Rules. All decisions of the Contest Sponsor with respect to any aspect of this Contest, including without limitation the eligibility of Entries, are final and binding on all entrants in all matters as they relate to this Contest.
10. All Entries become property of Contest Sponsor who assumes no responsibility for garbled, lost, late, delayed, destroyed or misdirected Entries, mail, voice messages, e-mail or any computer errors or malfunctions. No correspondence will be entered into except with entrants requesting Rules by mail or requesting the names of the Prize winners (for which a self-addressed, postage paid envelope must be included). Contest Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, seeding or printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials or data that have been tampered with or altered are void. If for any reason, in the opinion of the Contest Sponsor, in its sole discretion, the Contest is not capable of running as originally planned, or if the administration, security, fairness, integrity or the proper conduct of the Contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond its control, Contest Sponsor reserves the right (subject only to the consent of the Régie des alcools, des courses et des jeux) to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received eligible Entries. Contest Sponsor reserves the right (subject only to the consent of the Régie des alcools, des courses et des jeux) to modify the Rules without materially affecting the terms and conditions hereof. The Contest 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 or to be acting in violation of the Rules or otherwise in a disruptive manner, including any automated, macro, script, robotic or other system(s) or program(s) to enter. Any attempts to deliberately damage the Contest 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 Contest Sponsor reserves the right to seek remedies and damages to the fullest extent of the law. Contest Sponsor shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to an entrant's computer equipment, system, software or any combination thereof, as a result of their participation in this Contest or from downloading any material from the Contest website.
11. Contest is subject to all applicable federal, provincial and municipal laws and regulations. By entering this Contest each entrant consents to the collection, use and distribution of his or her personal information (information that identifies an entrant as an individual, such as home telephone number, age and home address) by the Contest Sponsor for the purposes of implementing, administering and fulfilling this Contest. Contest Sponsor will not sell or transmit this information to third parties except for the purposes of administering this Contest. By entering the Contest, entrants consent to the manner of collection, use and disclosure of personal information as set out in Bell Media Inc.'s Privacy Policy, which is available at bellmedia.ca/about/Media_Privacy.page. Any inquiry concerning the personal information held by the Contest Sponsor should be addressed to Bell Media Inc. at 299 Queen Street West, Toronto, Ontario M5V 2Z5.
12. For Quebec residents, any litigation respecting the conduct or organization of this Contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.
13. In the event of any discrepancy or inconsistency between the terms and conditions of the 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 Rules shall prevail, govern and control. In the event of any discrepancy or inconsistency between the English and French version of the Rules, the English version shall prevail.

14. All intellectual property, including but not limited to trade-marks, trade-names, logos, designs, promotional materials, web pages, source codes, drawings, illustrations, slogans and representations are owned by the Contest Sponsor and/or its 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.