The "CFIB® Cybersecurity Academy Contest" (the "Contest") Description:

Enter for up to six chances to win either one national grand prize or one regional cash prize by completing CFIB's Cybersecurity Academy courses.

How to Enter:

- 1. Complete courses within CFIB's Cybersecurity Academy (each, a "Course"), accessed through the CFIB member portal.
- 2. Participants (individual independent business owners or their employees) automatically obtain one entry for each Course they complete, up to a maximum of 6 entries (correlating to each of the six courses). Entries will be placed in the grand prize draw and in the regional draw applicable to the participant based on their jurisdiction of residence. However, each entrant can only win a maximum of one (1) prize in total in this Contest.
- 3. Twelve (12) total prizes are available: one national grand prize of \$10,000 and eleven (11) regional prizes of \$500 each. For the regional prizes, one (1) winner will be selected from each of the 10 provinces and one (1) winner will be selected from all entrants located in the three Canadian territories. All twelve prize draws will take place on April 3, 2023, from the eligible entries received by the end of the Contest Period.

OFFICIAL CONTEST RULES

THIS CONTEST IS OPEN TO ELIGIBLE LEGAL RESIDENTS OF CANADA ONLY AND IS GOVERNED BY CANADIAN LAW.

1. CONTEST PERIOD:

The Contest is open from 9:00 am ET on December 6, 2022 Eastern Time ("ET") to 11:59 pm ET on March 31, 2023 (the "Contest Period").

2. ELIGIBILITY:

The Contest is open to all legal residents of Canada who: a) have reached the age of majority in their province or territory of residence at the time of entry; and, b) are not employees, contractors, officers, directors, shareholders, representatives or agents (and those with whom such persons are domiciled, whether related or not) of the Canadian Federation of Independent Business ("CFIB") its parent companies, subsidiaries, affiliates, prize suppliers, advertising/promotion agencies, and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest (collectively, the "Contest Parties").

3. HOW TO ENTER:

NO PURCHASE NECESSARY.

Participants (independent business owners or their employees) automatically obtain one entry for each Course in the CFIB Cybersecurity Academy they complete, up to a maximum of 6 entries (correlating to each of the six courses). Entries will be placed in the grand prize draw and in the regional draw applicable to the participant based on their jurisdiction of residence. However, each entrant can only

^{*}Definitions included in the Official Contest Rules. See below for complete details.

win a maximum of one (1) prize in total in this Contest. CFIB will reach out to entrants using their contact details within their CFIB member account.

(i) **PRIZES**:

There are twelve (12) prizes available to be won during the Contest Period. Prizes include: one national grand prize of \$10,000 and eleven (11) regional prizes of \$500 each. For the regional prizes, one (1) winner will be selected from each of the 10 provinces and one (1) winner will be selected from all entrants located in the three Canadian territories.

Each entrant can only win a maximum of one (1) prize in total in this Contest. In the event that an individual is selected for both the national prize and a regional prize, they will be awarded the national grand prize and another draw will take place for the regional prize.

Prizes must be accepted as awarded and may not be substituted or transferred, except at CFIB's sole discretion. CFIB reserves the right, at its sole discretion, to substitute a prize of greater or equivalent monetary value if a prize cannot be awarded as described for any reason. Prizes will be delivered to one (1) address in Canada for each of verified winners. CFIB will not replace any lost or stolen prizes. Any other costs or expenses associated with the prizes not specified herein will be the responsibility of selected winners.

CFIB is wholly responsible for the rules, administration, and execution of the Contest, including awarding and distribution of all prizing. Product names, logos, brands, and other trademarks featured are the property of their respective trademark holders.

PRIZE DRAWS SCHEDULE

One draw per prize will take place on April 3, 2023 from the entries received by the end of the Contest Period, at 4141 Yonge St, North York, ON M2P 2A6 for the purpose of selecting one (1) grand prize winner and eleven (11) regional prize winners (consisting of one prize for each of the ten provinces and one prize in total for the three Canadian territories), subject to satisfying the prize claim conditions below. Odds of winning depend on the number of eligible entries received during the entire Contest Period nationally for the grand prize draw, and within each province or within the three territories (in the aggregate) for the regional draws.

4. PRIZE AWARDS:

If you are selected as eligible to win a prize, you will be contacted by email or phone within three (3) business days from the Draw Date identified above, using the contact details provided in their CFIB member account. You will be sent a Declaration and Release Form by CFIB. In order to win a prize, a selected entrant must correctly answer, unaided, a time-limited mathematical skill-testing question, as provided on the Declaration and Release Form. CFIB reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law. In addition, a selected entrant must complete and sign a Declaration and Release Form including agreeing to the terms and conditions of the Declaration and Release Form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the prize as

awarded; (iii) releases the Contest Parties and each of their respective officers, directors, agents, representatives, successors and assigns (collectively, the "Releasees") from any and all liability in connection with the Contest, his/her participation therein and/or the awarding and use/misuse of the prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her 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 CFIB any manner whatsoever, including print, broadcast or the Internet.

Failure by a selected entrant to: (i) respond to CFIB within twenty-four (24) hours from the time when CFIB sends the request; (ii) correctly answer the skill-testing question; (iii) properly complete the Declaration and Release Form and return it by email to CFIB within three (3) business days from the time it is marked as having been sent to the entrant by CFIB; (iv) accept the prize for any reason; or (v) comply with the Rules will result in disqualification, forfeiture of the prize and, at CFIB's sole discretion selection of an alternate eligible entrant who will be subject to disqualification in the same manner.

5. GENERAL CONDITIONS:

The Releasees assume no responsibility for lost, delayed, incomplete, incompatible or misdirected entries. The Releasees will not be liable for: (i) any failure of the Website or any other website or application during the Contest; (ii) any technical malfunction or other problems relating to any telephone network or lines, computer online systems, servers, access providers, computer equipment or software; (iii) the failure of any entry to be received for any reason, including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury related to or resulting from participating in the Contest or access to the Website; and/or (v) any combination of the above.

All entries are subject to verification at any time. CFIB reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to CFIB – including, without limitation, government issued photo identification) to participate in this Contest.

By entering the Contest, each entrant consents to the collection, use and distribution of his/her personal information (information that identifies an entrant as an individual, such as telephone number or home address) by CFIB or its agents only for the purpose of implementing, administering and fulfilling the Contest in accordance with its privacy policy at https://www.cfib-fcei.ca/en/privacy-policy, unless the entrant otherwise agrees.

Any and all taxes on any prize awarded, including income taxes, and any incidental expenses associated with collection of the prize, are the sole responsibility of the winner.

By entering the Contest, the winner releases the Releasees from any and all actions, proceedings, suits, liability, losses, costs, expenses (including legal fees and disbursements), damages, demands and claims of any kind, including direct, indirect, incidental, consequential or punitive damages, arising out of, or in connection with, this Contest and the awarding of any prize, now or in the future.

If any provision of these Contest Rules is determined to be invalid or otherwise unenforceable, then the Contest Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

CFIB reserves the right, subject to the approval of the Régie des alcools, des courses et des jeux (the "Régie") with respect to legal residents of Quebec, to withdraw, amend or suspend the Contest (or to amend these Rules) in any way, 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 CFIB that interferes with the proper conduct of the Contest as contemplated by these Rules. Any attempt to deliberately damage the Website, or any other website or application, or to undermine the legitimate operation of the Contest in any way (as determined by CFIB in its sole and absolute discretion) is a violation of criminal and civil laws and should such an attempt be made, CFIB reserves the right to seek remedies and damages to the fullest extent permitted by law. ANYONE DETERMINED TO BE IN VIOLATION OF THE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF CFIB AT ANY TIME.

CFIB, subject to the approval of the Régie with respect to legal residents of Quebec, reserves the right to cancel, amend or suspend the Contest, or to amend these Rules, without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason. If due to printing, production, online, internet, computer or other error of any kind, more prizes are claimed than intended to be distributed or awarded according to these Rules, then, in addition to having the right to terminate the Contest immediately, CFIB reserves the right, in its sole and absolute discretion, to rescind invalid prize claims and/or conduct a random draw from amongst all eligible prize claimants to award the correct number of prizes. In no event will CFIB be liable for more than the stated number of prizes as set forth in these Rules. CFIB reserves the right, in its sole and absolute discretion, and for any reason, to substitute any prize with a prize of equal or greater approximate value, including, without limitation, but CFIB's sole and absolute discretion, a cash award. If any provision of these Rules is determined to be invalid or otherwise unenforceable, then the Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. CFIB reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law.

CFIB, subject to the consent of the Régie with respect to legal residents of Quebec, reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in the Rules, to the extent necessary, for purposes of verifying compliance by any entry with the Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of CFIB, and in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

For legal residents of Quebec: any litigation respecting the conduct or organisation of a publicity contest may be submitted to the Régie for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie for the purpose of helping the parties reach a settlement.

The Contest is subject to all applicable federal, provincial and municipal laws.

6. LANGUAGE DISCREPANCY

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, including, and/or point of sale, television, print or online advertising, the terms and conditions of the Rules shall prevail, govern

and control. In case of any discrepancy between the French and English versions of the Rules, the English version shall prevail.

CFIB is a registered trade-mark of the Canadian Federation of Independent Business.