

Switch to the Virtual Card Contest



CONTEST RULES

1. ORGANIZER AND PERIOD

- 1.1 The **Switch to the Virtual Card** contest (hereinafter the “**Contest**”), organized by the Fédération de l’Âge d’Or du Québec (hereinafter the “**Organizer**”), runs from December 1, 2025, at 12:00 a.m. to March 31, 2026, at 11:59 p.m., the participation deadline (hereinafter the “**Contest Period**”).

The **Organizer** reserves the right to allow its subsidiaries, affiliated companies, and their board members, officers, employees, agents, representatives, and respective advertising or promotional agencies (“**Agents**”) to perform any or all tasks necessary for the administration of the **Contest**.

2. ELIGIBILITY

- 2.1 To be eligible for this **Contest**, a person must: a) hold a FADOQ virtual membership card during the **Contest Period** or b) choose the FADOQ virtual membership card when joining or renewing during the **Contest Period**.
- 2.2 The following individuals are not eligible for the **Contest**: employees, agents, and representatives of the **Organizer** or its subsidiaries, its advertising or promotional agencies, its partners, and any other individual directly involved in the administration of the **Contest**.

3. HOW TO ENTER

- 3.1. To have a chance to win, a person must join FADOQ and select the FADOQ virtual membership card during the Contest Period or a FADOQ member must renew their membership and select the virtual membership card during the Contest Period or hold a FADOQ virtual membership card throughout the Contest Period.
- 3.2. For more information on the FADOQ membership renewal process, call 1 800-544-9058 or visit <http://www.fadoq.ca/en/join-now>.

4. PRIZES

- 4.1 EIGHT cheques or electronic fund transfers valued at \$250 each (hereinafter the “**Prizes**”) will be drawn among eligible members as described in Section 2.
- 4.2 The total value of the **Contest** is \$2,000.

5. DRAWS

- 5.1 Drawings will be held on the first Wednesday of each month, from January 7, 2026, to April 7, 2026, at 1:30 p.m. (for a total of eight draws).
- 5.2 All drawings will be conducted by random selection.
- 5.3 The first draw of each month is reserved for members who hold a FADOQ virtual membership card for the entire **Contest Period**. The second draw of each month is reserved for members who selected the FADOQ virtual membership card when joining or renewing during the month covered by the draw.

5.4 Drawings will take place at the Organizer's offices located at 7665, boul. Lacordaire, Montréal, Québec, H1S 2A7, Canada.

6. CLAIMING PRIZES

- 6.1 To be declared winners and receive their prizes, entrants whose names are drawn must:
 - a) Meet the entry and eligibility conditions set out in these rules. Failure to comply with one or more of these conditions will result in automatic disqualification and another draw will be held to determine a new winner and,
 - b) Be reached by the **Organizer** by phone within seven (7) days of the draw. It is the responsibility of each entrant to provide a valid phone number where they can be reached between 9 a.m. and 5 p.m. If, for any reason, the **Organizer** is unable to contact any entrant drawn within seven (7) days of the draw, the **Organizer** will hold as many new draws as necessary among the eligible entries to award the **Prize**.
- 6.2 A selected participant who refuses to accept the **Prize** as awarded releases the **Organizer** from any obligation related to that **Prize**.
- 6.3 **Prizes** will be mailed to the address listed in the winner's membership file if the payment method chosen is cheque. If the winner chooses electronic fund transfer, a payment notification will be sent by email.
- 6.4 Each **Prize** must be accepted as described in these Rules and as awarded, and may not be transferred or substituted for another prize.

7. TERMS AND CONDITIONS

- 7.1 Any person who enters or attempts to enter the **Contest** releases the **Organizer**, its affiliated companies, advertising and/or promotional agencies, employees, agents, and representatives from any and all liability for any damage they may suffer as a result of their entry or attempt to enter the **Contest**.
- 7.2 The **Organizer** cannot be held liable in any way whatsoever in the event its inability to act results from circumstances beyond its control or a strike, lockout, or any other labour dispute at its place of business or the places of business of the organizations or companies whose services are used to hold the **Contest**.
- 7.3 By entering the **Contest**, winners authorize the **Organizer** to use their first and last name, photograph, city, FADOQ region, and statement regarding the **Prize** for advertising or other purposes if required, at the **Organizer**'s discretion, in any media and worldwide, without any form of compensation. The winner also agrees that their first and last name, photograph, city, and FADOQ region may be published on the **Contest** webpage without compensation.
- 7.4 The **Organizer** assumes no responsibility for incomplete or unintelligible contact information provided by participants.
- 7.5 Any attempt to enter the **Contest** using electronic, computer, or other means that are contrary to the spirit of the **Contest** (e.g., hacking, mass emails, etc.) will be automatically rejected and may be reported to the appropriate legal authorities. Automated entries will be flagged and rejected.

- 7.6. The **Organizer** will not be liable for any problems, including, but not limited to: technical failure of telephone networks or lines, online computer systems, servers, or providers, or computer equipment, software, or any other issue resulting directly or indirectly from a computer virus, worm, bug, or problem in sending emails to the **Organizer**, for any reason, including, but not limited to, congestion on the Internet or a website or a combination of the two. The **Organizer** will not be held liable for any damage to entrants' computer equipment that occurs as a result of their **Contest** entry.
- 7.7 The **Organizer** reserves the right to cancel, terminate, modify, or suspend the **Contest** in whole or in part at its sole discretion in the event of any event, technical error, or human inference that could compromise the administration, security, impartiality, or operation of the **Contest** as set out in these rules, subject to the applicable regulations. In no circumstances may the **Organizer**, the advertising or promotional agencies, the suppliers of **Contest** services or **Prizes**, or their employees, agents, or representatives be required to award more **Prizes** than indicated in these rules or award prizes in any manner other than in accordance with these rules. Furthermore, the **Organizer** is not liable for errors or technical difficulties resulting from server, hardware, or software malfunctions, transmission malfunctions, or lost, delayed, or altered data sent by entrants.
- 7.8 Any decision made by the **Organizer** or its representatives regarding the **Contest** is final and binding, subject to any decision by The Small Claims Division at the Court of Quebec regarding matters under its jurisdiction.
- 7.9 Disputes regarding the organization or operation of the **Contest** may be submitted to The Small Claims Division at the Court of Quebec or l'Office de la protection du consommateur for resolution. Any dispute regarding the awarding of Prizes may be submitted to these organisations for the sole purpose of helping the parties reach a settlement.
- 7.10 The names of the **Contest** winners can be obtained between 9 a.m. and 5 p.m. at the **Organizer**'s office no later than twenty (20) days after the draw.
- 7.11 The Contest rules will be available during the entire **Contest Period** at the **Organizer**'s office, located at 7665 boulevard Lacordaire, Montréal, Qc, H1S 2A7 Canada and on the **Organizer**'s website.
- 7.12 All intellectual property and promotional materials (including web pages and source code) are the property of the **Organizer** or its subsidiaries. All rights reserved. Unauthorized copying or use of copyrighted materials or trademarks without the express written consent of their owner is strictly prohibited.