



Oaken Financial “Minutes2Money” Game – Terms & Conditions

Official Game Rules and Regulations

By registering in Oaken Financials' “Minutes2Money” Game (the “**Game**”), entrants agree to abide by these Official Game Rules and Regulations (the “**Rules**”) and the decision of Oaken Financial (the “**Sponsor**”), which are final and binding.

Game Period

Oaken Financial “Minutes2Money” Game begins on August 15, 2022, at 09:00 a.m. Eastern Time and ends on September 19, 2022, at 11:59pm Eastern Time (the “**Game Period**”).

Eligibility

The Game is open to Canadian residents (excluding residents of Quebec) who (i) are Canadian residents for tax purposes, (ii) are of the age of majority in their jurisdiction of residence as of the date of entry, and (iii) must have completed their registration (your “**Registration**”) of game, meaning your Registration has been fully completed, submitted, and received by the Sponsor.

How to Register

No purchase necessary to enter the Game.

To register, visit <https://oakenminutes2money.com/login.html> (the “**Game Website**”) during the Game Period and follow the on-screen instructions to complete the registration process, which will require you to:

- a) Provide your first name, last name, email address, phone number Create a username and password (to be used to log in on the website to enter the Game) By signing in you agree to be legally bound by the terms and conditions of these Rules. Once you have provided all the required information, click the ‘Continue’ button to complete your Registration.
- b) To be eligible, your Registration must be fully completed, submitted, and received during the Game Period. If you complete your Registration in accordance with these Rules (as determined by the Sponsor in its sole and absolute discretion), you will receive one (1) Game entry (an “Entry”).

How to Earn Additional Entries

Once you have registered for the Game, login to the Game Website and you will be presented with the Game introduction page (the “Intro Page”). From the Intro Page, you can follow the on-screen instructions to receive additional Entries by performing the following Game activities during the Game Period:

1. Sign Up for Emails: You will be awarded fifteen (15) additional Entries if you sign up to receive promotional communications from the Sponsor during the Registration process or upon revisiting the Website during the Game Period. You may withdraw your consent to receive such email communications without affecting your eligibility in this Game (for details on how to withdraw your consent, please consult the Sponsor’s Privacy Policy, which is available at hometruster.ca/privacy). This section does not limit any other consent(s) that an



individual may provide the Sponsor in relation to the collection, use and/or disclosure of their personal information. You may only earn a maximum of fifteen (15) additional Entries via this option.

2. Entering Social Media Weekly Codes: You will be awarded three (3) additional Entries for each unique social media code you enter via the Game Website during the Game Period. Social media codes will be released on Facebook (facebook.com/OakenFinancial), Instagram (instagram.com/oaken_financial/) and Twitter (twitter.com/oakenfinancial) on August 22, 2022, August 29, 2022, September 5, 2022, and September 12 2022 (all as determined by the Sponsor in its sole and absolute discretion). You may only enter any unique social code once and you may only earn a maximum of nine (9) Entries during the Game Period pursuant to this option.

How to Earn Points

Oaken's Minutes2Money Game: To play Oaken's Minutes2Money Game (the "Game"), select the 'play now' button. Once you have selected to play the Game, you will be asked a maximum of 72 questions.

- a. For each Question, if you select the correct answer from
 - i. Questions 1 through 4, you will be rewarded 2 Points ("Game Points") for each Correct Answer.
 - ii. Questions 5 through 9, you will be rewarded 4 Points for each Correct Answer.
 - iii. Questions 10 through 14, you will be rewarded 6 Points for each Correct Answer.
 - iv. Questions 15 through 19, you will be rewarded 8 Points for each Correct Answer.
 - v. Questions 20 through 24, you will be rewarded 10 Points for each Correct Answer.
 - vi. Questions 25 through 29, you will be rewarded 12 Points for each Correct Answer.
 - vii. Questions 30 through 34, you will be rewarded 14 Points for each Correct Answer.
 - viii. Questions 35 through 39, you will be rewarded 16 Points for each Correct Answer.
 - ix. Questions 40 through 44, you will be rewarded 18 Points for each Correct Answer.
 - x. Questions 45 through 49, you will be rewarded 20 Points for each Correct Answer.
 - xi. Questions 50 through 54, you will be rewarded 22 Points for each Correct Answer.
 - xii. Questions 55 through 59, you will be rewarded 24 Points for each Correct Answer.
 - xiii. Questions 60 through 64, you will be rewarded 26 Points for Correct Answer.
 - xiv. Questions 65 through 69, you will be rewarded 28 Points for Correct Answer.
 - xv. Questions 70 through 72, you will be rewarded 30 Points for Correct Answer.

For each Correct Answer, you will be allowed to quit the Game and keep the Entries you received up until that point or select to continue the Game to answer another Question.



- b. In addition, you may receive additional points (“Bonus Points”) (which are cumulative in respect of an iteration of the Game) in connection with an uninterrupted series of Correct Answers. If you select:
- i. three (3) Correct Answers in a row, you will receive ten (10) Bonus Points
 - ii. six (6) Correct Answers in a row, you will receive twenty (20) Bonus Points
 - iii. nine (9) Correct Answers in a row, you will receive thirty (30) Bonus Points;
 - iv. twelve (12) Correct Answers in a row, you will receive forty (40) Bonus Points;
 - v. fifteen (15) Correct Answers in a row, you will receive fifty (50) Bonus Points;
 - vi. eighteen (18) Correct Answers in a row, you will receive one hundred (100) Bonus Points.
 - vii. twenty-one (21) Correct Answers in a row, you will receive one hundred and fifty (150) Bonus Points
 - viii. twenty-four (24) Correct Answers in a row, you will receive two hundred (200) Bonus Points
 - ix. twenty-seven (27) Correct Answers in a row, you will receive two hundred and fifty (250) Bonus Points
 - x. thirty (30) Correct Answers in a row, you will receive three hundred (300) Bonus Points
 - xi. thirty-three (33) Correct Answers in a row, you will receive four hundred (400) Bonus Points
 - xii. thirty-six (36) Correct Answers in a row, you will receive five hundred (500) Bonus Points
 - xiii. thirty-nine (39) Correct Answers in a row, you will receive six hundred (600) Bonus Points
 - xiv. forty-two (42) Correct Answers in a row, you will receive seven hundred (700) Bonus Points
 - xv. forty-five (45) Correct Answers in a row, you will receive eight hundred (800) Bonus Points
 - xvi. forty-eight (48) Correct Answers in a row, you will receive one thousand (1000) Bonus Points
 - xvii. fifty (51) Correct Answers in a row, you will receive one thousand two hundred (1200) Bonus Points
 - xviii. fifty -four (54) Correct Answers in a row, you will receive one thousand four hundred (1400) Bonus Points
 - xix. fifty -seven (57) Correct Answers in a row, you will receive one thousand six hundred (1600) Bonus Points
 - xx. sixty (60) Correct Answers in a row, you will receive one thousand eight hundred (1800) Bonus Points
 - xxi. sixty-three (63) Correct Answers in a row, you will receive two thousand (2000) Bonus Points



- xxii. sixty-six (66) Correct Answers in a row, you will receive two thousand two hundred (2200) Bonus Points
- xxiii. sixty-nine (69) Correct Answers in a row, you will receive two thousand four hundred (2400) Bonus Points
- xxiv. seventy-two (72) Correct Answers in a row, you will receive two thousand eight hundred (2800) Bonus Points

There are twenty-one thousand six hundred and eighty-eight (21688) maximum points that can be accumulated in a single session. The Game Questions, the relevant Correct Answers and Incorrect Answers have been developed by the Sponsor to reflect accurate and timely content with the aims of the Game in mind and are not subject to challenge.

- c. If you select an incorrect answer, you will not receive any Points (and will return to score of 0)

The Prizes

The first-place prize of a \$2,000 (Canadian dollars) Oaken Financial GIC will be set up in the name of the first-place prize winner. The second-place prize of a \$1,500 (Canadian Dollars) Oaken Financial GIC will be set up in the name of the second-place prize winner. The third-place prize of a \$1,000 (Canadian dollars) Oaken Financial GIC will be set up in the name of the third-place prize winner. Winners will nominate the type of plan and length of term preferred for the investments and will be required to complete corresponding application forms. The winners must accept same terms and conditions that apply to the specific plan selected, as detailed on the application form in order to receive their prize.

Each Prize must be accepted as awarded and is not transferable, assignable, or convertible to cash. The Sponsor reserves the right, in its sole and absolute discretion, to substitute any Prize, or a component thereof, with a prize of equal or greater value, for whatever the reason. All the features and characteristics of the Prizes, unless otherwise explicitly provided herein, are at the Sponsor's sole discretion. Limit of one (1) Prize per person.

Game Draw

The Game Period begins on August 15, 2022, at 09:00 a.m. Eastern Time and ends on September 19, 2022, at 11:59pm Eastern Time. A random draw will be conducted on September 20, 2022, from all eligible entries received during the Game Period. First draw is for first place prize, second draw is for second place prize and third draw is for third place prize. The odds of winning a Prize will depend on the number of eligible Entries received during the Game Period in accordance with these Rules.

Selection of Winner

Before being declared A CONFIRMED PRIZE winner, each potential Prize winner will be reached out to by the Sponsor via email and required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid; (b) sign and return within seven (7) days of notification a declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize as awarded; (iii) releases Game Parties and each of their respective officers, directors, employees, agents, representatives, successors and assigns (collectively, the "Releasees") from any and all liability in connection with this Game, his/her participation therein and/or the awarding and use/misuse of the Prize or any portion thereof. If a potential Prize winner: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed declaration and release form within the specified time; and/or (c) cannot accept the Prize as awarded (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 and absolute discretion, to randomly



select an alternate eligible entrant from among the remaining Entries (in which case the foregoing provisions of this section shall apply to such new potential Prize winner, with the necessary amendments).

Privacy

The Game is in no way sponsored, endorsed or administered by, or associated with any social media platform (including Twitter, Instagram and Facebook) (each, a “**Social Platform**”). Any questions, comments or complaints regarding the Game must be directed to the Sponsor and not to a Social Platform. Each Social Platform is hereby completely released of all liability by each entrant in this Game.

Privacy Agreement

The Sponsor is collecting personal information about entrants for the sole purpose of administering this Game. The Sponsor will collect your personal information to assist in administering this Game and to market its products and services to you, and will collect, use, and disclose your personal information as set out in its Privacy Code available at hometrusted.ca/privacy.

By entering this Game, each entrant expressly consents to the collection, use, disclosure and storage of their personal information for the purpose of administering the Game and as outlined in the Sponsor’s privacy policy (which is available at hometrusted.ca/privacy). You may withdraw consent to use your personal information at any time. Your use of Twitter is subject to the Twitter Privacy Policy (available at: twitter.com/privacy). Your use of Facebook and Instagram is subject to the Facebook Privacy Policy (available at: facebook.com/privacy/explanation). Oaken Financial will not communicate information (including marketing communications) to any entrant, unless otherwise expressly consented to by the entrant, or for the purpose of confirming a potential Prize winner (outlined above in section 7) or otherwise to administer this Game in accordance with these Rules.

Agreement

The act of entering the Game constitutes acceptance of the Game rules and the decisions of the Game judges, which decisions shall be final and binding upon all entrants. The Sponsor reserves the right to cancel or modify the Game or the Game Rules at any time without notice. The confirmed winners of the Game, agrees to have their names used by the Sponsor for marketing purposes. All prizes must be accepted as awarded and cannot be exchanged for anything else.

Applicable Laws

This Game is subject to all applicable federal, provincial and municipal laws. Except where prohibited by law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Game Rules and Regulations, or the rights and obligations of entrant and Sponsor in connection with the Game, shall be governed by, and construed in accordance with, the substantive laws of the Province of Ontario without regard to Ontario conflicts of law principles. Residents of Quebec are not eligible for entry to this game. All entrants consent to the jurisdiction and venue of the Province of Ontario.



1-855-OAKEN-22 (625-3622)
oaken.com | service@oaken.com

Vancouver | Calgary | Toronto | Halifax

Oaken Financial is a trademark of
Home Bank, member of CDIC