

Terms and Conditions for #12DaysOfMagic Contest

The contest #12DaysOfMagic is sponsored by LowestRates.ca and administered by LowestRates.ca. The contest begins on December 13th, 2018 at 9 AM ET and ends on December 24th, 2018 at 4 PM ET.

No purchase necessary to enter or win. To be eligible to win, you must answer the personal finance multiple choice questions correctly and agree to receiving promotional communications from LowestRates.ca. (Note: You can unsubscribe from receiving such communications at any time without impacting your chances of winning in this contest.)

By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and Administrator. Void where prohibited by law.

Contest is open to legal residents of Canada who have reached the age of majority in their respective province or territory of residence at the time of entry. Employees or contractors of the Sponsor(s) and immediate family members of, and any persons domiciled with any such employees or contractors, are not eligible to enter.

For residents of Quebec: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.

The winners will be chosen at random and there will be one winner per day during the #12DaysOfMagic. The odds of winning will depend on the number of entries received. The winner of the day will be sent an email the following day, and will have one week to respond. If no response is received within one week, another winner will be chosen. For the big draw Raptors tickets prize, the winner will be chosen at random on December 25th and will have two weeks to respond. If no answer is received within two weeks, another winner will be chosen. Administrators are not responsible for prize fulfillment nor for any technical failures. Winning entry will be verified.

Facebook, Instagram, Pinterest, Twitter, LinkedIn and/or Google+ are in no way associated with the #12DaysOfMagic contest. If applicable, social media posts (such as, but not limited to, tweets, Instagram posts and Facebook posts) must be PUBLIC to be eligible. A reply to the

winning email is required within two weeks before a new winner is chosen. The winner's entries will be verified.

Residents of Canada will be required to enter a skill-testing question to claim their prize.

Administrators and sponsors reserve the right to publish winner's first name and last initial.

Contact information for sponsor(s), if applicable, can be found in the contest text via website links. Retail value of prizes is listed in the contest text. Images included in the giveaway post may not depict the exact prize, and are for illustrative purposes only.

Please contact info@lowestrates.ca for any questions.

The Terms and Conditions for #12DaysOfMagic Contest were last updated: December 12, 2018