



## MOGO \$5,000 CONTEST

### Official Rules & Regulations

#### A. ELIGIBILITY CRITERIA

This contest (the “**Contest**”) is open to all legal residents of Canada (excluding Quebec) who have reached the age of majority in their province of residence at the time of entry and otherwise meet the following eligibility criteria:

1. Be a MogoMember that: (a) has passed Mogo Finance Technology Inc.’s (“**Mogo**”) Know Your Client requirements; (b) has been granted access to the MogoAccount dashboard by Mogo; (c) has not otherwise been flagged for actual or suspected fraudulent activity by Mogo in its sole and absolute discretion; and (d) is not in default of your obligations with respect to any one or more of the products and/or services available through the MogoAccount;
2. Have an iOS or Android device with the free MogoApp installed on it;
3. Have a free Bitcoin and Rewards Account (formerly known as MogoCrypto) activated by reading and agreeing to the MogoCrypto Terms and Conditions; and
4. Have a valid e-mail address associated with your free MogoAccount.

(collectively, the “**Eligibility Criteria**”).

NO PURCHASE NECESSARY. This Contest is open to MogoMembers who meet the Eligibility Criteria. This Contest is not open to employees of Mogo or any of its subsidiaries, or members of the immediate families of such employees or any person with whom such employee is domiciled. This Contest is void where prohibited by law.

**MOGO RESERVES THE RIGHT, IN ITS SOLE AND ABSOLUTE DISCRETION, TO MODIFY OR TERMINATE THIS CONTEST AT ANY TIME WITHOUT NOTICE.**

#### B. PRIZE AND CONTEST PERIOD

There will be one (1) prize available to be won on the Draw Date consisting of a \$5,000 loaded to the winning MogoMember’s Bitcoin and Rewards (MogoCrypto) Account. The value of all prizes is \$5,000. The prize will be loaded to the winning MogoMember’s Bitcoin and Rewards Account and may be subject to a two-week withdraw hold period. There will be no alterations or substitutions of prizes or the prize delivery method.

The Contest will begin on January 1, 2021 at 12:00AM pacific time and will end on January 31, 2021 at 11:59:59PM pacific time (the “**Contest Period**”). The winner of the prize will be drawn in accordance with these Rules on or about February 2, 2021 (the “**Draw Date**”). Mogo reserves the right to change the Draw Date at any time, without notice, in its sole discretion.

## C. HOW TO ENTER

**Free entry:** You will automatically receive one entry to win a prize on the Draw Date, if you meet the Eligibility Criteria at 11:59 p.m. PT on January 31, 2021 (the “**Free Entry**”).

**Additional entry methods:** In addition to receiving your Free Entry, you will automatically receive the additional entries in the amount set out below if you meet the Eligibility Criteria and the corresponding additional entry criteria (the “**Additional Entry Criteria**”) as of 11:59 p.m. PT on January 31, 2021:

	<b>Additional Entry Criteria</b>	<b>Number of additional entries</b>
1.	Bought or sold \$100 or more on a bitcoin transaction through MogoCrypto between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	100
2.	Bought or sold \$1,000 or more on a bitcoin transaction through MogoCrypto between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	1,000
3.	Logged into your credit score dashboard to check your credit score between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	100
4.	Have MogoProtect activated.	100
5.	Referred one friend to Mogo using your unique referral link available in your MogoAccount that has become a MogoMember, including by passing Mogo’s identity verification process between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	100
6.	Referred ten friends to Mogo using your unique referral link available in your MogoAccount that has become a MogoMember, including by passing Mogo’s identity verification process between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	1,000
7.	Spent \$300-\$500 on you MogoCard between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	100
8.	Spent \$501-\$1,000 on your MogoCard between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	1,000
9.	Spent \$1,001+ on your MogoCard between January 1, 2021 at 12:00am PT and 11:59pm PT on January 31, 2021.	2,000
10.	Your credit score (according to your Equifax free credit score available through your MogoAccount) increases from the preceding month’s credit score update when it is updated on January 1, 2021.	100

**Bonus Entries:** In addition to the entry methods set out herein, Mogo may offer other additional “bonus” options for entry from time to time (“**Bonus Entries**”). Such additional Bonus Entry methods



may be communicated to you by email or push notifications. You will receive the number of additional entries specified in such notification provided that Mogo determines that you have complied with all of the corresponding specified entry terms or conditions.

**D. ODDS OF WINNING, WINNER SELECTION AND PRIZE REDEMPTION**

1. Odds of winning a prize depend on the total number of eligible entries received.
2. On or about the Draw Date, one (1) eligible entry will be selected by a random draw from all eligible entries to win a prize. Each selected entry is referred in these rules as a **"Potential Winner"**.
3. After selecting a Potential Winner, Mogo, acting reasonably, will attempt to contact the Potential Winner by sending a notification email (the **"Notification Email"**) to the email address associated with the Potential Winner's MogoAccount.
4. To be declared a winner, a Potential Winner must respond to the Notification Email and do all of the following within three (3) days of the date that Mogo sent the Notification Email:
  - a. Correctly answer a mathematical skill-testing question;
  - b. Sign a full release and indemnity form prepared by Mogo acknowledging and confirming that:
    - i. They have read, understood and agree to these Rules.
    - ii. They are eligible for the Contest and have complied with the Rules.
    - iii. They grant all necessary consents.
    - iv. They accept the applicable Prize, as offered; and
  - c. Send Mogo a scanned copy of one (1) piece of government issued photo identification to verify their identity;

Mogo reserves the right to request such other reasonable information or documentation from a Potential Winner as it deems necessary in order to properly administer this Contest.

If a Potential Winner does not fully comply with the terms of this section within three (3) days of the date that Mogo sent the Notification Email, or if Mogo determines that a Potential Winner has not complied with these Rules or is otherwise ineligible to receive a prize, in Mogo's sole and absolute discretion, then that Potential Winner will be disqualified, will not receive a prize, and another entrant may be selected until such time as an entrant satisfies the terms of these Rules. Mogo is not responsible for the failure for any reason whatsoever of a Potential Winner to receive the notification email or for Mogo to receive a Potential Winner's response.

5. **ALL DECISIONS OF MOGO ARE FINAL AND BINDING IN ALL MATTERS RELATING TO THIS CONTEST. THE WINNER WILL RECEIVE NO COMPENSATION, CREDIT OR PRIZE OTHER THAN AS DISCLOSED IN THESE RULES AND REGULATIONS.**

**E. ENTRY CONDITIONS AND RELEASE AND INDEMNITY**

By entering this Contest, you agree to (a) fully and unconditionally comply with and be bound by these Rules and Regulations and Mogo's decisions which are binding and final in all matters

relating to this Contest and (b) release, indemnify and hold harmless each of Mogo and its affiliates and related third parties, advertising and promotional agencies, Instagram, and each of their respective shareholders, directors, officers, employees, agents, dealers, representatives, successors and assigns (collectively, the “**Released Parties**”) from any liability, claim or damage (including but not limited to personal injury, bodily injury, disability, death, third party intellectual property rights, copyright infringement, identity theft, privacy and defamation actions, misappropriation of likeness actions, property damage and loss or damage of any other kind) arising directly or indirectly, in whole or in part, from or in connection with this Contest or your participation in the Contest or in any contest-related activities, or any breach by you of your obligations, or any use, collection, storage and disclosure of your personal information, or, if declared a winner, a prize (including the use and misuse of any prize). You will indemnify and hold each of the Released Parties harmless in the event it is discovered that you have departed from or not fully complied with any of these Rules and Regulations. This release and indemnity will continue in force following the termination of the Contest and/or the awarding of any Prize.

#### F. GENERAL

1. Neither Mogo nor any of its subsidiaries or affiliates assumes any responsibility or bears any liability whatsoever in any way for (i) any participation in this Contest; (ii) any entries that are delayed, stolen, misdirected, lost, destroyed or damaged; (iii) any failure or slowdown of programs or software supporting, connected to or related to this Contest; (iv) any problems or technical malfunctions of any kind, including without limitation computer systems, servers, equipment or software, however caused; or (v) any inability of any winner to accept a Prize for any reason.
2. Mogo reserves the right to modify, amend, withdraw, or terminate this Contest and to modify these Rules and Regulations at any time, including the methods of entry and the maximum allowable number of entries per entrant, and/or the Draw Dates, without prior notice, subject to applicable laws. All Contest entries become the property of Mogo and its subsidiaries and affiliates and none will be returned. This Contest is subject to applicable federal, provincial or municipal laws and regulations. A Prize is non-transferable and must be accepted as awarded.
3. Mogo is not responsible for typographical or other errors in the offer or administration of this Contest, including but not limited to: errors in advertising, these Rules and Regulations, the selection and announcement of the winner, or the distribution of a Prize.
4. Any claim or legal action arising or occurring with respect to the Contest, or the awarding, acceptance, use, or misuse of the Prize, will be governed exclusively by British Columbia law, and will be resolved exclusively in either the federal or provincial courts located in Vancouver, British Columbia.
5. **PRIVACY / USE OF PERSONAL INFORMATION.** By participating in this Contest, you grant to Mogo and its subsidiaries and affiliates the right to use your personal information for the administration of the Contest, including contacting you if you are a potential winner and the awarding of a Prize, in addition to the other purposes contemplated in these Rules and Regulations. Your personal information will be governed by Mogo’s privacy policy, which is located at <https://www.mogo.ca/privacy-policy>. You hereby agree to provide and allow your first name, last initial, your city and province of residence, your picture and your social media username(s) to be displayed on Mogo’s website (<https://www.mogo.ca/>), Mogo’s Facebook page, Twitter page, and/or Instagram page, and/or related social media and other such marketing or promotional materials prepared by Mogo without additional compensation if you are declared a winner.
6. **This Contest is in no way sponsored, endorsed or administered by, or associated with Apple, Android, Facebook, Twitter or Instagram.** By participating in this Contest,



you understand that you are providing your information to Mogo and not to Apple, Android, Facebook, Twitter or Instagram.

7. Sponsor/Administrator: The Sponsor and Administrator of the Contest is Mogo Finance Technology Inc., 2100-401 W Georgia Street, Vancouver, BC V6B 5A1.