

CONTEST RULES

"Customer Space 2026" Contest Three \$500 RESP scholarships to be won!

1. CONTEST PERIOD

- 1.1 Contest entries will be accepted from **January 1, 2026 at 12:00 a.m. (EST)** until **March 15, 2026 at 11:59 p.m. (EST)** (hereinafter referred to as the "**Contest Period**").
- 1.2 The random draw will take place on **Thursday, March 19, 2026 at 3:00 p.m. (EST)**, at the head office of Kaleido Growth Inc. located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec G1W 0C5.

2. HOW TO ENTER

- 2.1 To be automatically entered in the "Customer Space 2026" Contest, participants must:
 - a) be Kaleido subscribers during the Contest Period;
 - b) log in to their Customer Space at espace.kaleido.ca during the Contest Period.
- 2.2 Subscribers who are not yet registered with Customer Space may enter the contest by registering and then logging into their Customer Space during the Contest Period.
- 2.3 No further action is required on the part of the subscriber, who will then be entered into the draw. Only one entry per customer will be allowed for the entire duration of the contest.
- 2.4 To enter the contest without logging into the Customer Space, eligible customers must legibly handwrite their full name, complete address, telephone number, and the date, and mail everything in a self-addressed envelope with sufficient postage to the following address:

Participation is free of charge

To the attention of the person in charge of Kaleido's
random draw "Customer Space 2026" contest
Kaleido
1035 Wilfrid-Pelletier Avenue, Suite 500
Quebec City, Quebec G1W 0C5

Completed entries must be received **by the last business day of the contest**, i.e. by March 15, 2026 at 11:59 p.m. EST, or they will be deemed invalid. Entries obtained in this way are subject to the same provisions that apply to other entries. The information entered must be legible for the entry to be considered valid. Entries with information that cannot be read by the person responsible for the draw may be disqualified.

- 2.5 No purchase necessary.

3. PARTICIPATION TERMS AND CONDITIONS

- 3.1 The contest is open to Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.
- 3.2 Employees, agents, members of the board of directors, and members of the independent review committee of Kaleido Growth Inc. and the Kaleido Foundation, scholarship plan representatives and regional directors for Kaleido Growth Inc., members of the committee responsible for the random draw, as well as their immediate family (father and mother, brother and sister, children and spouse) and persons with whom they reside are not eligible to participate in this contest.
- 3.3 The odds of winning a prize are based on the number of valid entries received during the Contest Period. Each entry made in accordance with paragraphs 2.1, 2.2, 2.3, and 2.4 is considered a valid entry.
- 3.4 Entries are limited to one entry per person.

4. PRIZE DESCRIPTION

- 4.1 Each of the three (3) prizes (hereinafter referred to as the "Prizes") consists of a contribution of five hundred dollars (\$500) deposited directly into an IDEO+ RESP account in the name of one of the winning customer's (subscriber's) beneficiaries.
- 4.2 If the winning customer does not have an IDEO+ RESP account, a new IDEO+ account must be opened in order to deposit the prize money.
- 4.3 The contribution must remain in the customer's RESP account until the beneficiary is eligible for post-secondary education. The prize will become the sole property of the winner only at that time.
- 4.4 In the event that it is no longer possible to deposit an additional amount into a beneficiary's account (for example, if the total contribution limit of \$50,000 per beneficiary has been reached), a cash amount of \$500 will be given directly to the beneficiary chosen by the subscriber.

5. AWARDING OF THE PRIZE

- 5.1 During the random draw, three (3) winners will be selected from all entries received during the Contest Period from Kaleido participants residing in Quebec and New Brunswick.
- 5.2 Kaleido Growth Inc. will contact the winners by phone or e-mail within fifteen (15) business days of the draw.
- 5.3 To be declared a winner, the participant must correctly answer a simple mathematical question. If the designated winner is unable to correctly answer the mathematical skill-testing question or cannot be reached within fifteen (15) business days of the draw date, their entry will be cancelled and another entry will be drawn at random until all prizes have been awarded.
- 5.4 The winner may contact Kaleido Growth Inc. by e-mail at info@kaleido.ca within fifteen (15) business days of being contacted by Kaleido.
- 5.5 Should the winner be unable to reach the person in charge of the draw by phone or e-mail, they may claim their Prize by writing to:

Kaleido Growth Inc.
1035 Wilfrid-Pelletier Avenue, Suite 500
Quebec City, Quebec G1W 0C5

- 5.6 It typically takes 4 to 6 weeks following acceptance of the award for the \$500 RESP to be deposited into the beneficiary's account.

6. OTHER TERMS AND CONDITIONS

- 6.1 By accepting the prize, the winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use their name and/or image, including their photo and/or voice, and place of residence (city and province only) for advertising purposes related to this contest, without compensation. Participants who do not wish to be publicly identified are free to decline the prize.
- 6.2 The winner will be required to sign a document attesting to their eligibility and compliance with these rules and must return it, according to the instructions received by e-mail or phone, within the time period clearly indicated on the document.
- 6.3 Each winner releases Kaleido Growth Inc. and the Kaleido Foundation from any liability for damages or losses stemming from participation in this contest or from the awarding, acceptance or use of the **Prize**, as the case may be.
- 6.4 The **Prize** must be accepted as awarded and cannot be exchanged, sold or transferred. No substitution or extension will be granted. The Prize cannot be redeemed for cash.
- 6.5 Refusal to accept the **Prize** releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation toward the winner.
- 6.6 Contest participation implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.
- 6.7 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend the contest and/or modify its conditions without prior notice. Any modification shall not reduce the value of the prizes or adversely affect the chances of participation.
- 6.8 This Contest and its rules are subject to the laws in effect in the Province of Quebec and shall be interpreted pursuant thereto.
- 6.9 The Contest rules are available online at <https://www.kaleido.ca/en/contest/> and can be obtained upon written request sent to:

Kaleido Growth Inc.
1035 Wilfrid-Pelletier Avenue, Suite 500
Quebec City, Quebec G1W 0C5

Kaleido Growth Inc., distributor and manager of the scholarship plans promoted by the Kaleido Foundation.