

ATB Randomly Validating Newsletter Contest (“Contest”) Official Rules

No Purchase Necessary to Enter or Win. Void where prohibited. Eligibility restrictions apply. All entries have an equal chance of winning. See below for Official Rules and complete details.

1. Eligibility

Contest only open to Alberta residents eighteen years of age or older. Employees, directors, agents or contractors of ATB Financial or its subsidiaries, and those living in the same household are not eligible.

2. How to Enter

Receive one Contest entry when you [email the random acts team](#) with suggestions during the Contest Period and fully complete the online entry form in accordance with the instructions provided. Only one online entry per individual or per e-mail address will be accepted for the duration of the Contest Period. Additional entries received from any such individual or e-mail address thereafter will be void.

3. Contest Period

The Contest Period is from 12:00:01 AM local time December 6, 2025 to 11:59:59 PM local time December 13, 2025.

4. Participation

Your email constitutes your consent to participate in this Contest and your consent for ATB Financial, or its agents, to collect and use your name, address and other personal information for the purpose of administering this Contest, for directly marketing to you ATB Financial, and its subsidiaries, products and services (unless you have expressly opted out), and for other uses by ATB Financial as permitted by law. ATB Financial is not responsible for lost, incomplete, illegible, late, misdirected, postage due, or mutilated entries or mail; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines or telephone systems; failures of electronic equipment, computer hardware or software; or inaccurate entry information whether caused by equipment, programming used in this Contest, human processing error, or otherwise. ATB Financial reserves the right, in ATB Financial’s sole discretion, to void any and all entries of an entrant whom ATB Financial believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Contest. The use of automated entry devices is prohibited.

5. Prizes

There is one (1) prize to be awarded.

Prizes as follows:

One (1) gift card for Made Foods Calgary.

6. Winner Selection

Odds of winning are dependent on the number of eligible entries received. On or about December 15, 2025 a selected entrant will be selected in a random drawing at 12:00 PM in Alberta, from among all eligible entries received by ATB Financial whose decision will be final and binding in all matters relating to this Contest. Within the first two business days after the draw, ATB Financial will attempt to contact the selected entrant up to (3) three times during regular business hours by phone. If the contestant cannot be contacted during that time their prize will be forfeited and another entrant will be drawn. Once contacted the selected entrant must correctly answer an unaided, mathematical, time-limited, skill testing question to be administered by phone to win.

7. Miscellaneous Rules

- A. No cash redemption or substitution of prize except by ATB Financial due to prize unavailability or eligibility of Winner, and then for a prize of equal or greater value;
- B. Any income taxes and any other expenses not specified herein are each winner's sole responsibility. Winner (and guest if applicable) may be required to execute and return an Affidavit of Eligibility, Liability Release and Publicity Release within 7 days of issuance of notification. If prize notification letter is returned as non-deliverable, or if phone number is not in-service or changed, winner will be disqualified and an alternate winner may be selected. Noncompliance with any of the foregoing may result in disqualification;
- C. ATB Financial reserves the right, in ATB Financial's sole discretion, to disqualify any entry or entrant, and to modify, terminate or suspend this Contest. ATB Financial is the sole and final arbitrator of any disputes regarding this Contest, any entry and/or any Official Rule or Eligibility Requirement;
- D. All entries become the property of ATB Financial, and ATB Financial assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries; and
- E. Entrants may be required to provide reasonable proof that they meet the requirements of the Contest.

8. Agreement, Consent and Release

By participating, entrants and winner(s) agree:

- A to be bound by these Official Rules, and;
- B. ATB Financial, ATB Financial's subsidiaries, agents and sponsors, shall have the right and permission to use their name, voice, place of residence, photograph and or/likeness, and any statements he/she may make regarding the prize, for advertising and/or trade and/or any other purpose worldwide in perpetuity and in any other media or format now or hereafter known without any form of compensation, permission, or notification, and;
- C. ATB Financial, and ATB Financial's subsidiaries and agents, and all of their respective officers, directors, employees, representatives, successors and assigns shall have no liability and will be held harmless by entrants and winner(s) (and guest if applicable) for any liability, loss, injury, claim, or damage to themselves or any other person or entity, including but not limited to, personal injury, death, or damage to personal or real property, to entrant, winner(s) (and guest if applicable) or any other person or entity due in whole or in part, directly or indirectly by reason of the acceptance, possession, use or misuse of a prize or participation in this Contest.