



Libro Credit Union Student Awards Program

These Rules & Regulations are specific to the Libro Student Awards. The award is governed by the rules set forth below. By applying, you agree to abide by these rules and the decisions of the Sponsor, which are final. You also agree to comply with all applicable laws.

Student Award Sponsor

The sponsor is Libro Credit Union Limited.

Application Dates

The application opens Monday, March 20, 2023, and closes on Friday, April 14, 2023, at 11:59pm Eastern Daylight Time (EDT).

Winners Receive

- An award in the amount of \$2,000. Funds will be deposited in a lump sum to each winner's Libro Go Free account prior to the beginning of the September semester upon receipt of all required documentation.
- A no fee 'Go Free' account at Libro Credit Union (winners will become Libro Owners at no cost).
- A financial coaching session.

Awards Available

34 awards of \$2,000 each are available for students who meet the eligibility criteria indicated below.

Applicant Eligibility

- This award program is open to Libro Credit Union Owners and non-Owners.
- The applicant must be between seventeen (17) and twenty-five (25) years-of-age inclusive at the time the application is submitted.
- Have a current minimum academic average of a C+ (67%) or higher.
- Be enrolled full-time in a Canadian college, university, apprenticeship program, technical institute, or private college for September 2023.
- If the applicant is not a Libro Owner, they must have a primary home address within southwestern Ontario as defined by postal code (postal code begins with N). The applicant may be enrolled in school away from their primary home address.
- Staff, Owner Representatives and Board of Directors members and immediate family members living in the same house are not eligible for a Libro Student Award.
- Past recipients of Libro Credit Union Student Awards are not eligible to receive an award in 2023.
- Libro shall have the right at any time to require proof of identity and/or eligibility to participate. Failure to provide such proof may result in disqualification.



- All personal and other information requested and supplied must be truthful, complete, accurate and in no way misleading.
- Libro may at any time, at their sole discretion, disqualify any applicant who: does not meet the eligibility criteria, fails to comply with these rules, attempts to enter the contest in any manner or through any means other than as described in these rules, or attempts to circumvent any of these rules.

How to Apply

- Applicants who meet the conditions as outlined in the section above are eligible to apply once.
- Visit libro.ca/studentawards and follow the instructions.
- Complete the online application form.
- Libro Credit Union will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged, or undeliverable applications, or any delay or failure to transmit, process, receive or consider applications, or technical failures of anykind.

Winner Selection

Winners will be selected based upon Libro's assessment of the best combination of submission eligibility criteria amongst eligible applicants.

Notifying Winners

Winners will be notified by phone no later than **June 9, 2023**.

The winners will be announced publicly at [Facebook.com/librocreditunion](https://www.facebook.com/librocreditunion), on Twitter, the Libro Credit Union branch network and libro.ca/studentawards. They may also be announced through press releases and other media outlets.



Conduct

By participating, each applicant agrees to be bound by these Rules & Regulations, which will be posted and available at libro.ca/studentawards. Applicants agree to be bound by the decisions of Libro Credit Union, which shall be final and binding in all respects.

Disclaimers, Liability, and Indemnification

By participating, you release and agree to indemnify and hold harmless Libro and its employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) resulting from your participation or use of any award.

Privacy / Use of Personal Information

By participating, applicants: (a) grant to Libro the right to use his/her name, mailing address, telephone number, and e-mail address (“Personal Information”) for the purpose of administering the award including but not limited to contacting schools; (b) grant to Libro the right to use their name, high school name and post-secondary program for publicity and promotional purposes relating to the an award, in any and all media now known or hereafter devised, without further compensation unless prohibited by law. Libro will use the applicant’s Personal Information only for identified purposes and protect the applicant’s Personal Information in a manner that is consistent with Privacy Policy as outlined at libro.ca. Libro may ask the winner to speak publicly or appear in a video promoting the award.

Termination

If for any reason Libro cannot run the award program as planned, Libro reserves the right to cancel, modify, extend, or suspend without notice.

Libro, at its sole discretion, may disqualify any individual who tampers with or in any way corrupts the entry or judging process, or who attempts to undermine the legitimate operation by cheating, hacking, deception, or other unfair practices.

Law

These Rules & Regulations constitute the complete rules and regulations associated with the award application.

These Rules and Regulations are subject to change without notice.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of the Rules and Regulations and disclosures or other statements contained in any award related materials, including but not limited to the application form, or point of sale, print or online advertising, the terms and conditions of these Rules and Regulations shall prevail, govern and control.