Investly® $25,000 Contest Rules

This Contest is open to Canadian residents only and is governed by Canadian law

1. Contest Period

The 2026 Investly® Q3 Contest (the "**Contest**") begins on September 1, 2026, at 2:00:00 p.m. Eastern Time ("**ET**") and ends on November 30, 2026, at 5:00:00 p.m. ET (the "**Contest Period**").

2. Sponsor and Contest Administrator; Social Platforms not involved

The Contest is sponsored by Investly®, a part of Fidelity Investments Canada ULC (the "**Sponsor**" or "**Fidelity Investments Canada**") and administered by Holtby Enterprises Inc. (the "**Administrator**" or "**My Brother Darryl**").

The Contest is in no way sponsored, endorsed or administered by, or associated with Instagram, Facebook or any other social media platform (each a "**Social Platform**"). The Social Platforms are hereby completely released from all liability by each entrant in this Contest. Any questions, comments or complaints regarding the Contest must be directed to the Sponsor and not to any Social Platform.

3. Eligibility

The Contest is open to legal residents of Canada who have reached the legal age of majority in their province/territory of residence at the time of entry, except employees, representatives or agents of the Sponsor, the Administrator, their respective parent companies, subsidiaries, associated and affiliated entities, prize suppliers, advertising/promotion agencies and any other individual(s), entity or entities involved in the development, production, implementation, administration or fulfillment of the Contest (collectively with the Sponsor and Administrator, the "**Contest Parties**"), financial advisors, whether associated with Fidelity Investments Canada or not, and the immediate families of any of the foregoing (i.e., parents, spouse, siblings, children, grandparents, grandchildren, stepparents, stepchildren and stepsiblings, and their respective spouses), and those living in the same household as any of the foregoing, whether or not related.

4. Agreement to be legally bound by Rules

By participating in this Contest, you are signifying your agreement that you have read and agree to be legally bound by the terms and conditions of these Rules.

5. How to enter

NO PURCHASE OR ACCOUNT NECESSARY. MAKING A PURCHASE OR OPENING AND FUNDING AN ACCOUNT WILL NOT IN ANY WAY WHATSOEVER INCREASE OR OTHERWISE AFFECT YOUR CHANCES OF WINNING IN THIS CONTEST.

Key terms

For purposes of these Rules:

- **Business Day** means any day other than a Saturday, Sunday or statutory holiday in Ontario.
- **Participating Account** means an eligible registered or non-registered Investly® account opened through the App.
- **New Money** means new funds deposited into a Participating Account during the Contest Period that are not transferred from another account held with the Sponsor or one of its affiliates and that constitute net new assets to the Sponsor.
- **PAC** means a pre-authorized contribution plan that automatically deposits funds into a Participating Account on a recurring basis.

Participants may enter the Contest in one (1) of two (2) ways: (a) by opening and/or funding a Participating Account; or (b) by mail-in entry. Subject to these Rules, an entrant may earn a maximum of ten (10) Entries (each, an "**Entry**" and collectively, the "**Entries**").

1. Open and/or fund a Participating Account

Step 1 – Visit www.getinvestly.com/25KContest (the "**Website**") during the Contest Period and follow the on-screen instructions to obtain the Official Contest Entry Form (the "**Form**"). Fully complete the Form with all required information, including:

- entering the information requested on the Form, which may include your full name, valid email address, city and valid telephone number;
- completing the questions set out on the Form; and
- signifying your agreement that you have read and agree to be legally bound by these Rules.

Step 2 – During the Contest Period:

- open a registered or non-registered account using the Investly® app (the "App") (each, a "Participating Account"), and/or
- if you already have a Participating Account, contribute New Money to your existing **Participating Account**.

Step 3 – Within fourteen (14) Business Days of opening a Participating Account or, in the case of an existing Participating Account, within a fourteen (14) Business Day period of completing the Form, contribute New Money totaling at least CAD$5,000 to the Participating Account.

Subject to compliance with these Rules, eligible entrants will receive Entries based on the total amount of New Money contributed to their Participating Account during the applicable fourteen (14) Business Day period, as follows:

- **CAD$5,000 to CAD$9,999.99** – one (1) Entry;
- **CAD$10,000 to CAD$14,999.99** – four (4) total Entries; and
- **CAD$15,000 or more** – nine (9) total Entries.

To remain eligible, the amount used to qualify for Entries must remain invested in the Participating Account for a period of at least four (4) months following the date of the applicable contribution and until the Draw Date (as defined below). Failure to maintain the applicable qualifying balance may result in the disqualification of the associated Entries, as determined by the Sponsor in its sole discretion.

Bonus Entry opportunity – Pre-authorized contribution plan

An entrant who qualifies for one or more Entries under Section 1 above may receive one (1) additional Entry by establishing a qualifying pre-authorized contribution plan ("**PAC**").

To qualify for the PAC bonus Entry:

- the entrant must remain eligible for the Entries initially awarded following the expiry of the applicable fourteen (14) Business Day funding period;
- the entrant must establish the PAC within seven (7) Business Days following the end of such fourteen (14) Business Day funding period;
- the PAC must provide for automatic contributions of at least CAD$100 per month; and
- at least three (3) monthly PAC contributions must be successfully processed.

Upon satisfaction of the foregoing requirements, the entrant will receive one (1) additional Entry.

2. Mail-in

To obtain Entries in the Contest without opening or funding a Participating Account, print your first name, last name, telephone number, email address and complete mailing address (including postal code) on a plain white piece of paper and mail it (in an envelope bearing sufficient Canadian postage) together with a unique and original essay of at least fifty (50) words responding to the following question: "How would $25,000 help you make your next big money move?"

Mail the essay to:

The Fidelity Investments Canada Investly Contest
c/o P.O. Box 28
Port Perry, Ontario L9L 1A2 (the "**Request**").

Upon receipt of a valid Request submitted and received in accordance with these Rules, the entrant will receive one (1) Entry in the Contest. Entrants may receive additional Entries by submitting additional valid Requests. Each additional Request must:

- be mailed in a separate envelope bearing sufficient Canadian postage;
- contain a different, unique and original essay of at least fifty (50) words responding to the question "How would $25,000 help you make your next big money move?";
- otherwise comply with these Rules; and
- be postmarked during the Contest Period and received by no later than December 7, 2026.

An entrant who submits:

- one (1) valid Request will receive one (1) Entry;
- two (2) valid Requests will receive a total of four (4) Entries;
- three (3) valid Requests will receive a total of nine (9) Entries; and
- four (4) valid Requests will receive a total of ten (10) entries.

Requests beyond the fourth valid Request will not receive additional Entries.

To be eligible, each Request submitted must:

1. be submitted separately in its own envelope;
2. include all required contact information;
3. contain a unique and original essay that is materially different from any essay previously submitted by the entrant;
4. be postmarked during the Contest Period; and
5. be received by the Sponsor no later than December 7, 2026.

6. Entry limit and conditions

There is a limit of ten (10) Entries per person during the Contest Period, regardless of the method of entry. An entrant may qualify for a maximum of nine (9) Entries through the Participating Account entry method described above and one (1) additional Entry through the PAC bonus entry opportunity. An entrant may only participate in the Contest using one (1) Participating Account.

You are responsible for monitoring your contribution amounts and complying with any contribution limits applicable to your Participating Account. You will be solely liable for any taxes, penalties or other consequences arising from contributions made to your Participating Account, including any over-contributions.

To be eligible, your Entry or Request must be submitted and received in accordance with these Rules.

The Contest Parties and each of their respective officers, directors, agents, representatives, successors and assigns (collectively, the "**Released Parties**") are not responsible for (and have no liability whatsoever in relation to) late, lost, misdirected, delayed, incomplete, illegible, damaged or incompatible Entries, Requests and/or other information (all of which are void).

If it is discovered by the Sponsor that any person has:

- attempted to obtain more than the permitted number of Entries;
- submitted multiple Requests that do not comply with these Rules;
- used more than one (1) Participating Account to enter the Contest;
- attempted to artificially qualify for Entries through transfers that do not constitute New Money; or
- otherwise attempted to circumvent these Rules,

such person may be disqualified, and any associated Entries may be declared void, in the sole and absolute discretion of the Sponsor.

7. Verification

All Contest Entries, Requests and entrants are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor, including, without limitation, government-issued photo identification):

1. for the purposes of verifying an individual's eligibility to participate in this Contest;
2. for the purposes of verifying the eligibility and/or legitimacy of any Contest Entry, Request and/or other information entered (or purportedly entered) for the purposes of this Contest, including verification of New Money contributions, maintenance of qualifying balances and satisfaction of PAC requirements; and/or
3. for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purpose of administering this Contest in accordance with the Sponsor's interpretation of the letter and spirit of these Rules.

Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of this Contest will be the official time-keeping device(s) used by the Sponsor.

8. The Prize

There will be one (1) prize (the "**Prize**") available to be won.

The Prize consists of **twenty-five thousand Canadian dollars (CAD$25,000)** paid in the form of a cheque, to be used or invested at the winner's discretion.

Without limiting the generality of the foregoing, the following general conditions apply to the Prize:

1. the Prize must be accepted as awarded and is not transferable or assignable (except as may be specifically permitted by the Sponsor in its sole and absolute discretion);
2. no substitutions are permitted, except at the Sponsor's option; and
3. the Sponsor reserves the right at any time for any reason to substitute a prize of equal or greater value for the Prize.

None of the Sponsor, Administrator or other Released Parties makes any representation or offers any warranty, express or implied, as to the quality or fitness of the Prize awarded in connection with the Contest. To the fullest extent permitted by applicable law, the confirmed winner understands and acknowledges that he or she may not seek reimbursement or pursue any legal or equitable remedy from either the Sponsor, Administrator or any of the other Released Parties should his/her Prize fail to be fit for its purpose or is in any way unsatisfactory.

9. Eligible winner selection process and odds of winning

On **March 31, 2027** (the "**Draw Date**") at the offices of the Administrator in Seagrave, Ontario, at approximately 2:00:00 p.m. ET, one (1) eligible entrant will be selected by random draw from among all eligible Contest Entries submitted and received in accordance with these Rules.

The odds of winning depend on the number of eligible Contest Entries submitted and received in accordance with these Rules.

10. Eligible winner notification process

The Sponsor or its designated representative from My Brother Darryl will attempt to contact the eligible winner via email (or other means of contact available to the Sponsor at its discretion) within five (5) business days of the Draw Date.

It is suggested that participants adjust their email filters accordingly.

If an eligible winner:

- cannot be contacted as outlined above;
- has a notification returned as undeliverable; or
- otherwise fails to comply with the Rules;

then he/she may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize).

The Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Contest Entries submitted and received in accordance with these Rules, in which case the foregoing provisions of this section shall apply to such newly selected eligible winner.

11. Eligible winner confirmation process

NO ONE IS A WINNER UNLESS AND UNTIL THE SPONSOR OFFICIALLY CONFIRMS HIM/HER AS A WINNER IN ACCORDANCE WITH THESE RULES.

Before being declared the confirmed Prize winner, the eligible winner will be required to:

(a) Skill-testing question

Correctly answer, without assistance, a mathematical skill-testing question without mechanical or other aid (which may, in the sole and absolute discretion of the Sponsor, be administered online, by email or other electronic means, by telephone or in the Sponsor's form of declaration and release).

(b) Declaration and release

Sign and return within five (5) business days of notification the Sponsor's declaration and release form, which, among other things:

1. confirms compliance with these Rules and ongoing eligibility for any Entries awarded under these Rules;
2. acknowledges acceptance of the Prize (as awarded);
3. releases the Released Parties from any and all liability in connection with the Contest, participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and
4. agrees to the publication, reproduction and/or other use of the winner's name, city and province/territory of residence, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor, including print, broadcast or internet media.

If the eligible winner:

- fails to correctly answer the skill-testing question;
- fails to return the properly executed Contest documents within the specified time;
- cannot accept (or is unwilling to accept) the Prize as awarded; and/or
- is determined to be in violation of these Rules,

then he/she will be disqualified and will forfeit all rights to the Prize. The Sponsor may then select an alternate eligible entrant from among the remaining eligible Contest Entries

Prize fulfillment timing

The process of winner selection, confirmation and prize fulfillment may take several weeks from the date of winner confirmation. The Sponsor will make reasonable efforts to complete this process within the stated timeframe; however, delays may occur due to administrative or other unforeseen circumstances. By participating in this Contest, entrants acknowledge and accept this potential wait time for prize delivery.

12. General conditions

This Contest is subject to all applicable federal, provincial/territorial and municipal laws.

The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without the right of appeal. Anyone deemed by the Sponsor to be in violation of the letter and/or spirit of these Rules may be disqualified in the sole and absolute discretion of the Sponsor at any time.

The Sponsor reserves the right to:

- verify eligibility and compliance with the Entry requirements;
- disqualify any individual it deems to be in violation of these Rules;
- refuse a Form, Contest Entry, Request and/or any person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter; and
- disqualify any person who acts in any manner to threaten, abuse or harass any person.

13. Limitation of liability

The Released Parties will not be liable for:

1. any failure of the App, Website or any platform during the Contest;
2. technical malfunctions or related issues involving systems, servers, hardware or software;
3. failure of any Contest Entry, Request or other information to be received, captured or recorded;
4. injury or damage to an entrant's computer or device related to participation in the Contest;
5. anyone being incorrectly and/or mistakenly identified as a winner or eligible winner; and/or
6. any combination of the foregoing.

14. Sponsor rights

The Sponsor reserves the right to withdraw, amend or suspend the Contest (or amend these Rules) in the event of causes beyond its reasonable control, including:

- computer viruses;
- bugs;
- tampering;
- unauthorized intervention;
- fraud; or
- failures of any kind.

Any attempt to undermine the legitimate operation of the Contest may constitute a violation of criminal and civil laws. The Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Sponsor also reserves the right to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

15. Privacy

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives storing, sharing and using personal information submitted for the purpose of administering the Contest, in accordance with the consents provided by the entrant and the Sponsor's privacy policy available at:

www.fidelity.ca/fidca/en/legal/privacy

This section does not limit any other consent(s) that an individual may provide relating to the collection, use and/or disclosure of personal information.

Administrative adjustments

The Sponsor reserves the right to adjust dates, timeframes and/or Contest mechanics where necessary for:

- verification of compliance with these Rules;
- technical problems;
- administrative issues; or
- any other circumstance affecting proper administration of the Contest.

16. Governing version

In the event of any discrepancy or inconsistency between the English Rules and other Contest-related materials (including the French version), the English Rules shall prevail, govern and control to the fullest extent permitted by law.

17. Severability

The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision. If any provision is determined to be invalid, unenforceable or illegal, the remaining provisions shall remain in full force and effect.

18. Governing law

To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, and the rights and obligations of participants, Sponsor and Released Parties, will be governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein.

The parties consent to the exclusive jurisdiction and venue of the courts located in Ontario in any action relating to these Rules or the Contest.

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