OFFICIAL RULES

The Scotiabank Youth Awards (the “Award” or “Competition”) is a competition sponsored by The Bank of Nova Scotia (“Scotiabank”) and is designed to recognize youth who volunteer in their communities. Youth around the world are helping people through their philanthropic activities. Twelve (12) exceptional candidates who give back to their communities in an impactful way – in accordance with the judging criteria below, will be selected to win this Award.

IMPORTANT DATES

1. Submissions will be accepted between January 1, 2017 at 9:00 AM PT and December 31, 2017 at 11:59 PM PT.

2. Scotiabank will contact each Award winner and his/her referees directly by telephone or email on or before February 16, 2018. Award winners will then be announced via a press release and online at www.youthawards.scotiabank.com on or before April 30, 2018.

ELIGIBILITY

3. No purchase is necessary to participate in the Competition. Candidates need not purchase any product or service provided by Scotiabank or open an account with Scotiabank. The purchase of any product or service provided by Scotiabank or opening an account with Scotiabank will not affect the judging or otherwise impact a candidate’s chances of winning the Competition.

4. Candidates must (a) be at least 15 years old on January 1, 2017 and 24 years old or younger on December 31, 2017; (b) be a permanent resident in a country listed in Appendix “A” (an “Eligible Country”); and (c) have a valid email address.

5. Candidates must have contributed a minimum of 100 volunteer hours between January 1, 2017 and December 31, 2017 at three or more charitable, social and community non-profit organizations that benefit the community and that empower people with skills, tools and information to improve the health, safety and well-being of the community (“Volunteer Organization”). Each reported activity must be at least one hour in duration. Each Volunteer Organization must be located in an Eligible Country.

6. Candidates under the age of majority in his/her country of permanent residence must have the consent of his/her parent or legal guardian to apply for the Award. The parent or legal guardian must complete all the required fields on the web entry form; otherwise the candidate will be disqualified.

7. The Competition is not open to employees of Scotiabank or its affiliates or their advertising or promotional agencies, or members of their immediate family (spouse, father, mother, brothers, sisters, sons and daughters).

8. A candidate may submit a maximum of one (1) entry.
HOW TO ENTER

9. Visit << www.youthawards.scotiabank.com >> to complete the following components of your submission:

   i. Online application.

   ii. A 250 to 750 word essay of the candidate’s volunteering activity associated with the Volunteer Organization(s), written in the English, French or Spanish language.

   iii. Name and contact information of each Volunteer Organization.

   iv. Contact information of a referee for each Volunteer Organization provided, who is a member of the community in good standing and is not a member of the candidate’s immediate family (as defined in Section 7), that will be called on to validate the involvement of the candidate with one or more Volunteer Organizations.

10. All submissions shall become the sole property of Scotiabank.

JUDGING PROCEDURE

11. After the submission deadline, Scotiabank will screen all submissions for eligibility, completeness, and compliance with submission requirements. Scotiabank will then forward a shortlist of thirty (30) submissions to a panel of judges appointed by Scotiabank. The panel of judges will consist of the following members, each of whom have considerable knowledge and experience in philanthropic and youth matters: Cassie Campbell-Pascall, 3-time Olympic hockey player; Dr. Allyson Leacock, Executive Director at Caribbean Broadcast media Partnership on HIV/AIDS; Ms. Jatnna Tavarez, Dominican Republic television personality and National Ambassador for UNICEF; and another qualified individual to be appointed following the initial publication of these Official Rules.

12. Volunteer Organizations and referees may be contacted to verify the information included in the submissions.

13. The panel of judges will deliberate on the shortlisted submissions, to determine the selection of the twelve (12) winners which shall consist of six (6) candidates who are permanent residents of Canada and six (6) candidates who are permanent residents of an Eligible Country other than Canada.

JUDGING CRITERIA

14. The essay will be judged based on a combination of the following:
   - How the candidate was impacted personally by the volunteer experience(s)
   - How the candidate made a difference for others and contributed to a better community
   - Leadership skills the candidate demonstrated that assisted their community, or themselves
   - Clarity of thought, original content, and communication of arguments

15. The following types of organizations and activities do not qualify as Volunteer Organizations:
   - Individuals and/or individual pursuits
   - Advocacy groups
   - Religious groups, unless providing a secular service open to all
   - Political parties
   - Fraternities, lodges, 12-step support programs, Toastmaster societies and other recreational or self-improvement organizations where the participation is intended primarily for the personal advancement or benefit of the participant
   - Direct mail solicitations
HOW TO WIN

16. Each selected candidate will be required to:
   a. be reachable by telephone or email on or before February 16, 2018 and respond to Scotiabank by email or phone within seven (7) days indicating his or her (i) acceptance of being declared a winner and (ii) agreement with the declaration and release form referred to in Section 16(b);
   b. properly complete, sign and return by February 28, 2018, a declaration and release form\(^2\) that among other things, gives Scotiabank the consent to use his/her name, image, rendition, likeness, photo and address (city, state/province and country only), without remuneration, compensation or other obligation for promotional purposes, and releases and indemnifies Scotiabank and the judges from liabilities connected with the Competition; and
   c. provide Scotiabank with documentation satisfactory to Scotiabank to enable it to verify the candidate’s identity.

17. Selected candidates who meet the requirements of these rules, including those in Section 16, are considered to be official winners of the Competition and are each referred to herein as a “winner” or “winning candidate.” Winning candidates agree to appear at a time and place requested by Scotiabank for promotional advertising. Scotiabank will cover reasonable travel and accommodation costs associated with any such promotion.

PRIZES

18. Each of the twelve (12) winning candidates will choose one or more of the Volunteer Organizations that were included in his/her submission. For each winning candidate, Scotiabank will divide and allocate the amount of CAD 2,500.00 (or USD equivalent) among these Volunteer Organizations as donations in the name of the winning candidate and in the proportion chosen by the winning candidate.

19. Each of the twelve (12) winning candidates will receive a personal computing device with an approximate retail value of CAD 1,000 (“Prize”). Any withholding taxes applicable to the Prize will be paid by Scotiabank.

20. Each Prize will be given to the winning candidate on or before April 30, 2018 by a staff member and/or executive of Scotiabank in the winning candidate’s city of permanent residence (as indicated on the application form) at a Scotiabank branch chosen by Scotiabank. The candidate will be responsible for all travel and other costs, if any, associated with attending at such branch to receive the Prize.

21. The Prizes must be accepted as given and are not redeemable for cash.

COMPLIANCE WITH THESE RULES

22. In the event that any selected candidate does not comply with these rules, including the time-sensitive requirements in Section 16, the candidate may be disqualified and another candidate will be chosen as per the process described above.

PRIVACY

23. Scotiabank is committed to respecting the privacy rights of candidates. Any personal information collected will be handled in strict accordance with all applicable privacy legislation. Scotiabank will not sell any personal
information collected for this competition to any third parties. Any personal information collected for this Competition shall be used by Scotiabank solely for the purpose of managing and administering this Competition. By entering this Competition, candidates hereby consent to Scotiabank’s collection, use and disclosure of his/her personal information, including to Scotiabank affiliates and subsidiaries, solely in order to manage and administer this Competition.

LIMITATION OF LIABILITY

24. By making a submission, each candidate (and/or his/her parent and/or legal guardian on the minor candidate’s behalf) (a) releases and holds harmless the judges of the Competition and Scotiabank, its subsidiaries and affiliates and their respective officers, directors, employees, representatives, assigns, advertising and other agents from any and all claims, actions, causes of action, complaints, demands, penalties, costs, expenses and fees of whatever kind arising now or in the future which I have or may have arising out of or in any way related to the Competition and/or their acceptance or use of the Prize; and (b) agrees to fully indemnify the judges and Scotiabank, its subsidiaries and affiliates and their respective officers, directors, employees, representatives, assigns, advertising and other agents from any and all claims by third parties.

NO RESPONSIBILITY FOR ERRORS

25. Scotiabank is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Award or by any technical or human error which may occur in the processing of entries for the Competition.

26. Scotiabank assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Scotiabank is not responsible for any problems, failures or technical malfunction of any telephone network or lines, computer online systems, servers, providers, computer equipment, software, email, players or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing.

27. Scotiabank is not responsible for any injury or damage to entrants or to any computer related to or resulting from participating or downloading materials associated with this Competition.

RIGHT TO MODIFY / TERMINATE AWARD

28. If, for any reason, the Competition is not capable of running as planned, including but not limited to, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, acts or omissions of any stock exchange, riots, wars or terrorism, strikes or other labour disputes, natural disasters or any other causes beyond the control of Scotiabank, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Competition, Scotiabank reserves the right, to terminate, modify or suspend the Competition without prior notice. For clarity, Scotiabank may also terminate, modify or suspend the Competition without prior notice if, in Scotiabank’s sole determination, there are an insufficient number of submissions that meet the minimum standards expected by Scotiabank, notwithstanding that submissions might technically meet the minimum entry requirements under these rules.

DECISIONS FINAL

29. Decisions of Scotiabank and the judges in the Competition with respect to any aspect of the Competition are final.
SUBJECT TO APPLICABLE LAW

30. The Competition is subject to all applicable laws. Void where prohibited.

FURTHER INFORMATION

31. All enquiries should be directed to: community@scotiabank.com

1 In Peru, an organization is not a Volunteer Organization if it is not constituted according to Law No. 28238, General Volunteering Law, and registered in the Peruvian National Registry of Volunteers.

2 A selected candidate who is a minor and a permanent resident of El Salvador must have the declaration and release form signed by each parent or guardian who resides with the selected candidate.

3 Candidates whose permanent residence is Mexico exclusively submit to Canadian law and jurisdiction and waive any law and jurisdiction that would be applicable to them according to their respective address or nationality.
Appendix “A”

List of Eligible Countries

- Anguilla
- Antigua & Barbuda
- Bahamas
- Barbados
- Belize
- British Virgin Islands
- Canada
- Colombia
- Cayman Islands
- Chile
- Costa Rica
- Dominica
- Dominican Republic
- El Salvador
- Grenada
- Guyana
- Jamaica
- Mexico
- Panama
- Peru
- Puerto Rico
- St. Kitts & Nevis
- St. Lucia
- St. Maarten
- St. Vincent & The Grenadines
- Trinidad and Tobago
- Thailand
- Turks and Caicos Islands
- U.S. Virgin Islands
- Uruguay