

1. TO ENTER the *Fraud Prevention Month* contest (the "Contest"):
 - a. Watch for new trivia questions by following the contest sponsors on Twitter, Facebook, or through their blogs and websites.

Our websites:

www.beforeyouinvest.ca

www.nbsc-cvmnb.ca

<http://maritimeprovinces.bbb.org/>

On Twitter:

www.twitter.com/B4UInvest

www.twitter.com/BBBMaritimes

www.twitter.com/NBSecuritiesCom

On Facebook:

[Before You Invest on Facebook](#)

[Better Business Bureau on Facebook](#)

- b. Every Monday and Wednesday from March 2 to 29, we'll post a trivia question and a link to the webpage where the answer can be found. Visit www.investknowingmore.ca and submit your entry by following the instructions found on this page.
 - c. Question period: Questions posted on a Monday are open for answering between 9 a.m. Atlantic Time that Monday and 9 a.m. Atlantic Time the following Wednesday. Questions posted on a Wednesday are open for answering from 9a.m. Atlantic Time that Wednesday to 12 p.m. Atlantic Time the following Friday.
2. In the event of a dispute, entries received online shall be deemed to be submitted by the "Authorized Account Holder" of the twitter account or email account submitted at the time of entry. The "Authorized Account Holder" is the natural person who is registered to an email account or to a twitter account using an email assigned by an internet access provider, online service provider, or other organization (e.g. business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.
3. The Contest starts at 9:00 a.m. Atlantic Time on Wednesday, 2 March 2011 and closes on Wednesday, 29 March 2011 at 08:59:59 a.m. Atlantic Time ("Contest period"). There are a total of eight prizes to be awarded, one on each Wednesday and Friday of the contest period.

4. This contest is organized by the New Brunswick Securities Commission ("NBSC"), the Nova Scotia Securities Commission ("NSSC"), The Better Business Bureau of the Maritimes ("BBB"), and The Bank of Canada – Atlantic Region (the "Contest Sponsors").
5. The contest is open to Atlantic Canada residents only. No age limit. Only one entry per person per day will be considered eligible for the random draw. Employees of the Contest Sponsors and their parents, siblings and children, and persons domiciled with an employee of the Contest Sponsors, are ineligible to enter.
6. The Contest Sponsors reserve the right to prohibit an individual from participating in the quiz or winning a prize, if, in the Contest Sponsors' sole discretion, it is determined that the individual is attempting to undermine the legitimate operation of the contest.
7. The Contest Sponsors, at their sole discretion and for any reason, reserves the right to modify, suspend or cancel any portion of this contest or the contest in its entirety.
8. There are eight (8) semi-weekly prizes, valued between \$30 and \$50 each.
9. On each of 4, 9, 11, 16, 18, 23, 25, and 29 March, at approximately 3:00 p.m. AST., a random draw for one weekly prize will take place at the offices of the NBSC in Saint John, New Brunswick, Canada, from among all eligible entries received during the Question Period. The odds of winning a semi-weekly prize will depend upon the total number of eligible entries received during the relevant week. The Contest Sponsors, acting reasonably, will attempt to contact the selected entrant by telephone within two (2) business days after the draw. In the event the selected entrant cannot be contacted within 2 business days after the draw, he or she will be disqualified and an alternate entrant will be drawn. Proof of identification must be provided upon request.
10. Entrants selected as winners of the semi-weekly prizes will be required to answer a skill-testing question.
11. The Contest Sponsors are not responsible for technical, hardware or software failures of any kind; lost or unavailable telephone or network connections; traffic congestion in the Internet or website; failed, incomplete, misdirected, garbled or delayed computer or network transmissions, or any other situation that may limit an individual's ability to participate in the contest.
12. The Contest Sponsors shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to

an entrant's computer equipment, system, software or any combination thereof, as a result of their participation in this Contest or from downloading any material from the Contest website, where applicable.

13. Contest is subject to all applicable federal, provincial and municipal laws and regulations.
14. Personal information collected from entrants will be used by the Contest Sponsors solely for the purpose of administering this Contest and, if consent is given at the time of entry, to provide the entrants with information relating to the Contest Sponsors by mail or e-mail. Entrants are able to opt in with respect to receiving such marketing information online. All entrants may access any personal information they entered on an entry form and request amendment of any inaccuracies. For more details, please contact New Brunswick Securities Commission, 85 Charlotte Street, Suite 300, Saint John, NB, E2L 2J2, Marissa.Rignanesi@nbsc-cvmnb.ca.
15. By entering this Contest, the entrants agree to allow the Contest Sponsors to use their name and photo for promotion or publicity purposes if they are selected as a winner.
16. The Contest Sponsors will not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by them to fulfil the above purposes or as permitted or required by law or as set out in the Contest rules.
17. By entering this Contest the entrants automatically agree to accept and abide by these rules. All decisions of the Contest Sponsors with respect to any aspect of this Contest, including without limitation, the eligibility of entries, are final and binding on all entrants in all matters as they relate to this Contest.