

Momentum's Saving is Winning Contest

Rules and Regulations

Last updated: May 21, 2021

Each month that you save a minimum of \$40 through the Saving is Winning portal on the QUBER app, you will automatically be entered into a draw to win an additional \$50 from Momentum pursuant to its Saving is Winning Contest. Please note that this contest is available to eligible participants only.

Momentum's Saving is Winning Contest is open to all past participants of the Momentum Savings Challenge on QUBER, including those who quit and those who have completed the challenge.

If you previously participated in a Momentum program that is not the Momentum Savings Challenge, or are currently enrolled in a Momentum program that has not yet started, you are also eligible. Please email onlinesavings@momentum.org with your name and the name of the program in which you participated.

ELIGIBILITY

To be eligible to participate in Momentum's Saving is Winning Contest, you must:

- confirm your eligibility through our in-app questions; and
- have previously participated in the Momentum Savings Challenge, and either completed the Momentum Savings Challenge or quit and terminated your participation in the Momentum Savings Challenge; and/or
 - be a past, current or future participant, enrolled in a Momentum program other than the Momentum Savings Challenge. You must email your name and the name of your Momentum program to onlinesavings@momentum.org to be entered into the draw.

Current Momentum Savings Challenge participants are not eligible to participate in the Saving is Winning Contest.

HOW TO ENTER

You must download and use the QUBER savings app. Each month that you save \$40 or more through the Saving is Winning portal to the QUBER Vault, you receive one ballot which will automatically be entered into the draw.

The balance in your QUBER Vault must increase by \$40 or more during the course of the calendar month to be eligible. The increase is based on the total amount held in The Vault at the end of that eligibility period minus the total amount held in The Vault at the beginning of the eligibility period. Savings must then remain in The Vault until after the draw in question is complete to be counted. Please see below under the heading "When are the Draws for Saving is Winning" for further details and timeframes.

For example, for our first draw in July 2021, the eligibility period to earn ballots is June 1, 2021 – June 30, 2021. If you have \$500 in The Vault on June 1 and save \$80 between then and June 30, you would earn 1 ballot for the draw.

However, if we used the same example but you cashed out \$100 in addition to saving \$80 between June 1 and June 30, you would earn zero (0) ballots for the grand prize. Your Vault's overall total would have been reduced by \$100 by the cashout, meaning there was less growth during that period. As such, it is important to note that cashing out your savings from The Vault brings your total Vault growth down.

Savings through the Momentum Savings Challenge are excluded from the Saving is Winning Contest. Similarly, savings eligible for the Saving is Winning contest cannot count towards the Momentum Savings Challenge. If you are currently participating in the Momentum Savings Challenge, you cannot participate in the Saving is Winning contest until you have either completed or quit the challenge.

HOW TO WIN

Momentum's Saving is Winning Contest is a random name draw and requires no action on the part of the user (beyond the act of saving \$40 or more in the QUBER Vault) and registration in the Saving is Winning Contest, which must be provided via the QUBER app or to the following email address: onlinesavings@momentum.org. The winner of any Saving is Winning draw must have at least one active Saving Jar or Saving Challenge set up through the QUBER App, and have a Primary Bank Account linked to their QUBER account. The winner will also be required to correctly answer a skill-testing question in order to claim their prize.

If Momentum is unable to reach the winner of a Saving is Winning prize within 72 hours of their initial notice by text or email, or if the winner is unable to correctly answer the skill-testing question provided, Momentum reserves the right to consider that prize forfeit and may award it to another user. This user would be selected by holding a second randomized draw and will be subject to the same 72-hour timeframe and skill-testing question in order to claim their prize.

When a participant wins and claims a Saving is Winning prize, they will be considered ineligible to win another reward through the Saving is Winning Contest for the 12 months following the date their name was drawn as the winner of a Saving is Winning Contest. If Momentum is unable to reach the winner of a Saving is Winning prize, or if the winner is unable to complete the skill-testing question provided, and the prize is forfeit, then the participant can be eligible for the next draw and is not subject to the 12 month waiting period.

WHEN ARE THE DRAWS FOR SAVING IS WINNING?

Each prize winner be selected within a set monthly period of money movement, as catalogued below. For example, the first month of eligibility for our monthly prize schedule is June 2021. In order to be eligible to win that prize, you must have saved \$40 or more in The QUBER Vault (or have it marked as in transit) between 9:30AM EST on June 1, 2021 and 9:30AM EST on June 30, 2021. We'll announce the winner of that week's prize the following month (so in this example, the winner for the month of June will be announced in July). Your money must remain in The Vault until after the draw occurs in order to be counted as a ballot.

The monthly schedule for Saving is Winning prizes between June and December 2021 is as follows:

Savings marked as in transit from between June 1st 00:00 - June 30th 23:59:59 MT are eligible to earn a ballot, winner announced July 14, 2021 (one draw for \$50).

Save from July 1st 00:00 – July 31st 23:59:59 MT, winner announced on Aug 18, 2021: One draw for \$50

Save from August 1st 00:00 – August 31st 23:59:59 MT, winners announced on September 15, 2021: Two draws, each for \$50

Save from September 1st 00:00 – September 30th 23:59:59 MT , winners announced on October 13, 2021: Two draws, each for \$50

Save from October 1st 00:00 – October 31st 23:59:59 MT , winners announced on November 17, 2021: Two draws, each for \$50

Save from November 1st 00:00 – November 30th 23:59:59 MT , winners announced on December 15, 2021: Two draws, each for \$50

WHAT ELSE DO I NEED TO KNOW ABOUT THE SAVING IS WINNING CONTEST?

The Saving is Winning Contest is open to individuals who: (i) reside within 150km of Calgary, Alberta, Canada; (ii) have a household income at or below the Low Income Cut OFF (LICO) set out by the Government of Canada and as defined by Statistics Canada, +40%; and (iii) are 18 years of age or older. All other [QUBER Terms & Conditions](#) apply.