Flexiti Canada Prize Promotion

ONE LINE SHORT RULES - ONLY FOR AD BANNERS / MATERIALS WHERE THE BELOW SHORT RULES CAN'T FIT:

NO PURCHASE NECESSARY. Open to Canada (age of majority; excl. QC). Skill testing question required. Odds depend on entries. Terms: flexiti.com/contest.

Flexiti Canada Prize Promotion

Short Rules

The Contest is open to legal residents of Canada (excluding Quebec) who have reached the age of majority. This contest is only open to new or existing Flexiti cardholders in good standing who complete an eligible Michael Hill purchase using Flexiti as the payment method during the Contest Period and who are existing Michael Hill Brilliance members or join Brilliance at the time of purchase. No purchase necessary to enter or win. Correct answer to mathematical skill-testing question required. Contest runs from 12:01 a.m. ET on November 9, 2026 to 11:59 p.m.) ET on December 27, 2026. One (1) prize available to be won: Michael Hill gift card, redeemable in store or online, which must be picked up in person at a Michael Hill location in Canada (approximate total retail value: $20,000 CAD). Odds of winning depend on number of eligible entries received. Rules: flexiti.com/mhcontest. Privacy Policy: https://www.questrade.com/disclosure/privacy-policy-and-security.

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Flexiti Canada Prize Promotion

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. See below for full Contest details. Participation in this Contest constitutes your full and unconditional acceptance of, and agreement to be legally bound by, these Official Rules.

1. CONTEST PERIOD:
Flexiti Canada Prize Promotion (the "**Contest**") begins 12:01 a.m. ET on November 9, 2026 and ends 11:59 p.m.) ET on December 27, 2026 (the "**Contest Period**").

2. ELIGIBILITY:
The Contest is open to legal residents of Canada (excluding Quebec) who have reached the age of majority in their jurisdiction of residence as of the date of entry. This contest is only open to new or existing Flexiti cardholders in good standing who complete an eligible Michael Hill purchase using Flexiti as the payment method during the Contest Period, and who are existing Michael Hill Brilliance members or join Brilliance at the time of purchase. NO PURCHASE NECESSARY TO ENTER OR WIN.

Despite the foregoing, the officers, directors, employees, agents and representatives of Sponsor (defined below), Michael Hill Jeweller (Canada) Ltd. ("**Michael Hill"**) any Contest judges, and if applicable each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies (collectively, the "**Promotion Entities**"), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives are not eligible to enter or participate nor win a Prize (defined below) in the Contest.

3. AGREEMENT TO BE LEGALLY BOUND:
By participating in the Contest, each entrant (the "**Entrant**") agrees to abide by and be bound by these Official Rules and all decisions of Flexiti Financial Inc.. ("**Sponsor**"), which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of a Prize, including without limitation eligibility and/or disqualification of entries.

4. HOW TO ENTER:
Participants may enter the contest in one of the following ways:

(1) **Enter by making an eligible Michael Hill purchase using Flexiti:** You will receive one (1) unique contest entry when you complete a purchase from Michael Hill using Flexiti as the payment method that meets all of the requirements below (an "**Eligible Purchase**") during the Contest Period. To receive one (1) entry into the Contest using this method, you must:

a. complete the purchase from Michael Hill during the Contest Period, using Flexiti as the payment method;

b. ensure the purchase has a minimum Flexiti purchase value of CAD $500, before applicable taxes and fees;

   and

c. be an existing Michael Hill Brilliance member, or join Brilliance at the time of purchase.

To receive an entry, the Eligible Purchase, the Flexiti payment, the Michael Hill Brilliance membership and your eligibility must be verified in accordance with these Official Rules. Purchases made without Flexiti, purchases below the minimum Flexiti purchase value, purchases made outside the Contest Period, and purchases not associated with an existing or newly joined Michael Hill Brilliance membership will not qualify for entry. Entries may be rejected if the Eligible Purchase, Flexiti payment, Brilliance membership or Entrant eligibility cannot be verified. One (1) entry will be awarded per Eligible Purchase. Entries through this method are awarded automatically on completion of an Eligible Purchase; no separate registration is required.

(2) **No Purchase Method - Enter by Essay:** During the Contest Period, submit a mail-in entry request to receive one (1) entry. To enter via this method, handwrite your first and last name, street address, phone number, and email address, along with a handwritten 250 word or longer essay about *"your Michael Hill holiday shopping wish list"*, on a postcard and mail your entry to: Care of Flexiti Contest Submission, 5700 Yonge St, North York, ON M2M 4K2. To be eligible for the Prize drawing, your mail-in entry must be postmarked during the Contest Entry Period and received prior to the Selection Date. If the last day of the entry period is on a Sunday or Provincial Holiday, then your mail-in entry request must be postmarked the next business day and received prior to the Selection Date. Limit of one (1) mail-in entry request per person.

Sponsor may prohibit an Entrant from participating in the Contest or winning a Prize if, in its sole discretion, it determines or suspects that said Entrant is attempting to undermine the legitimate operation of the Contest by cheating, deceiving or using other unfair playing practices. Entries become the property of the Sponsor and will not be acknowledged or returned. Neither the Sponsor nor its agents assume responsibility for third parties' failure to act in accordance with Sponsor's instructions pertaining to the implementation of the Contest.

Your entry may be rejected if, in the sole and absolute discretion of the Sponsor, it is not fully completed with all required information and submitted and received in accordance with these Official Rules during the Contest Period. Entries that are garbled, corrupted, or unintelligible for any reason, are void and will not be accepted. All essay entries must be original works of the entrant, must not have been produced using generative AI or any other external tools, and must directly address the essay question as stated in these Official Rules. Entries failing to meet these criteria may be disqualified in the sole and absolute discretion of the Sponsor. Proof of

entry submission or request does not constitute proof of receipt. The Sponsor is not responsible for late, lost, damaged, illegible, misdirected, delayed, postage due, incomplete or incompatible Entries (all of which are void).

5. ENTRY LIMIT:

Entries through either method of entry are "**entries**" and individually, an "**entry**". THERE IS NO MAXIMUM NUMBER OF ENTRIES AN ENTRANT MAY EARN THROUGH METHOD (1) DURING THE CONTEST PERIOD, PROVIDED EACH ENTRY IS CONNECTED TO A SEPARATE ELIGIBLE PURCHASE THAT MEETS THE MINIMUM PURCHASE REQUIREMENT AND ALL OTHER REQUIREMENTS OF THESE OFFICIAL RULES. LIMIT OF ONE (1) MAIL-IN ENTRY REQUEST PER PERSON THROUGH METHOD (2). Multiple Entrants are not allowed to share the same email address. Any attempted participation beyond this limit or multiple entries received from any person (including, without limitation, by providing multiple sets of false contact information) are void and they may be disqualified at Sponsor's sole discretion. Where applicable, for greater certainty and the avoidance of any doubt, you can only use one (1) Flexiti account to enter the Contest. For the purposes of this Contest, a joint account shall constitute a single entry attributed to the primary account holder.

If it is discovered by the Sponsor (using any evidence or other information made available to or otherwise discovered by the Sponsor) that any person has attempted to: (i) exceed any of the limits stated in these Official Rules; and/or (ii) use multiple names, identities, email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or to disrupt this Contest; then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsor.

Where applicable, if there is a dispute as to the identity of an Entrant, the Prize will be awarded to the authorized account holder of the Flexiti account associated with the winning entry. The "**Authorized Account Holder**" is defined as the natural person who is the rightful owner or registrant of the account in question, as determined by the service provider or organization responsible for managing and assigning such accounts.

6. PRIZES:

There is one (1) prize (the "**Prize**") available to be won, as follows:

1. One (1) $20,000 CAD Michael Hill gift card, redeemable in store at any Michael Hill location in Canada or online through Michael Hill's Canadian website, subject to Michael Hill's gift card terms and conditions. Approximate total retail value of $20,000 CAD.

The Prize will be provided and fulfilled by Michael Hill on behalf of the Sponsor. Once the Prize winner has been confirmed in accordance with Section 9, Michael Hill will contact the winner to coordinate a date, time and Michael Hill location in Canada for pickup of the Prize. The Prize must be picked up in person by the confirmed winner, who must present valid government-issued photo identification at the time of pickup. The Prize will not be mailed, shipped or released to any other person. If the confirmed winner does not pick up the Prize

within the period set out in Section 9(iv), the Prize may be forfeited in accordance with Section 9.

Prize must be accepted as awarded and may not be substituted, transferred, assigned or otherwise altered, except at Sponsor's sole discretion. Sponsor reserves the right, at its sole discretion, to substitute a Prize of greater or equivalent monetary value if a Prize cannot be awarded as described for any reason. Sponsor will not replace any lost or stolen prizes. Any other costs, taxes, penalties, travel documentation, insurance, fees or expenses associated with the Prizes not specified herein, including any travel or other expenses incurred to attend a Michael Hill location for Prize pickup, will be the responsibility of the selected winner. By accepting a Prize, the winner agrees to the publicity terms set out in the 'Protection of Personal Information and Publicity Release' section below.

7. WINNER SELECTION:
On or about January 31, 2027, at 5700 Yonge St, North York, ON M2M 4K2 (the "**Selection Date**"), a random draw will be conducted from all eligible Entries received during the Contest Period for the purpose of selecting one (1) potential Prize winner (subject to satisfying the Prize claim conditions below).

Odds of winning the Prize depend on the total number of eligible Entries received within the Contest Period.

8. VERIFICATION
All Entries 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): (i) for the purposes of verifying an individual's eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any entry or other information submitted (or purportedly submitted) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Official 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.

9. SELECTED ENTRANT PRIZE CLAIM CONDITIONS:
A selected Entrant is not a winner of a Prize unless and until the selected Entrant's eligibility and the potential winning entry have been verified and the selected Entrant has been notified that verification is complete. Winning a prize is contingent on fulfilling all the requirements set forth herein.

Selected Entrant(s) will be notified by email at the email address associated with their entry. In order to be declared a Prize winner, selected Entrant(s) must: (i) respond to the notification of selection within three (3) business days of the first attempt by Sponsor; (ii) correctly answer a time-limited mathematical skill-testing question without assistance of any kind, whether

mechanical or otherwise; (iii) sign and return to Sponsor, within three (3) business days of it being sent by Sponsor, a written declaration and release form, releasing the Promotion Entities from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the "**Release**"); (iv) be able to claim and pick up the Prize in person in accordance with Section 6 within 30 business days from the notification date in 9(i), and (v) otherwise comply with these Official Rules. In addition: (a) the selected Entrant's Eligible Purchase, payment using Flexiti, and Michael Hill Brilliance membership must be verified; and (b) the selected Entrant must be a Flexiti cardholder in good standing at the time of entry and at the time of selection. Once the Prize winner has been confirmed, the Sponsor will provide the winner's contact details to Michael Hill, which will contact the winner to coordinate in-person pickup of the Prize in accordance with Section 6.

Return of any Prize or winner notification as undeliverable, inability to reach selected Entrant or failure of selected Entrant to respond to the notification within three (3) business days of the first attempt by Sponsor or Sponsor's agent, failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, or other non-compliance with these Official Rules may result in disqualification, forfeiture of a Prize and, at Sponsor's sole discretion, selection of an alternate eligible Entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner. This process will be repeated up to three (3) times after which point, if a winner cannot be declared, the Prize will not be awarded. The Sponsor reserves the right to modify the notification procedures in connection with the selection of an alternate winner, if any.

10. RIGHT TO VOID / TERMINATE / SUSPEND / MODIFY:
Sponsor reserves the right, in its sole discretion, to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation. Without limiting the generality of the foregoing, Sponsor may exercise these rights for any reason including, but not limited to: (a) any factor that interferes with the proper conduct of the Contest as contemplated by these Official Rules; (b) infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures; (c) to ensure the fairness, integrity, and proper conduct of the Contest; (d) to adhere to any changes in any applicable laws or regulations; or (e) any other reason deemed necessary or appropriate by Sponsor. Sponsor reserves the right in its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

11. LIMITATION OF LIABILITY AND RELEASES:
BY ENTERING THE CONTEST, ENTRANTS AGREE TO RELEASE AND INDEMNIFY AND HOLD HARMLESS THE SPONSOR, MICHAEL HILL, THEIR RESPECTIVE AFFILIATES, ANY OF THEIR ADVERTISING, PROMOTIONAL, PUBLICITY, PRODUCTION, AND JUDGING AGENCIES AND THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS FROM ANY CLAIM, LOSS, EXPENSE (INCLUDING LEGAL FEES) OR OTHER LIABILITY, INCLUDING LIABILITY FOR PERSONAL INJURY, ARISING FROM

PARTICIPATION IN THE CONTEST OR THE AWARDING, ACCEPTANCE, USE OR MISUSE OF THE PRIZE. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you. Without limiting the foregoing, Sponsor, Contest judges and the Promotion Entities, and any of Sponsor's other suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) failure of any e-mail to be received by or from the Contest judges or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (f) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Contest; (g) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (h) technical, pictorial, typographical or editorial errors or omissions contained herein.

12. PROTECTION OF PERSONAL INFORMATION AND PUBLICITY RELEASE:
Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest, validating entries, selecting and verifying the winner, and Prize fulfillment. Personal information may be shared with Sponsor's affiliates within the Questrade Financial Group, Michael Hill (including disclosure of the winner's name and contact details to Michael Hill for Prize fulfilment and pickup identity verification purposes), prize fulfillment vendors, and judging or administrative service providers engaged to support the Contest. To claim a Prize, the winner will be required to sign a Release, in which the winner agrees to Sponsor that they may use and disclose their personal information including use of their name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times, without further compensation or notice, and releases Sponsor and the Promotion Entities from any liability with respect thereto.

Information submitted with an entry is subject to the Sponsor's Privacy Policy and any applicable Michael Hill privacy notice. To read the Sponsor's Privacy Policy, visit: https://www.questrade.com/disclosure/privacy-policy-and-security.

13. GENERAL CONDITIONS:
By participating in the Contest, each Entrant agrees that Sponsor, Contest judges and the Promotion Entities have not made, with respect to each of their own products/services provided as a prize or part thereof (if applicable), any warranty, representation or guarantee express or

implied, in fact or in law, with respect to a Prize and specifically disclaim all such warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited.

Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

14. GOVERNING LAW:
This Contest and these Official Rules shall be governed by and construed in accordance with the laws of Canada and the province of Ontario. Any dispute arising out of or in connection with this contest shall be subject to the exclusive jurisdiction of the courts of the City of Toronto.

15. SEVERABILITY:
If any term or condition of these Contest Rules is found to be invalid or unenforceable, in whole or in part, by a court of competent jurisdiction, such invalidity or unenforceability will attach only to such provision or part of such provision and the remaining part of such provision and all other provisions in these Contest Rules will continue in full force and effect.

16. LANGUAGE DISCREPANCY:
In the event of any discrepancy or inconsistency between the terms and conditions of the Official Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Official Rules shall prevail, govern and control.

17. INTELLECTUAL PROPERTY:
All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by the Sponsor, Michael Hill and/or their respective affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual

property without the express written consent of its owner is strictly prohibited. Any questions or comments regarding the Contest should be directed only to the Sponsor.

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