

The Toronto Star Advisers Reader Panel Offer for a Chance to Win \$500 Contest RULES

1. Agreement: These rules govern the "The Toronto Star Advisers Panel Offer for Chance to Win \$500 Contest" ("Contest"). No purchase is necessary to enter the Contest. The act of signing up for the Star Advisers Reader Panel and thereby entering the Contest constitutes acceptance of the Contest rules and the decisions of the Contest judges, which decisions shall be final and binding upon all entrants.

2. Sponsor: The Contest sponsor is the Toronto Star, a division of Toronto Star Newspapers Limited, (the "Toronto Star") ("Sponsor").

3. Eligibility: The Contest is open to all residents of Ontario who have attained the age of 18, except for employees, their immediate families and anyone living with any employee of the Sponsors and prize provided or their corporate affiliates, advertising or promotional agencies. Limit of one entry per person. Incomplete or illegible entries, bulk drop offs, photocopies, scanned copies, facsimiles or other mechanically or electronically reproduced entries will not be accepted and will be disqualified.

4. Contest: To enter the Contest, access the Contest website at <https://www.thestaradvisers.com>, read these Contest rules, and follow the instructions to enter during the Contest period (a valid email address will be required). The Contest begins at 9:00am ET/June 17, 2015 and ends at 11:59pm ET/July 31, 2015. The potential winner will be chosen by random draw, which will take place at the Toronto Star offices located at One Yonge Street in Toronto August 4, 2015. The potential winner will be contacted by telephone or email by a representative of the Sponsor, and must reply within 48 hours to maintain eligibility. If the potential winner cannot be contacted within this time period or fails to respond to any attempted contact, such potential winner will be disqualified, his/her entry will be declared null and void and the Sponsor reserves the right, in its sole and absolute discretion, to select at random another eligible entry, in which event these provisions shall apply to such other eligible entry. In order to be eligible to win, the potential winner must correctly answer a mathematical skill-testing question, without assistance or mechanical or electronic aid.

5. Prize: There is one (1) prize available to be won, consisting of one (1) \$500.00 cash prize. Total Value of prize is \$500.00 CDN.

6. Release: Prior to receiving the prize, the winner will be required to show valid photo ID and to sign a declaration of eligibility and release form releasing the Sponsors and its related parties from any and all liability in connection with the Contest and/or the prize, confirming compliance with the rules and consenting to the use of his or her name and photograph, without further compensation, in any publicity carried out by the Sponsors and/or its advertising and promotional agencies. The signed form must be received by Sponsor within five (5) days of notification or the prize may be forfeited and awarded to an alternate entrant.

7. Privacy: We use your personal contact information to administer this Contest, including contacting, announcing and promoting prizewinners. The Contest is run in compliance with the Toronto Star Newspapers Limited (the "Star") privacy code, which may be found at <http://www.thestar.com/privacy>.

8. Banning: The Sponsor may, in its sole discretion, prohibit any person from entering the Contest whom it believes to be abusing the rules. Such abuse includes entering false information.

9. Other: Odds of winning depend on the number of eligible entries received. This Contest is governed by the laws of Ontario and the laws of Canada applicable therein and is void where prohibited by law. The Sponsors reserves the right to cancel or modify the Contest or the Contest rules at any time without notice. All prizes must be accepted as awarded, are non-transferable and are not convertible to cash. The Sponsors reserves the right to substitute any prize or portion of the prize with a prize of equal or greater value. All prizes are awarded as-is and no warranties or guarantees are implied or expressed, beyond the standard manufacturer's warranty. Sponsor is not liable for any lost, late, misdirected or stolen entries or inability to process entries, or any errors, damage or negligence that may arise in connection with this Contest, including technical failures on the website or Contest software, viruses, website disruptions, malfunctions or website down-time, human error or property damage incurred by any Contest entrant. Sponsors are not responsible for any errors or omissions in printing or advertising this Contest. Use of any automated system including robotic or form filling software to enter or participate in this Contest is prohibited and will result in disqualification of all entries by anyone using such assistance. If a dispute arises regarding who submitted an online entry, the entry will be deemed to be submitted by the authorized account holder of the email address provided at time of entry. Authorized account holder is the natural person who is assigned to an email address by an Internet access provider, online service provider, or other organization responsible for assigning email addresses for the domain associated with the submitted email address.