OFFICIAL RULES
THE 50% OFF RETURNING CUSTOMER PROMOTION
SPEEDY CASH

This promotion is open to legal residents of Canada who are at least the age of majority at the time of entry. The promotion is sponsored by SPEEDY CASH with its head office located at 175 – 4th Avenue, Kamloops, BC, Canada, V2C 3N3. The promotion is subject to all federal, provincial and local laws and regulations and is void where prohibited. Participation constitutes participant's full and unconditional agreement to be legally bound by these official promotion rules and regulations (the "Official Rules") and SPEEDY CASH's and Administrator's decisions, which are final and binding (without right of appeal) in all matters related to the promotion. Receiving 50% off loan fees is contingent upon fulfilling all requirements set forth herein.

All SPEEDY CASH stores in British Columbia, Alberta and Saskatchewan, Canada actively participate in this promotion. The promotion begins on November 29th, 2013 at 12:00 am Pacific Standard Time ("PST") and ends on February 28th, 2014 at 11:59 p.m. Pacific Standard Time ("PST") (the "Promotion Period").

In order to qualify for this promotion, the customer must be a 'returning' customer. A SPEEDY CASH 'returning' customer is defined as a customer who has not taken out a loan with SPEEDY CASH within the last 60 calendar days. In order to qualify for 50% off your loan fees with SPEEDY CASH, **a)** the 'returning' customer must have previously taken out a Payday Loan with SPEEDY CASH, **b)** the 'returning' customer must currently be in Good Status in accordance with SPEEDY CASH policy, and **c)** the customer must qualify for a loan with SPEEDY CASH in accordance with SPEEDY CASH lending policy. Fees are defined as the 23% charged on the loan principal and does not include the principal or insurance fees. For clarification, on a standard ~~of~~ $300.00 loan taken over 14 days, the fees would normally be $69 and the total repayment amount would be $369.00. If the customer also purchased the Insurance coverage, an additional $11.03 would be included, totalling $380.03. For the 50% Off Promotion, the same loan would be treated as follows;

Principal: $300.00
Fees: $34.50 (50% of $69.00)
Insurance: $10.00 (2.99% of $334.50)(Only available in BC & AB)
Total Loan: $344.50

By receipt of 50% off, the winner agrees to release and hold harmless SPEEDY CASH, it`s respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the promotion or receipt or use or misuse of any prize.

Except where prohibited, participation in the promotion constitutes applicant's consent to SPEEDY CASH's and its agents' use of the participant's name, likeness, photograph, voice, opinions and/or hometown and province for promotional purposes in any media, worldwide, without further payment, notice or consideration.

SPEEDY CASH reserves the right to cancel, suspend and/or modify the promotion, or any part of it (including, without limitation, these Official Rules), if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the promotion, as determined by SPEEDY CASH in its sole discretion. SPEEDY CASH reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the operation of the promotion or to be acting in violation of these Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the promotion may be a violation of criminal and civil law, and should such an attempt be made, SPEEDY CASH reserves the right to seek damages from any such person to the fullest extent permitted by law. SPEEDY CASH's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

These are the Official Promotion Rules. The promotion is subject to applicable federal, provincial and municipal laws and regulations. The promotion rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over SPEEDY CASH. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and SPEEDY CASH in connection with the promotion, shall be governed by, and construed in accordance with, the laws of the Province of BC, and the laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction other than the Province of BC.