

OFFICIAL RULES  
'FIRST PAYMENT ON US' OFFER  
SPEEDY CASH CANADA

This limited-time offer is open to legal residents of Canada who are at least the legal age of majority or older at the time of entry. The discount is sponsored by SPEEDY CA\$H with its head office located at 202-1967 Trans Canada Hwy, Kamloops, BC, Canada, V2C 4A4. 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 CA\$H's and Administrator's decisions, which are final and binding (without right of appeal) in all matters related to the promotion. Receiving your first payment courtesy of SPEEDY CA\$H is contingent upon fulfilling all requirements set forth herein.

This offer is valid for Installment Loans only in Yukon, Northwest Territories, Nunavut, and Prince Edward Island; Payday Loans are exempt from this offer. Customers are required to use coupon code "FIRSTPAYBONUS" when applying for their Installment Loan to activate the offer. The offer consists of the first Installment payment being free for the customer, paid for on behalf of SPEEDY CA\$H. One-time use only. In order to qualify to have SPEEDY CA\$H make a customer's first installment payment, the applicant must successfully qualify for and take out an Installment Loan in accordance with standard SPEEDY CA\$H lending policy.

The promotion ends on April 30, 2023, although SPEEDY CA\$H holds the right to end this program at any time, without prior warning.

By receipt of this offer, the customer agrees to release and hold harmless SPEEDY CA\$H, its 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 CA\$H'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 CA\$H 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 CA\$H in its sole discretion. SPEEDY CA\$H 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 CA\$H reserves the right to seek damages from any such person to the fullest extent permitted by law. SPEEDY CA\$H'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 the SPEEDY CA\$H. 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 CA\$H 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.