

OFFICIAL RULES
SWITCH AND SAVE 50%
SPEEDY CASH

This promotion is open to legal residents of Canada who are at least the legal age of majority or older at the time of entry. The promotion 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 50% off is contingent upon fulfilling all requirements set forth herein.

All Canadian SPEEDY CA\$H locations participate in this promotion. The promotion has no end date, although SPEEDY CA\$H holds the right to end this program at any time, without prior warning.

This offer is valid for Payday Loans only; Installment Loans and residents of Alberta, Manitoba, and New Brunswick are exempt from this offer. In order to qualify for 50% off payday loan fees with SPEEDY CA\$H Payday Advances, the customer must be a new customer to SPEEDY CA\$H. A new customer being defined as one who has not conducted business with SPEEDY CA\$H in the past. The customer must present proof of having borrowed funds and having paid back the amount owed to a licensed Canadian payday loan company other than SPEEDY CA\$H. Funds previously borrowed and paid back from another institution can be of any dollar value, and funds must have been paid off before it's appropriate due date. Proof may be presented as a receipt offered from the licensed payday lender, or bank statement of funds paid back. One 50% discount is available per customer

By receipt of 50% off, the customer agrees to release and hold harmless SPEEDY CA\$H, 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 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.