

Newfoundland and Labrador Credit Union Scenic Photo Contest

PROGRAM PERIOD

Photo submission will commence on June 3rd, 2019 and run until July 26th, 2019. Public voting for the photos entering the final round of selection to be featured in the NLCU 2020 Calendar begins July 29th, 2019 and ends August 12th, 2019 at 12 p.m., NST. By submitting an entry, each contestant agrees to the rules of the contest and states that they are 18 years or older.

WHO CAN ENTER

Anyone over the age of 18 years.

HOW TO ENTER

Participants will be requested to submit a high-resolution, unedited and unaltered image of a scenic photo of Newfoundland and Labrador. Submissions must be emailed to contests@nlcu.com as an attachment on or before the submission deadline of July 26th, 2019. The following must be included in the body of the email: full name of participant, mailing address, telephone number, and where the image was taken. NLCU will accept more than one photograph per contestant. By emailing your photo and information to NLCU you consent to the rules and regulations of this contest.

Photographs manipulated for artistic purposes by applying digital and/or traditional special effects (i.e. colourizing, toning, collage, photo composites, HDR) will not be accepted. Photo submissions must be in JPG or TIFF format at 300 dpi (or 3600x2700 pixels) and must be in landscape (horizontal) format and full colour. Please note: cropped photos are eligible as it is not changing the basic composition of the photograph. NLCU will determine eligibility in its sole discretion, and reserves the right to disqualify incomplete entries and/or contestants who are unable to submit a high-resolution photograph.

For a photo in which a person is recognizable, you must secure a model release from the subject or, in case of a minor, the subject's parent or guardian and provide submission with mentioned photograph. A sample release is available at your local branch or online at nlcu.com.

You retain your rights to your photograph; however, by entering the contest, you grant NLCU a royalty-free, non-exclusive license to publicly use the photos in whole, or in part, in any media now existing or later developed, for any NLCU purpose, including but not limited to advertising and promotion of the company. NLCU will not be required to pay any additional consideration or seek any additional approval in connection with such uses.

Rules and regulations will be available at NLCU's 12 locations province-wide and on the NLCU website, nlcu.com.

NO PURCHASE NECESSARY

To be eligible, entries must be received by the Program Closing Date (July 26th, 2019.) All entries become the property of NLCU, ("Program Sponsor") who assumes no responsibility for late, lost, delayed, damaged, destroyed, misidentified or misdirected entries. By entering this program, entrants agree to abide by the program rules and regulations and the decisions of NLCU. The decisions of NLCU are final.

WINNER ANNOUNCEMENT

August 12th, 2019.

HOW TO WIN

All submissions will be judged by NLCU's Marketing Department. The 'best' photographs (based on quality, creativity, and overall composition) will be posted to Newfoundland and Labrador Credit Union's Facebook page, where the general public will be able to 'like' photos. At the end of the contest date the 13 entries with the most 'likes' will be the winners. Submitting an entry will be regarded as permission to post the entry on Facebook.

The winning design will be printed as a 2020 Calendar and available at Newfoundland and Labrador Credit Union's 12 locations province-wide.

PRIZE

The winner will be contacted by NLCU and receive their entry as a photo for one month of the 2020 calendar year and a mailed copy of the printed calendar. The prize must be accepted as is; there will be no prize substitutions or redemption for cash.

Before receiving the prize, the winner must sign standard forms of release releasing NLCU, (the "Program Sponsor") and their respective officers, directors, employees, affiliates, advertising and promotional agencies and NLCU from any and all standard forms of release of liability and grant standard publicity releases in connection with participation in the Program, acceptance of the prizes and the use and/or misuse of the prize and any travel related thereto.

LIABILITY

By participating, entrants and their legal guardians agree to release, discharge and hold harmless NLCU, their respective employees, officers, directors, affiliates, subsidiaries, advertising and promotion agencies, agents and representatives from any and all injuries, liability, losses and damages of any kind resulting from their participation in the program or their acceptance, use or misuse of a prize. Releasees, their respective officers, directors, parent, affiliates, subsidiaries, advertising and promotion agencies, agents and representatives and their respective employees are not responsible for and shall not be liable for (a) any electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, including without limitation, server malfunction or by any human error which may occur in the processing of entries; (b) failed, incomplete, garbled or delayed computer transmissions; (c) lost, late, misdirected, incomplete or incorrect entries; or (d) any condition caused by events beyond the control of NLCU, that may cause the promotion to be disrupted or corrupted.

NLCU reserves the right in its sole discretion, subject to the laws set forth by the Province of Newfoundland and Labrador to cancel or suspend the program or any portion thereof should virus, bugs or other causes beyond the control of NLCU to corrupt the administration, security or proper play of the program. Entry information becomes the property of NLCU and any personal information collected will be used solely for the purposes of administering this program and submissions in accordance with its privacy policy.

PRIVACY POLICY

Information collected in this program will be used for administration of this program only.

