OFFICIAL CONTEST RULES FOR THE "100 YEARS" CONTEST FROM O'REGAN'S

These are the official contest rules for the "100 Years" contest (the "Contest") with O'Regan's Automotive Group ("O'Regan's"). The Contest begins on April 2, 2015 (the "Official Start Date") and all entries by Eligible Purchase must be made on or before December 31, 2015.

- 1. To be eligible, you must: (i) be a resident of a Canadian province or territory (other than Quebec); (ii) be the age of majority in their province of residence as of the Contest start date; and (iii) have made an Eligible Purchase in the Eligible Period. An "Eligible Purchase" is the retail purchase, or retail lease with a minimum 12 month term, of a new or used vehicle from a participating authorized O'Regan's dealer, BUT DOES NOT INCLUDE FLEET, BUSINESS OR COMMERCIAL PURCHASES OR LEASES, OR LEASE BUYOUTS. For clarity, if a participating O'Regan's dealer arranges for a customer a purchase or lease of a vehicle from a non-participating dealership, that shall not be an Eligible Purchase, even if O'Regan's acts as lessor, lender or otherwise facilitates the purchase or lease. The "Eligible Period" is the period between January 1, 2015 and December 31, 2015 ("Contest Closing Date"). See end of these rules for full list of participating locations.
- 2. You are not eligible to enter or win, if you are: (i) an employee of O'Regan's, its affiliates, dealers or any of its advertising or promotional agencies; or (ii) a member of the immediate family (defined as parents, siblings, children and spouse, regardless of where they live) or household (whether related or not) of any of the above persons.
- 3. There is one (1) prize of \$100,000 (the "**Grand Prize**") available to be won at the end of the Contest. The chances of winning depend upon the number of eligible entries received.
- 4. All customers who make an Eligible Purchase during the Eligible Period will be entitled to participate in the Contest as follows:

Eligible Purchases Prior to Official Start Date: an official contest entry form will be sent to all customers who have made an Eligible Purchase between January 1, 2015 and the Official Start Date ("**Prior Eligible Customers**") inviting them to participate in the Contest. The contest entry form will be emailed to the email address on file with the applicable O'Regan's dealer in connection with such customer's Eligible Purchase (the "**Applicable Dealer**"). For customers that do not have an email address on file, an official contest entry form will be mailed to the address on file. An official contest entry form may also be obtained by visiting the Applicable Dealer and confirming your Eligible Purchase. Prior Eligible Customers who return a completed official contest form to the Applicable Dealer prior to the Contest Closing Date will receive one (1) entry into the Grand Prize draw for a chance to win the Grand Prize.

Eligible Purchases After Official Start Date: All customers who make an Eligible Purchase between April 2, 2015 and the Contest Closing Date will receive one (1) entry into the Grand Prize draw for a chance to win the Grand Prize upon (i) signing a purchase or lease agreement; (ii) completion of their financing arrangement by the Contest Closing Date including without limitation payment of all amounts due on or before delivery; and (iii) completing the official contest entry form on or before the Contest Closing Date which will be presented following completion of the Eligible Purchase transaction.

- 5. Limit: one (1) entry per Eligible Purchase. Joint Eligible Purchases by two or more individuals will only receive one (1) joint entry into the Grand Prize Draw.
- 6. A random draw to determine the Grand Prize finalists will happen on or about Monday, January 4, 2016 at the offices of O'Regan's from all eligible entries received prior to the Contest Closing Date. Five (5) entries will be selected at random and those customers will be the potential finalists

for the Grand Prize (the "**Grand Prize Finalists**"). The potential Grand Prize Finalists will be contacted by phone using the information contained in their purchase or lease agreement. If a Grand Prize Finalist cannot be contacted or does not respond within three (3) days of the date of the first attempted contact, or if a Grand Prize Finalist does not otherwise comply with these Official Contest Rules, such selected potential Grand Prize Finalist will be disqualified and will not be replaced. If all Grand Prize Finalists have been disqualified, then five (5) new entries will be selected at random from all remaining eligible entries and those customers will be the new Grand Prize Finalists. This process will repeat as necessary until there is at least one (1) selected Grand Prize Finalist who has not been disqualified.

- 7. On or about Thursday, January 7, 2016 each of the Grand Prize Finalists must attend (subject to accommodations for weather or other matters beyond entrant's control) the grand prize draw to be held at CTV Atlantic (2885 Robie St, Halifax, NS B3K 5Z4, Canada) to register for the Grand Prize Draw and will be required to: (i) produce a valid driver's license plus another valid piece of government issued identification with a photograph and (ii) execute a full liability and publicity release confirming they meet the eligibility requirements to be a Grand Prize winner. All Grand Prize Finalists and their family members shall maintain the strict confidentiality of all draws, and the selected Grand Prize Finalists and winners, until after O'Regan's has publicized the same (anticipated to be by television broadcast the day following the draw), and all attendees at any draw may be required to sign a confidentiality agreement in this respect, the breach of which may result in a winner forfeiting a prize.
- 8. To determine the potential Grand Prize winner, the names of each Grand Prize Finalist will be entered into a box and selected one at a time at random. The last Grand Prize Finalist whose name is selected will be the potential Grand Prize winner. The other Grand Prize Finalists will win a secondary prize consisting of a gift certificate for a Gold Detailing Package at O'Regan's Halifax Perma-Shine (car and light truck eligible) with a minimum approximate value of \$140 provided they correctly answer, a mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise. In order to be declared the Grand Prize winner and prior to being awarded the Grand Prize, the potential Grand Prize winner must:
 - (i) provide proof of identification;
 - (ii) be current with respect to all payments owed to O'Regan's or third party financer, if any, and not otherwise be in default in relation to the Eligible Purchase;
 - (iii) correctly answer, a mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise;
 - (iv) execute and return to O'Regan's a full liability and publicity release within the time period indicated on the forms; and
 - (v) otherwise comply with these Official Contest Rules.
- 9. If the potential Grand Prize winner: (i) fails to satisfy any of the above conditions; or (ii) cannot accept the Grand Prize as awarded for any reason whatsoever; then the Grand Prize will be forfeited and O'Regan's has the right but not the obligation, in its sole and absolute discretion and time permitting, to select an alternate potential Grand Prize winner from the remaining Grand Prize Finalists who must satisfy the same conditions before being declared the Grand Prize winner. If the identity of an entrant is disputed, the individual(s) named on the purchase or lease agreement will be deemed to be the entrant.
- 10. Entrants who have registered through fraudulent means or have provided false or misleading information will be disqualified.

- 11. By participating in this contest, all entrants declare that they have read, understood and complied with these Official Contest Rules and agree to abide by all decisions of O'Regan's whose decisions shall be final and binding in all respects. ENTRANTS AGREE TO RELEASE AND HOLD HARMLESS O'REGAN'S, ITS AFFILIATES AND DEALERS ("RELEASED PARTIES") AND THE SHAREHOLDERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS OF THE RELEASED PARTIES FROM ANY CLAIM, LOSS, EXPENSE OR OTHER LIABILITY ARISING FROM PARTICIPATION IN THIS CONTEST OR THE AWARDING, ACCEPTANCE OR USE OF ANY PRIZE AWARDED UNDER THE CONTEST.
- 12. O'Regan's shall have the right to publicize the Grand Prize winner's name, photograph, likeness, and village/town/city in association with this Contest. The Grand Prize winner shall make him/herself available for photographs for this purpose.
- 13. If for any reason the contest cannot be executed as planned, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of O'Regan's that corrupt or affect the security, administration, fairness, integrity or proper conduct of the Contest, O'Regan's reserves the right, at its sole discretion, to disqualify any entrant who tampers with the entry process and/or to cancel, terminate, modify, delay or suspend the contest in its entirety.
- 14. No responsibility is assumed by O'Regan's for any lost, late or misdirected entries, or for any computer, online, or technical malfunction that may occur.
- 15. This contest is governed exclusively by the laws of Nova Scotia, Canada, and all disputes are subject solely to the courts of Nova Scotia without regard to conflicts of law.

Dealer	Address
O'Regan's BMW & MINI Halifax	
O'Regan's Chevrolet Buick GMC Cadillac	
O'Regan's Dartmouth Hyundai	
O'Regan's Hyundai Bridgewater	
O'Regan's Kia Dartmouth	
O'Regan's Kia Halifax	
O'Regan's Lexus & Toyota Halifax	
O'Regan's Mercedes-Benz & Smart Centre	
O'Regan's Nissan & Infiniti Halifax	
O'Regan's Nissan Dartmouth	
O'Regan's South Shore Toyota	
O'Regan's Subaru Bridgewater	
O'Regan's Toyota Dartmouth & Scion	
Hillcrest Volkswagen	
O'Regan's National Leasing	

Participating Authorized Dealers

Dealer	Address
O'Regan's Green Light Used Car Centre Dartmouth	
O'Regan's Green Light Used Car Centre Halifax	
O'Regan's Wholesale Direct Dartmouth	
O'Regan's Wholesale Direct Halifax	
O'Regan's Wholesale Direct Bridgewater	