

**Sunshine Coast Credit Union (SCCU)**  
**2015 Calendar Photo Submission - Terms & Conditions January 31 2014**

**Eligibility**

All Sunshine Coast Credit Union members in good standing (as determined by SCCU's Rules) who have reached the age of majority in the Province of BC including employees (except those on the Photo Judging Panel) may submit a maximum of one photograph that they themselves have taken on the Lower Sunshine Coast, provided that they also submit information required by, and follow the steps set out in, these Terms and Conditions. This is a skill based contest and chance plays no part in the determination of winners.

**Ownership**

The photograph, in its entirety, must be a single work of original material taken by the entrant. By submitting your photo to us, you represent, acknowledge, & warrant that the submitted photograph is an original work created solely by you, that the photo does not infringe on the copyrights, trademarks, moral rights, rights of privacy/publicity or intellectual property rights of any person or entity, & that no other party has any right, title, claim, or interest in the photo.

**How Your Photo May be Used**

The Photo Judging Panel, which shall be comprised of SCCU employees, shall review photos received pursuant to these Terms and Conditions and may choose any number of photos, or no photos at all, to be published in a 2015 Calendar. There is no guarantee that all, or any, photos, including selected images, will be published.

By submitting your photo to us, you are giving your express permission to the publication of your photo and/or your name and other personal information in various media, whether or not your photo is selected for the 2015 Calendar, including but not limited to: (a) a calendar (b) printed material such as annual report or bulletin; and/or (c) a digital publication, including in-branch, websites and/or social media.

**Fee & Compensation**

There is no fee to submit your photo. SCCU will not provide any compensation of any kind in connection with your participation in this contest, including but not limited to, any use, disclosure or publication of your submitted photo.

**Steps to Submitting your Photo**

1. Read the enclosed Terms & Conditions. By submitting your photo you acknowledge that you understand and agree to these Terms and Conditions and warrant that your entry complies with all of the requirements set out in the Terms and Conditions.
2. Attach your photo to an email (rather than embedding the image) and email it to: photos@sunshineccu.net
3. Include the following information in your email:
  - (a) Your name, member number & phone number
  - (b) Location where your photo was taken (eg: Davis Bay Beach, View from Soames Hill)

## Photo Specifications

To be eligible, your photo must conform to these specifications:

- Horizontal (landscape) format 8.5x11 inches in size
- Digital format JPEG, 300 dpi (dots per inch), maximum 5 MB
- Content may include scenery and animals, but not people, nor logos.
- Photo is taken somewhere on the Lower Sunshine Coast
- Images must not be watermarked, nor should they be photocopies, scans of negatives, prints or transparencies,
- While some minor retouching and color correction is acceptable, the natural beauty of the Coast is preferred.

## Process and Timing

- **By March 22 11:59 p.m. PST:** Members submit their photos. Only photos received by SCCU by this time will be considered.
- **March 22-April 29** – Shortlist process & Photo Judging Panel\*
- **By April 30<sup>th</sup>** – Entrants of selected photos are notified; notice will be posted online and/or in-branch.
- **Fall 2014** – Calendars will be made available to SCCU members in-branch.

\*Depending on the number of photos received, a shortlist process may be required. Eligible photos will be anonymously grouped by seasons, reviewed by the Panel and voted on.

## Disqualification

This process is subject to all applicable federal, provincial, territorial and local laws and regulations. SCCU reserves the right to review all entries and to disqualify from participation any individual: (a) whose entry does not comply with the requirements set out in these Terms & Conditions, or (b) whose entry is deemed by SCCU, in its sole discretion, to be objectionable or inappropriate, including any photo containing images that (i) are obscene or defamatory, (ii) are unlawful, (iii) falsely claim to represent a person or organization, or (iv) potentially or actually infringe any third party's copyright, trademark, right of privacy, publicity or other intellectual property or other right of any person or entity.

## Release

Upon SCCU's request, an entrant must be prepared to provide (within 7 calendar days of request) a signed written release, consent and license from the owner of any private property or works of art depicted in the photo, authorizing SCCU to reproduce, distribute, create derivative works of and display the photo in accordance with these Terms and Conditions and without compensation. Failure to provide such release upon request may result in disqualification and selection of an alternate photo.

## License

By submitting a photo, the entrant assigns all moral rights in the photo, and grants an irrevocable, perpetual, worldwide non-exclusive license, to SCCU and its partners, affiliates, subsidiaries, advertising agencies and agents, and each of their

respective employees, officers, directors and representatives (the “Authorized Parties”) to reproduce, distribute, display and create derivative works of the entries (along with a name credit) in any media now or hereafter known, including, but not limited to: (a) a calendar; (b) printed material, such as presentations, annual reports, or bulletins; and/or (c) a digital publication, including in-branch, on websites and/or on social media channels.

#### **Limitation of Liability**

By submitting a photo, the entrant agrees to indemnify, release, discharge, and hold harmless the Authorized Parties from any claims, losses, and damages the Authorized Parties may incur which arise out of the entrant’s participation in this contest. SCCU assumes no responsibility for any error, omission, interruption, deletion, defect, or delay in operation or transmission; communications line failure; technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email entry to be received on account of technical problems or traffic congestion on the Internet or at any website, human errors of any kind, or any combination thereof, including any injury or damage to entrants' or any other persons' computers related to or resulting from participation, uploading or downloading of any materials related to this process.

#### **Privacy of Information**

Entrants agree that personal information, including name, phone number and email address, may be collected, processed, shared, and otherwise used and disclosed for the purposes of and in connection with this Photo Contest. This information may also be used to verify the entrant’s identity or to otherwise verify the individual’s eligibility to participate. Personal information will be collected, used and disclosed exclusively for the purposes stated within these Terms and Conditions and in accordance with SCCU’s Privacy Policy, as is posted on SCCU’s website.