

Promotion RULES

Refer a Friend and Win \$100 Visa Card

1. "Contest Period" starts at 12:00am April 12, 2010 and continues until 11:59pm on June 24, 2010, the "Contest Closing Date". No purchase necessary. Multiple entries per person are permitted. All times are Western. This Contest is sponsored by Invis Inc., hereinafter referred to as the "Contest Sponsor".

(a) To enter, refer a potential client to any Invis Mortgage Consultant. The Mortgage Consultant will then submit your name and contact information to crm@invis.ca. This will serve as the entry ballot and must be submitted by 11:59pm on the Thursday of each draw week to qualify for that week's draw. Enter as often as you wish. Draw dates are as follows:

April 23, 2010; April 30, 2010

May 7, 2010; May 14, 2010; May 21, 2010; May 28, 2010

June 4, 2010; June 11, 2010; June 18, 2010; June 25, 2010

(b) A random draw by a representative of Invis, from all eligible entries received as of the Weekly Contest Closing Time will be made at approximately noon on the dates above 20434 64th Ave, Langley, BC. Selected entrant for each week will be contacted by telephone or email, as set out on the entry form. The first entrant selected will be deemed the selected entrant for each weekly prize. There will be 10 winners in total during the promotional period.

(c) If the selected entrant cannot be reached within 5 days following the draw, incorrectly answers the skill-testing question, declines the prize, or fails to return a Release of Liability as specified below, another entrant will be selected.

2. (a) Participants are eligible to win the following:

(b) Prize must be accepted as awarded and may not be transferred or exchanged. Contest Sponsor reserve the right to substitute a prize of at least equal or greater value in the event of the unavailability, for whatever reason, of the advertised prize.

3. To be declared a winner, selected entrants must first correctly answer, unaided, a time-limited, mathematical skill-testing question posed by telephone at a mutually convenient time; and may also need to return a signed release of liability and acknowledgment form. Contest judges' rulings are final and without appeal in all matters related to the promotion and the awarding of prizes.

4. By entering this Contest, entrants consent to the use of their entry, name, city of residence and/or any photograph of or that may be taken in publicity carried out by the Contest Sponsor and their advertising agencies, without further notice or compensation.

5. This Contest is open to residents of Canada who are over the age of majority in their province or territory of residence, excluding residents of Quebec and employees of the Contest Sponsor, their parent and affiliated companies, representatives, dealers and agents, Contest suppliers and judges, and those with whom they are domiciled. The Contest is subject to all applicable federal, provincial and municipal laws and regulations.

6. No communications will be entered into except with selected entrants.

7. Odds of winning depend on the number of eligible entries received. All entries that are incomplete, illegible, damaged, irregular, have been submitted through illicit means, or do not conform to or satisfy any condition of the rules may be disqualified by the Contest Sponsor. Contest Sponsor take no responsibility for lost, stolen, delayed, damaged, misdirected, late or destroyed entries, or for typographical or other production errors. Contest Sponsor are not responsible for any errors or omissions in printing or advertising this Contest. All entries become the property of the Contest Sponsor and will not be returned.

8. Contest Sponsor are collecting personal data about entrants for the purpose of administering this Contest. No further informational or marketing communications will be received by the entrants. Please see Invis Privacy Policy at www.invis.ca.

9. By entering this Contest, entrants release and hold harmless the Contest Sponsor, their advertising and promotional agencies and the Contest judge(s), their affiliates and respective directors, officers, owners, partners, employees, agents, dealers, representatives, successors and assigns (collectively the "Releases") from any liability in connection with this Contest or, if declared a winner, the prize. Before being declared a winner, entrants may be required to sign and return, within a stipulated period of time, a Declaration of Compliance with the Contest Rules and a full Liability and Publicity Release. By accepting a prize, winner consents to the use of their name, place of residence, voice, statements, and photographs or other likenesses for publicity, advertising or informational purposes in any medium or format without further compensation or notice.

10. This Contest will be run in accordance with these rules, subject to amendment by Contest Sponsor. Contestants must comply with these rules, and will be deemed to have received and understood the rules by participating in the Contest. The terms of this Contest, as set out in these rules, are not subject to amendment or counter-offer, except as set out herein.