CONTEST RULES (the "Official Rules") – Win a VIP Canadian Experience for 2

Entry Period & PAY2DAY Inc. - The Contest is brought to you by PAY2DAY Inc. The Contest entry period (the "Entry Period") starts on **Monday, September 1st, 2025 and ends on Saturday, February 28th 2026, at 11:59pm.** All times referenced in these Official Rules are EST. **The draw will be made within 2 weeks of the closing date with the winner notified no later than March 31st, 2026.**

How to Enter - No purchase is necessary to enter this Contest. Entry is subject to these Official Rules, including without limitation the conditions of entry set forth below.

Option 1: Enter online by visiting pay2day.ca/vip-experience and submitting your name and email address.

Option 2: Enter by scanning the QR code located on various marketing materials present in participating PAY2DAY locations and providing your name and email address.

To be declared a winner, a potential winner must: (i) correctly answer (as determined in the absolute discretion of PAY2DAY Inc.) without assistance of any kind, whether mechanical or otherwise, a time-limited, mathematical skill- testing question; (ii) be in full compliance with these Official Rules; and, (iii) be in full compliance with the Eligibility Requirements set out below; and (iv) in the discretion of PAY2DAY Inc., sign and return a release of liability and consent to publicity form (the "Release Form") within the time period specified in the Release Form, as well as provide any other documentation that may reasonably be required by PAY2DAY Inc. in their absolute discretion. Any guest of the winner will also be required to sign and return a Release Form within the time specified in the Release Form.

A potential winner will be required to provide proof of identification to PAY2DAY Inc. and/or prize supplier(s), as applicable, when claiming a prize or otherwise in connection with this Contest to facilitate the accurate identification of a Contest winner. Once confirmation of a Contest winner is complete in accordance with the terms of these Official Rules, PAY2DAY Inc. and/or any prize suppliers will coordinate prize distribution with the aforementioned winner. If a winner fails to comply with the requirements set forth in these Official Rules, he/she will be deemed to have forfeited his/her prize.

Entry Limit: Entries are limited to 1 per eligible participant (see eligibility).

Any attempt or suspected attempt to enter this Contest in a fashion not authorized by these Official Rules shall be deemed to be tampering and will void any entry by such person. Entries that contain false information and/or are late, lost, stolen, falsified, illegible, damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or entries that have been submitted using robotic, automated, programmed, or through illicit means, or that do not conform with or satisfy any or all of these Official Rules, as determined in PAY2DAY Inc.' absolute discretion, will be judged null and void and disqualified from entry in the Contest. Only entries received will be considered. Proof of entry transmission shall not constitute proof of receipt. PAY2DAY Inc. reserves the right to refuse any entry for any reason in its absolute discretion.

Although this Contest may be communicated, promoted, or administered by means of any third party social media or social networking service or site (each, a "Third Party Service"), entrants acknowledge that: (i) this Contest is not sponsored, endorsed or administered by, or associated with, any Third Party Service; (ii) if entry into this Contest is by means of a Third Party Service, entrants must have a valid account with the applicable Third Party Service (and may be required to have a public (i.e. non-private) account in order to participate) and must comply with the applicable Third Party Service's terms and policies; and (iii) any questions, comments or complaints regarding this Contest should be directed to PAY2DAY Inc. and not to any Third Party Service. By participating in this Contest, you completely release any Third Party Service of all liability in relation to any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from your participation in the Contest.

Conditions Of Entry - By entering this Contest, you agree to be bound by these Official Rules, including without limitation the eligibility requirements set forth below; agree to be bound by the decisions of PAY2DAY Inc. and their representatives, or the Contest judges (if any), which decisions are final, binding and conclusive (without appeal) on all matters relating to the Contest; represent and warrant that your entry, including any material comprising your entry (e.g. name, user name, profile picture, etc., as applicable) and any material submitted with your entry (e.g. photograph, video, written submission, or other form of submission, etc., as applicable) (collectively, the "Entry Material") (i) is original to you, and that you have all necessary rights in and to your Entry Material to enter the Contest, including, without limitation, the consent of any third parties whose personal information is included in your Entry Material, and (ii) does not contain, depict, include or involve content that is, or could reasonably be considered to be, inappropriate, unsuitable or offensive, as determined

by PAY2DAY Inc. in its sole discretion; you understand and agree that: (i) your entry (including any Entry Material) may not be returned to you upon submission to the Contest and may be refused as entry to this Contest, as determined by PAY2DAY Inc. in its sole discretion; and (ii) PAY2DAY Inc. may, in its absolute discretion, moderate and/or remove and/or edit any Entry Material, including to blur out any trademarks or to remove any copyrighted content or otherwise unsuitable content (as determined by PAY2DAY Inc.); grant to PAY2DAY Inc. a worldwide, perpetual, royalty-free, irrevocable, non-exclusive, sub-licensable and unlimited license to use your entry, including the Entry Material, in any media and for any purpose related to the Contest (or any substantially similar contest), including without limitation the right to use, reproduce, modify, adapt, translate, alter, or create derivative works from, the entry and/or Entry Material, without notification, compensation or additional consideration to you; and waive all claims of moral rights in your entry and/or Entry Material and in any use thereof in accordance with these Official Rules.

Eligibility - This Contest is open only to Canadian residents other than residents of the Province of Quebec, who are 18 years of age or older as of the date of entry. The following individuals are not eligible to enter the Contest: employees, officers, directors, agents, and representatives of: (1) PAY2DAY Inc. and their parent and affiliated companies, (2) the Contest prize supplier(s), (3) the Contest judges, if applicable, and (4) any and all other companies associated with the Contest; a household member of any of the individuals listed in (i), above, whether or not related; members of the immediate family (spouse, parent, child, sibling) of the individuals listed in (i), above, regardless of where they reside.

PAY2DAY Inc. shall have the right at any time to require proof of identity and/or eligibility to enter the Contest. Failure to provide such proof shall result in disqualification. All personal and other information requested by and supplied for the purpose of the Contest must be truthful, complete, accurate and in no way misleading. PAY2DAY Inc. reserves the right, in their sole discretion, to disqualify any entrant should such an entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

Prize Description - There is one (1) prize available to be won in this contest (the "VIP Canadian Experience Trip Prize"). The prize includes: return airfare for 2 to one of 4 Canadian destinations (final choice of destination to be determined), 2 nights' accommodation (single room), paid access to a local event in the form of tickets and/or entry fees, and (1) $500 VISA gift card. The total approximate maximum retail value of the VIP Canadian Experience Trip Prize is CDN $5,000. This prize is non-transferable. If the value of the chosen destination and prize equals less than CDN $5,000, no further compensation will be provided. The following terms and conditions apply to the VIP Canadian Experience Trip Prize awarded pursuant to these Official Rules: All prize details shall be determined by PAY2DAY Inc. and/or prize supplier(s) in their absolute discretion. Some restrictions may apply. VIP Canadian Experience Trip Prize must be redeemed no later than December 31st, 2026. The winner may also choose to receive a cash equivalent of CDN $5,000 in lieu of the VIP Experience Trip Prize. If selected, cash equivalent prize will be paid to the winner no later than 30 days after winner's election (in writing) to receive the cash equivalent prize.

Travellers may be required to present a valid major credit card to hotel upon check-in. If a winner elects to travel with a fewer number of guests than the number of guests provided in the prize description above, no additional compensation will be awarded under any circumstances.

Tickets are subject to certain terms and conditions as specified by issuers. Blackout dates may apply. Documentation that is reasonably necessary for PAY2DAY Inc. and/or prize supplier(s) to book the Trip Prize for the Travellers (e.g. passport number) must be supplied to PAY2DAY Inc. and/or prize supplier(s), as applicable, or their representatives or agents, upon request, and failure to do so may result in the forfeiture of the Trip Prize at the absolute discretion of PAY2DAY Inc. and/or prize supplier(s). The Travellers must travel together on the same itinerary and are responsible for ensuring they have all necessary travel documents prior to travel (e.g., valid passport, covid vaccinations) as outlined by the visiting country / port of entry.

Winner is fully responsible for any and all applicable federal, provincial, and municipal taxes (including income and withholding taxes). Travellers are responsible for any additional expenses not included in the prize as described herein. Without limiting the foregoing, all expenses and incidental travel costs not expressly stated in the prize description above are the responsibility of the Travellers, including but not limited to, travel and medical insurance, meals, incidentals, gratuities, in-room charges, passenger tariffs or duties, airline fees, surcharges, airport fees, service charges or facility charges, security fees, required vaccinations, taxes or other expenses.

No refund or compensation will be made in the event of the cancellation or delay of any means of transportation purchased. The Releasees (defined below) shall have no responsibility for trip cancellations, alterations, weather delays, weather cancellations or other changes to the trip itinerary (whether having the effect of lengthening or shortening the trip itinerary) and, by participating in the prize activity, each Traveller acknowledges and accepts such risks, and agrees that PAY2DAY Inc. and/or prize supplier(s), as applicable, are only responsible for the $5000 CAD as listed in these Official Rules, subject to the terms and conditions herein contained, and are not responsible for any additional costs or expenses that may be incurred by any Traveller as a result of such changes in itinerary.

The Releasees (defined below) are not responsible in the event any Traveller is denied the ability to fly out of or into any particular airport, whether due to airport restrictions or otherwise, nor are they responsible for any cancellations, delays, diversions or any other changes made by any transportation and/or travel companies, hotels, air carriers, or others providing or arranging any travel or prize-related services or accommodations, including, without limitation, any resulting changes in services or accommodations. All tickets issued in

connection with the Trip Prize are not eligible for frequent flyer miles. Once reservations are made, they cannot be changed, save as otherwise determined in the absolute discretion of PAY2DAY Inc. and/or prize supplier(s).

PAY2DAY Inc. and prize supplier(s) have the right, in their absolute discretion, to disqualify and/or remove any Traveller from any activity at any time if such individual is at any point uncooperative, disruptive, abusive, or unobservant of applicable rules, laws or regulations, or if such individual is likely to cause or has caused damage to person, property, or the reputation of PAY2DAY Inc. and/or prize supplier(s), as determined in the absolute discretion of PAY2DAY Inc. and/or prize supplier(s), as applicable.

Odds Of Winning - Odds of winning depend on the number of eligible entries received.

General Prize Conditions - The terms and conditions contained in this Section apply to any and all Contest prize(s) awarded pursuant to these Official Rules - No financial compensation will be made or required if actual prize value is lower than the total value quoted in these Official Rules.

Prize must be accepted as awarded, without substitution, transfer, exchange or assignment, unless otherwise determined in the absolute discretion of PAY2DAY Inc. and/or prize supplier(s). Prize may not be exactly as advertised.

Except as expressly warranted herein, prize is provided “as is” without further warranty of any kind.

Any unused portion of the prize, once awarded, will be deemed forfeited by the applicable winner, and no financial compensation will be made or required in respect of such unused portion. Prize will not be replaced if lost, destroyed, mutilated or stolen.

PAY2DAY Inc. and/or the prize supplier(s) reserve the right, in their absolute discretion, to substitute a prize or a component of a prize with a prize or a component of a prize (as applicable) of equal or greater value, including, without limitation, a monetary award, if the prize or prize component cannot be awarded by PAY2DAY Inc. and/or the prize supplier(s) for any reason.

Once awarded, prize may not be resold or commercially traded in any manner, directly or indirectly, and PAY2DAY Inc. reserves the right to ban or disqualify any entrant from any contest, including future contests, should it reasonably believe such entrant to have acted or attempted to act in contravention of the foregoing restriction.

Release Of Liability, Indemnity - By entering this Contest, you: (a) agree to remise, release and forever discharge PAY2DAY Inc., their respective parent and affiliated companies, any and all other companies associated with the Contest (including prize suppliers and suppliers of materials or services related to the Contest), and all of their respective employees, directors, officers, shareholders, agents, representatives, successors and assigns (collectively, the “Releasees”) from any and all actions, causes of action, suits, debts, dues, accounts, claims, damages or liability for any loss, harm, damages, costs or expenses, including, without limitation, costs or losses related to personal injuries, death, damage to, loss or destruction of property, and rights of publicity, personality, privacy and/ or intellectual property (each, a “Claim”) arising out of, or in any way related to, your participation in the Contest and/or the awarding, receipt, possession, use and/or misuse of any Contest prize (or any portion thereof), or any travel or activity that is related to the receipt or use of any Contest prize; and (b) agree to indemnify and hold harmless each of the Releasees from and against any and all Claims arising from (i) your breach of these Official Rules, including the breach of any representations or warranties contained herein, (ii) your participation in the Contest, (iii) your acceptance, possession, use and/or misuse of any Contest prize (or any portion thereof), if applicable, or (iv) the use of any Entry Material in accordance with the rights granted to PAY2DAY Inc. in these Official Rules.

Consent to Publicity - By accepting a Contest prize, if applicable, you authorize PAY2DAY Inc. and each of their respective licensees, successors, assigns, agents, representatives and employees the right, license and permission to record, photograph and/or otherwise capture or document you and/or your likeness, including without limitation your voice and any statements you may make regarding the Contest prize, by any available means, and to use any such recordings, photographs or documents, as well as your image and/or likeness appearing therein, and your biographical information, including your name, city and province/territory of residence, throughout the world and in perpetuity, in all manner and media, whether now known or hereafter devised, for advertising or promotional purposes relating to the Contest (or any substantially similar contest), without limitation and without compensation or additional consideration, notification, or permission of any kind, unless prohibited by law; and you waive any rights that you may have or that may otherwise exist in respect of any materials produced pursuant to the foregoing, including without limitation rights of inspection, approval, compensation, additional consideration or notification, and moral rights.

Limitation of Liability - The Releasees are not responsible for: (a) stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage-due or garbled entries, transmissions, email or mail; (b) lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider, website, or other connections, including those through and/or by any website; (c) jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; (d) failures or malfunctions of phones, phone lines or telephone systems, any error, omission, interruption, defect or delay in transmission, processing, or communication; (e) non-delivered, misdirected, blocked, or delayed email notifications; (f) printing, typographical or other errors appearing within these Official Rules, in any Contest-related advertisements or other materials; or (g) any other errors, problems or difficulties of any kind, whether human, mechanical, electronic, network, computer,

telephone, mail, typographical, printing or otherwise relating to or in connection with this Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest, the processing of entries, the announcement of the prize or in any Contest-related materials, or the cancellation or postponement of any event. The Releasees are also not responsible for any incorrect or inaccurate information, including without limitation where caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. The Releasees are not responsible for injury or damage to participants' or to any other person's computer related to or resulting from participation in this Contest or downloading materials from or use of any website.

Privacy - By entering this Contest, you consent to the sponsors' collection and use of your personal information for purposes of administering this Contest in accordance with these Official Rules and selecting any Contest winner(s). If you are selected as a potential prize winner, you consent to disclosure of your personal information to any Contest prize provider(s) for purposes of prize fulfillment. You understand and agree that, should your personal information be provided to any prize provider, your information will be subject to that prize provider's privacy policy and information handling standards and practices.

Entrants may be given the option to receive ongoing commercial emails and/or other communications from PAY2DAY Inc. or other parties; however, eligibility to participate in the Contest is not dependent upon an entrant's consent to receive any such emails or communications and consenting to receiving such emails or communications will not impact an entrant's chances of winning. PAY2DAY Inc. will not send informational or marketing communications to entrants, unless entrants' consent to receive such communications in accordance with applicable laws. Entrants may at any time opt out of receiving such materials by following the unsubscribe instructions provided in any of these communications.

General - Laws and Rules - This Contest will be run in accordance with these Official Rules, which shall be subject to amendment without notice or liability to you. You must comply with these Official Rules and will be deemed to have received and understood these Official Rules by participating or attempting to participate in this Contest. This Contest is subject to all applicable federal, provincial and municipal laws and regulations. These Official Rules are governed exclusively by the laws of the province or territory in which you reside, and you submit to the exclusive jurisdiction of the courts of such province or territory. Rights and remedies may vary by province or territory.

Cancel and Amend - PAY2DAY Inc. reserves the right to cancel, modify, or suspend this Contest or to amend these Official Rules at any time and in any way, without prior notice, for any reason whatsoever. Without limiting the foregoing, if for any reason the Contest is not capable of running as originally planned, for example as a result of tampering or infection by computer virus, bug, corruption, security breach or other cause beyond the reasonable control of PAY2DAY Inc., PAY2DAY Inc. reserves the right to cancel or suspend the Contest and/or conduct a random draw from all previously received eligible entries.

Conduct - PAY2DAY Inc. reserves the right, in their absolute discretion, to disqualify without notice, and/or ban from this Contest and any future contests, any entrant that they find to be: violating these Official Rules; tampering or attempting to tamper with the entry process or the operation of the Contest or any Contest website; acting in an unsportsmanlike or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person; or attempting to undermine the legitimate operation of the Contest. Any attempt by an entrant or any other individual to undermine the legitimate operation of this Contest may be a violation of criminal and/or civil laws. Should any such attempt be made, PAY2DAY Inc. reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.