

THE STUDENT FINANCE LAB CONTEST RULES & REGULATIONS – MONTHLY PRIZE DRAW

1. CONTEST PERIODS: The Student Finance Lab Contest **will run, on a monthly basis, from the 1st of the month to the last day of the month.** The Contests are sponsored by The Student Loans Company (the “Sponsor”). Vision Critical Communications Inc. (“VCCI”) has been retained by the Sponsor to administer the Contest. The Sponsor is and shall remain solely responsible for the delivery of the Prizes to the winners.

2. ELIGIBILITY: This Contest is open to all registered members of The Student Finance Lab and other individuals directly contacted by VCCI and invited to participate in a survey, online discussion, media case study or face to face research (“Entrants”). All Entrants must be 16 years of age or older, at the time of entry into the Contest. To be eligible, Entrants must complete a survey or participate in an online discussion, media case study or face to face research within the monthly dates specified in clause 1. Employees, agents and representatives of the Sponsor and its subsidiaries and affiliates, VCCI and its subsidiaries or affiliates and each of their respective advertising and promotion agencies are not eligible to win, nor are the parents, siblings and children of any such employee, agent or representative or any person with whom such employee, agent or representative is domiciled.

3. PRIZES: There will be 1 prize draw (the “Draw”) every month consisting of 2 prizes. The first prize will be a £250 Amazon voucher and the second prize will be a £150 Amazon voucher. The two winners will be selected at random.

4. HOW TO PARTICIPATE: The Contest is offered electronically via the Internet. All Entrants who are members of The Student Finance Lab are automatically entered into the Contest following completion of a survey, online discussion, face to face discussion or media case study (“Events”). Entrants will receive one (1) entry for completion of each Event. Completion of an Event within The Student Finance Lab is required to enter the Contest.

5. CONTEST DRAW(S): The draw will be held in Vancouver, Canada within **the first ten (10) working days of the following month** from all eligible entries received. Winners will be determined by random drawing from all eligible entries received by VCCI by midnight on the last day of each month. The odds of winning depend on the number of eligible entries received.

6. PRIZE AWARDING: Winner will be notified by email within 15 days of the drawing. Prizes will be awarded only on verification by VCCI that all contest requirements have been met by the winners. Each Prize must be accepted as awarded and no substitution, transfer, conversion or assignment of Prizes will be allowed, unless at the discretion of the Sponsor which may substitute a Prize of comparable or greater value. No correspondence will be entered into except with selected Entrants at the email address listed on the VCCI systems. VCCI will notify the winner by email within 15 days of the Draw Date. The winner will have three (3) calendar days from notification to accept the Prize by email, and will be instructed whom to contact at that time. VCCI is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winner. In the event that the notification, for whatever reasons, has not reached the winner or the winner is found to be ineligible or otherwise not in compliance with these terms and conditions, the prize will be forfeited and an alternative winner selected. The selected Entrants will be required to consent to the contest rules and winner declaration conditions. If a selected Entrant(s) fails to consent to the Declaration and Release within three (3) days the Sponsor reserves the right to void that entry and select another eligible Entrant for that Prize. By digitally consenting to the Declaration and Release conditions, the Entrant (i) confirms compliance with these Contest Rules and Regulations, (ii) releases and forever discharges the Sponsor, its affiliates and subsidiaries, VCCI, its affiliates and subsidiaries and

their respective advertising and promotional agencies from all claims, demands, damages, actions and causes of action arising or to arise by reason of the acceptance or use of the Prize, and (iii) gives permission to the Sponsor and VCCI, at their option, to publish or otherwise use the Entrant's first name, last name initial, and comments, without compensation, in any publicity carried out by the Sponsor or VCCI or their respective advertising agencies. Any Cash Prize awarded will be delivered by the Sponsor to the official winner within 6-8 weeks after receipt of the Declaration and Release consent. Any Merchandise Prizes will be delivered by the Sponsor to winners at the mailing address listed in the VCCI system in four (4) to six (6) weeks after the last day of the month in which the Prize has been officially declared won.

7. CONTEST GENERAL RULES: By entering the Contest, Entrants agree to abide by these Contest Rules and Regulations and the decisions of VCCI, which are final.

8. WINNERS LIST: To obtain a copy of the winner list or a copy of the Contest Rules and Regulations, send your request to: Vision Critical Communications Inc, **The Student Finance Lab** Contest Winners List, Vision Critical Communications Inc., 17 Hatfields, London, SE1 8DJ, UK. Requests must be received no later than **the 15th of the following month** and must enclose a self-addressed stamped envelope.

9. DISQUALIFICATION: Neither the Sponsor or VCCI are responsible for lost, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer or telephone transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind whether human, mechanical or electronic. Persons found tampering with or abusing any aspect of this Contest or the operation of the PANEL NAME website or any other VCCI hosted website, as determined by VCCI, in its sole discretion, will be disqualified. If disqualified for any of the above abuses, VCCI reserves the right to terminate the Entrant's eligibility to participate. In the event any portion of this Contest is compromised by virus, bugs, non-authorized human intervention or other causes beyond the control of VCCI, which in the sole opinion of VCCI, corrupts or impairs the administration, security, fairness or proper entry into the contest, VCCI reserves the right, in its sole discretion, to suspend or terminate the Contest and to award Prize(s) to individuals selected at random from the pool of Entrants received up to the point of termination. In no event will more Prizes be awarded than those listed in the Contest Rules and Regulations.

10. TAX INFORMATION: Liability for any applicable taxes imposed by any government, if any, on any Prize won is the sole responsibility of the winner of such Prize.

11. APPLICABLE LAWS: This Contest is subject to all applicable laws. Void where prohibited or restricted by law.

12. PRIZE DISCLAIMER: VCCI shall not be responsible or liable to Entrants for any losses, damages or costs incurred as a result of Entrants entering the Contest or use of a Prize won in connection with this Contest or the failure by the Sponsor to deliver the Prize to the winner in accordance with the Contest Rules and Regulations. By participating in the Contest, each Entrant agrees to release and hold harmless VCCI and the employees, officers, directors, shareholders, agents, representatives of VCCI, its parent company, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

13. DATA PROTECTION NOTICE: Entrants' personal information is protected by THE CLIENT's Privacy Policy. The Privacy Policy can be found at the bottom of the survey page labeled "Privacy Policy".