98.1 CHFI's Cash Call
(the "Contest")
CONTEST RULES
(the "Official Rules")

These Official Rules govern the Contest. By participating or attempting to participate in the Contest, you will be deemed to have received, understood, and agreed to these Official Rules.

1. WHO ARE THE SPONSORS?

The Contest is sponsored and administered by Rogers Communications Inc. or one of its subsidiaries or their affiliates ("**Rogers**"), on behalf of 98.1 CHFI (the "**Station**").

Rogers and any co-sponsors of the Contest are referred to collectively or individually as the "**Sponsors**".

Although the Contest may be communicated, promoted, or administered by means of a third party social media or social networking service or site (a "**Third Party Service**"), the Contest is not sponsored, endorsed or administered by, or associated with, any Third Party Service; any questions, comments or complaints regarding the Contest should be directed to Rogers and not to any Third Party Service.

2. WHO MAY ENTER THE CONTEST?

The Contest is open only to Canadian residents who have reached the age of majority as of the date of entry and who reside within the listening range of the Station administering the Contest (the "**Station Sponsor**"). For greater certainty, to reside within the listening range of a Station Sponsor means that you must be able to access the Station Sponsor's terrestrial broadcast without recourse to satellite radio, the Internet (including simulcasting), cable television, an application (including a web, digital or telephone application), or any other non-traditional listening device or tool. Whether or not an individual resides within the listening range of a Station Sponsor will be determined by Rogers.

The following individuals are not eligible to enter the Contest:

(a) employees, officers, directors, agents, and representatives of: (i) the Sponsors, or any of their respective parents, subsidiaries or affiliates; (ii) any prize suppliers; (iii) any and all other companies associated with the Contest;

(b) a household member of any of the individuals listed in (a), above, whether or not related;

(c) members of the immediate family (spouse, parent, child, sibling) of the individuals listed in (a), above.

3. WHEN DOES THE CONTEST START/END?

You may enter the Contest starting at 8am on Tuesday, February 24th, 2026 (excluding holidays) ("**Entry Period**"). We reserve the right to stop the contest at any time. All times referenced in these Official Rules are Eastern Time.

**** Contest sponsors reserve the right to provide on-air and online clues, add bonus words for bonus chances to win extra cash, and/or increase the frequency of on-air game plays. ****

4. HOW DO I ENTER THE CONTEST?

1) **Cue to Text Method**

(a) Listen to 98.1 CHFI for the announcement of a keyword to be made twelve (12) times on each weekday of the Contest Period (excluding statutory holidays), between 8:00 a.m. and 8:00 p.m. and five (5) times during the weekends between 12:00 p.m. and 6:00 p.m. during the Contest Period for a cue to text the hourly keyword (the "**Keyword**"); and within two (2)

minutes of any such cue to text (the "**Entry Window**"), send the Station a message that starts with the Keyword, followed by your name to 981981. Such messages may be sent via a cellular telephone that is capable of two-way messaging. Your carrier's standard text message or short code message and data rates may apply. By sending a message to the Station in accordance with these Official Rules, you agree to being put on-air by the Station. The sponsors reserve the right to add in secret bonus gameplays throughout the day.

(b) Notwithstanding the above, in the event of any technical issues relating to the Station's messaging platform (as determined by Rogers), a cue to text may be altered to a cue to call, such that the Station would prompt its listeners to call the Station, and the 15th eligible caller to reach the Station following any such cue to call would be deemed a Contest finalist. In the event of any such cue to call, the following additional terms and conditions apply:

i. If the telephone line is dead when answered, or no audible response is heard, or no one responds after five seconds, the Station will answer the next call-in sequence and the next call-in sequence will replace that call, and so on and so forth.
ii. In the event a call is cut off before all personal data is collected, the Station will use reasonable efforts to make contact with the cut-off caller, provided enough personal information was gathered in order to correctly identify the cut-off caller.
iii. In the event two or more calls come through on the same line, all such callers will be advised to hang up and try again, and the next call-in sequence will replace that call.
iv. In the event the Station answers a call and identifies the caller as an individual already qualified in this Contest or ineligible to participate in this Contest, the Station will answer the next call-in sequence and the next call in sequence will replace that call, and so on and so forth.

The Station's online stream may be a delayed stream of the Station's radio signal and may vary depending on your computer's memory capacity and the speed of your Internet connection. For that reason, it is recommended that listeners listen to the Station in "real time" by turning on an actual radio.

The following weekday, the Station will conduct a random draw in Toronto, Ontario from all eligible messages received during the applicable Entry Window from the previous day (for example, the draw conducted on Tuesday will include all eligible messages received on Monday) (the "**Eligible Messages**"). One (1) entrant will be selected (the "**Daily Finalist**") and will have the opportunity to play 98.1 CHFI's Cash Call (the "**Game**"). All non-selected Eligible Messages will be carried forward into the Monthly Draw for the month in which they were received and will only be valid for that month's monthly draw. For example, any valid entries received between February 24, and March 31 will be included in the March 31 monthly draw, and so on.

5. HOW DOES THE GAME WORK

DAILY DRAW AND GAMEPLAY

Once a Daily Finalist is confirmed, the Station will call the Daily Finalist after 7:00 a.m. the following weekday after the previous day's cue to texts have concluded, to play the 98.1 CHFI Cash Call. Daily draws only occur on weekdays. Eligible Messages received over the weekend, will be applicable to the following weekday. To win the Daily Prize, the Daily Finalist must personally answer the phone **within four (4) rings.** Voicemail, automated systems, and pre-recorded messages **do not** qualify as answering. If the Finalist does not answer within four rings, they forfeit any claim to the Daily Prize (defined below). The forfeited prize amount will roll over to the following weekday, increasing that day's prize by $1,000. Once a Daily Finalist successfully wins the jackpot, the jackpot resets to $1,000 for the next daily draw. If any dispute arises regarding a Daily Finalist's entitlement to a prize, Rogers will make the final decision in its sole discretion, and such decision is not subject to appeal.

MONTHLY DRAW

At the end of each month, the Station will conduct a Monthly Draw using all non-selected eligible entries received during the previous month. The Station will call the Monthly Finalist after 7:00 a.m. to play the Cash Call. The Finalist must answer within four (4) rings, with the same rules regarding voicemail and automated messages. In the event the Station is unable to make contact with a selected entrant for any reason, the Station may disqualify such selected entrant and randomly select an alternate entrant from among remaining eligible messages received during the applicable Entry Window, and so on and so forth, until the Station successfully makes contact with an eligible qualifier/potential prize winner.

ENTRY VALIDITY

1) Entries received on any given day are valid only for the Daily Draw conducted the following weekday at 7:00 a.m.
   a) Example: Entries received on Monday only apply to Tuesday's Daily Draw.
2) All non-selected entries received during a calendar month are valid for that month's Monthly Draw, after which entries reset at the start of a new month.
   a) Example: Non-selected entries received from February 24 to March 31 are valid for the March 31 Monthly Draw and reset on April 1.
3) To be eligible for each Daily Draw, the listener must complete the Cue to Text at least once per day.

6. HOW MANY TIMES MAY I ENTER THE CONTEST?

You may enter the contest as many times as you like, but each unique keyword can only be entered once (1) per Entry Period cue to text, provided these Official Rules, including the entry mechanism(s) set forth herein, are adhered to.

There is no limit on the number of times an entrant can win the jackpot money and the monthly prize.

7. COULD MY ENTRY BE REFUSED OR REJECTED?

Your entry could be refused or rejected if:

(a) you attempt to enter the Contest in a fashion not authorized by these Official Rules;

(b) your entry contains false or misleading information, or is late, falsified, illegible, damaged or incomplete or otherwise irregular;

(c) your entry is submitted using robotic, automated, programmed, or other illicit means; or

(d) your entry is not in compliance with these Official Rules.

In addition, the Sponsors reserve the right to refuse any entry for any other reason as they may determine.

8. WHAT ARE THE CONDITIONS OF ENTRY?

By entering the Contest:

(a) you agree to be bound by these Official Rules and by the decisions of the Sponsors, which decisions are final, binding and conclusive;

(b) you represent and warrant that (i) 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, as applicable) (all such material, collectively, the "**Entry Material**") is original to you, (ii) you have all necessary rights in and to your Entry Material to enter the Contest, including the consent of any third parties whose personal information is included in your Entry Material, and (iii) your Entry Material does not contain, depict, include or involve content that is, or could reasonably be considered to be, inappropriate, unsuitable or offensive, as determined by the Sponsors;

(c) you understand and agree that your entry, including your Entry Material, will not be returned to you and may be moderated or edited by Rogers as it deems appropriate;

(d) you grant to the Sponsors the irrevocable right to use your Entry Material in any media worldwide and for any purpose related to the Contest (or any similar contest), including the right to use, reproduce, modify, adapt, translate, or create derivative works from, your Entry Material without notification, compensation or additional consideration to you;

(e) you waive all claims of moral rights in any use of your Entry Material by Rogers pursuant to the rights granted in these Official Rules;

(f) you agree that the Sponsors shall have the right at any time to require proof of identity or eligibility to enter the Contest; failure to provide any such proof upon request may result in disqualification;

(g) you release and forever discharge the Sponsors, their respective parents, affiliates, and subsidiaries, any other companies associated with the Contest, and all of their respective directors, officers, employees, agents, representatives, licensees, successors and assigns, as well as any Third Party Services, (collectively, the "**Releasees**"), and agree to indemnify and hold harmless each of the Releasees, from and against any and all claims, damages or liability, including any costs or losses related to personal injury, death, damage to or loss or destruction of property, arising out of, or in any way related to, (i) your participation in the Contest, (ii) the awarding, receipt, possession, use or misuse of any prize, in whole or in part, or any travel or activity related to any prize, (iii) the use of any Entry Material or Publicity Material (defined below) in accordance with the rights granted in these Official Rules, or (iv) any breach of these Official Rules.

9. WHAT ARE THE CONTEST PRIZES?

There are a minimum of twenty-five (25) prizes to be won during the contest period, each consisting of a minimum of $1000.00 CAD. (the "**Daily Prize**")

Additionally, there will be a minimum of eight (8) monthly prizes, each consisting of $10,000.00 CAD, to be awarded on or about March 31, 2026, May 1, 2026, June 2, 2026, July 2, 2026, August 4, 2026, September 1, 2026, October 1, 2026, November 2, 2026, and November 30, 2026, respectively, during the 7:00 a.m. hour, by cheque or electronic funds transfer (EFT) in the name of the confirmed winner. It may take up to ten (10) weeks for the cheque or EFT to be issued and received.

10. ARE THERE ANY PRIZE CONDITIONS?

In addition to any prize conditions provided elsewhere in these Official Rules, any prize awarded in the Contest is subject to the following conditions:

(a) Prize value in these Official Rules is approximate only. You will not be compensated if actual prize value is lower than the value quoted in these Official Rules.

(b) The prize may be substituted, in whole or in part, with a prize or prize component of equal or greater value if the prize or prize component cannot be awarded for any reason.

(c) The prize must be accepted as awarded and may not be transferred, unless otherwise determined by the Sponsors. The prize may not be exactly as advertised. The prize is provided "as is" without representation or warranty of any kind by the Sponsors.

(d) The prize may not be resold.

(e) Any unused portion of the prize, once awarded, will be deemed forfeited. The prize will not be replaced if lost, destroyed, mutilated or stolen.

(f) The Sponsors may require any winner's guest to sign and return, within any designated time period, a release of liability and consent to publicity form and any other documentation as reasonably required, as a pre-condition to participation in the prize. In the event any guest is a minor, the parent or legal guardian of the guest will be required to sign and return such paperwork on behalf of the minor guest.

(g) Your text must begin with the hourly KEYWORD followed by your FULL NAME to be a valid entry
(h) You can enter as many times as you like, but each keyword can only be entered once
(i) Each keyword must be sent as a separate text
(j) Keywords will only be announced on-air once per hour
(k) To be declared a Daily Winner and Monthly Winner, you must answer your phone within 4 rings when called.

11. HOW WILL THE POTENTIAL WINNER(S) BE SELECTED?

Weekday mornings starting on February 25th, 2026 at approximately 7:00am, the Station will conduct a random draw in Toronto, Ontario from all eligible messages received during the applicable Entry Window from the previous day (for example, the draw conducted on Tuesday will include all messages received on Monday) (the "**Eligible Messages**") to determine a Daily Finalist to play the Game. See Section 4, 5, and 9 for additional information.

12. HOW CAN A POTENTIAL WINNER BECOME A WINNER?

To be declared a winner, a potential winner:

(a) must correctly answer, without assistance, a time-limited, mathematical skill-testing question to be administered by the Sponsors;
(b) must be in compliance with these Official Rules;
(c) must sign and return, within any designated time period, a release of liability and consent to publicity form and any other documentation as reasonably required;
(d) may be required to provide proof of identification to confirm eligibility or to claim a prize, or provide proof that he or she is the authorized account holder of any account associated with the selected entry.

13. WHAT ARE THE ODDS OF WINNING A PRIZE?

The odds of winning depend on the number of eligible entries received to the CHFI text line at 981981.

14. HOW DO I CLAIM A PRIZE?

Once a potential winner is confirmed as a winner, prize distribution will be promptly coordinated.

Except as otherwise indicated by the Sponsors, a winner must personally take delivery of the prize as instructed within thirty (30) days of being notified that such prize is available or within such other time period as may reasonably be advised.

If a winner fails to take delivery of the prize as instructed, the prize will be deemed forfeited.

15. WILL I APPEAR IN ANY PUBLICITY IF I AM A WINNER?

If you are a winner, the Sponsors may require you to appear in publicity related to the Contest or to any similar contest.

By accepting a prize:

(a) you grant to the Sponsors the irrevocable right to record, photograph or otherwise capture or document you, your likeness, your voice, or any statements you make regarding the Contest or the prize, by any available means;
(b) you agree that any such captured material, together with your biographical information, such as name or place of residence, or your Entry Material (collectively, all such materials, the "**Publicity Material**") may be used by the Sponsors or their licensees, successors, or assigns (collectively, the "**Publicity Parties**") in any media, whether now known or later devised, worldwide and in perpetuity, for advertising or promotional purposes related to the Contest or any similar contest. Any such use of the Publicity

Material may include the reproduction, modification, adaptation, translation or creation of derivative works from your Entry Material;

(c) you acknowledge that the Publicity Parties shall not be required to compensate you, notify you, or request your permission in connection with their use of any Publicity Material, unless otherwise prohibited by law; and

(d) you waive any rights that you may have or that may otherwise exist in connection with any use of the Publicity Material by any of the Publicity Parties, including any moral rights in any such Publicity Material.

16. HOW WILL MY PERSONAL INFORMATION BE COLLECTED, USED AND DISCLOSED?

By entering the Contest, you consent to Rogers' collection, use and disclosure of your personal information in accordance with the Privacy Policy, available at www.rogers.com/web/content/Commitment-to-Privacy (the "**Rogers Privacy Policy**"), for purposes of administering the Contest as described in these Official Rules.

Over the course of participating in the Contest, you may be given the option to receive commercial emails or other communications of a commercial nature (collectively, "**Commercial Communications**") from the Sponsors or other parties. Should you elect to receive Commercial Communications from Rogers, your personal information will be used by Rogers to that end, in accordance with the Rogers Privacy Policy.

Your personal information may be disclosed to a third party in the following circumstances:

(a) in accordance with these Official Rules, or with your consent, or as otherwise permitted or required by law.

(b) if you elect to receive Commercial Communications from a party other than Rogers, Rogers will disclose your personal information to that other party for that purpose;

(c) if you are a potential prize winner, Rogers may disclose your personal information to any prize supplier for purposes of prize fulfillment; and

(d) if you have been asked to sign and return a release of liability and consent to publicity form or other documentation in accordance with the terms of these Official Rules, Rogers may disclose your personal information to any interested party, such as an entity who is released from liability.

Rogers' disclosure of your personal information to another party will cause your personal information to be subject to that party's privacy policy and practices.

17. HOW DO THE RELEASEES LIMIT THEIR LIABILITY?

The Releasees assume no liability for the following:

(a) stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, jumbled, or garbled entries, transmissions, email, mail, or other communications;

(b) any error, omission, interruption, defect or delay in transmission, processing, or communication;

(c) failures or malfunctions of, or difficulties with, computer hardware or software, telephones, telephone lines, telephone systems, or network, cable, satellite, server, or website connections;

(d) printing, typographical, or other errors appearing within these Official Rules, in any Contest-related advertisements, or in Contest-related materials;

(e) incorrect or inaccurate information, including where caused by website users, tampering, hacking, or by any equipment or programming associated or used in connection with the Contest;

(f) injury or damage to any computer or other device resulting from or otherwise related to participation in the Contest, the use of any website, or the downloading or accessing of any materials;

(g) anyone being incorrectly or mistakenly identified as a winner or potential winner; or

(h) any other errors, problems or difficulties of any kind, whether human, mechanical, electronic, or otherwise, relating in any way to the Contest, including those errors, problems or difficulties that may relate to the administration of the Contest, the processing of entries, the advertising of the Contest, the announcement of any prize or prize winner, or the cancellation or postponement of any event.

18. WHAT LAWS APPLY TO THE CONTEST?

The laws of the province or territory in which you reside apply to the Contest.

Any attempt to undermine the legitimate operation of the Contest may be a violation of criminal or civil laws. Should any such attempt be made, the Sponsors reserve the right to seek remedies and damages to the fullest extent permitted by law.

19. CAN THE SPONSORS CANCEL OR AMEND THE CONTEST?

The Sponsors may cancel, modify, or suspend the Contest or amend these Official Rules for any reason whatsoever, subject to prior approval by the Régie des alcools, des courses et des jeux, if legally required. For example, if for any reason the Contest is not capable of running as originally planned, the Sponsors may adjust any of the dates, timeframes or other Contest mechanics, or suspend or cancel the Contest.

You may not amend these Official Rules in any way.

20. WOULD THE SPONSORS EVER DISQUALIFY OR BAN SOMEONE FROM A CONTEST?

The Sponsors may disqualify without notice or ban someone from the Contest or any future contest for any other reason, including if the Sponsors find that a person has:

(a) resold or attempted to resell a prize, in whole or in part;

(b) tampered with or attempted to tamper with, or undermined or attempted to undermine, the legitimate operation of the Contest;

(c) provided false or misleading information;

(d) acted in an unsportsmanlike or disruptive manner, or with the intent to annoy, abuse, threaten or harass any person; or

(e) otherwise violated these Official Rules.

21. WHAT HAPPENS IF THESE OFFICIAL RULES CONTRADICT OTHER CONTEST MATERIALS?

In the event of any discrepancy or inconsistency between these Official Rules and disclosures or statements made by the Sponsors or appearing in other Contest-related materials, these Official Rules shall govern.

22. WHAT HAPPENS IF PART OF THESE OFFICIAL RULES BECOMES UNENFORCEABLE OR DOES NOT APPLY?

If any part of these Official Rules is legally unenforceable or inapplicable, then that part will be deemed invalid; however, the remainder of these Official Rules will otherwise continue to be legally binding.