Rules

TD FEF "\$100,000 Go Green Challenge"

1. COMPETITION PERIOD: The TD FEF "\$100,000 Go Green Challenge" (the "Competition") ends at 11:59:59 p.m. Eastern Time on Friday, January 15, 2010.

2. ELIGIBILITY: This Competition is open to all legal residents of Canada who are currently enrolled in an undergraduate or graduate program at an approved* Canadian University or College, on a full-time or part-time basis (as defined by the institution), at the time of entry in the Competition. Employees, agents and representatives of The Toronto-Dominion Bank or its subsidiaries and affiliates (collectively "TD"), or of its advertising and promotion agencies or their subsidiaries and affiliates, are not eligible to win, nor is any person with whom any such employee, agent or representative is domiciled.

3. HOW TO PARTICIPATE:

"Faculty Sponsor": A Faculty Sponsor is a member of an approved Canadian University or College Faculty.

"Team": A Team consists of a) two (2) or more students, who are currently enrolled in an undergraduate or graduate program of the same approved Canadian University or College, on a full-time or part-time basis; <u>and b</u>) at least one (1) Faculty Sponsor from the Team's University or College.

The Team may submit one (1) essay only to the Competition, of up to a maximum of 4,000 words, plus supporting documents (photographs, charts, original website links, etc.) for a maximum total entry size of 20 pages, by email attachment using either Microsoft Word 2000 (or later) or Adobe .pdf (version 2002 or later) to tdaward@td.com. The subject of the essay must be a big Idea/Proposal for changes that could be made in a Canadian community to reduce ecological footprints. The submission must:

- a) Be an original idea;
- b) Be realistic and viable but can be a forward–looking idea;
- c) Integrate elements of environmentally-based community design, which may include, but are not limited to: transportation/transit issues, energy efficiency, water conservation, ecosystem management, air quality, and development planning, etc.:
- d) Describe what structures/mechanisms must be instituted to support the submission's ideas. For example, what changes would be required in regulations, governance structures, technical standards and/or technology?; and,
- e) meet the selection criteria found at www.tdfef.com/gogreen.

The idea which forms the basis of the submission and/or the actual submission itself, shall not have been previously submitted, in whole or in part, to any predecessor competition held by TD.

Submissions will not be returned to the authors and will become the property of The Toronto-Dominion Bank upon submission. All material associated with any submission must be original and not infringe the rights of any third party. Entrants agree, on TD's request, to assign copyright in the submission to The Toronto-Dominion Bank and to execute a waiver of moral rights and any other required documentation.

4. PRIZES: There are four (4) Prizes (the 'Prize") available to be won, each consisting of CDN\$25,000 (TWENTY- FIVE THOUSAND DOLLARS). Each Prize will be awarded to all student members of the Team, jointly. The combined value of all Prizes available to be won is CDN\$100,000 (ONE HUNDRED THOUSAND DOLLARS).

5. DECISION DATE: All submissions will be judged by a panel of judges, as TD, in its sole discretion may appoint. The panel of judges will determine the four (4) winning submissions, but in the event that the panel of judges does not, in the sole opinion of TD, produce one or more clear potential winners, TD reserves the right to select the winning Entrant(s). Selection of the four (4) Prize-winning entries will be made in Toronto, Ontario by 10:00 a.m. Eastern Time on Monday, March 8, 2010 (the "Decision Date"). The submissions which most closely meet the selection criteria will be chosen.

6. PRIZE AWARDING: If your Team's submission is selected as a potential winning submission, you will be provided specific instructions on what you are required to do in order to claim your Prize. Prizes will be awarded only upon verification and final approval by TD. Attempts will be made to contact the potential winners at the telephone numbers, email and/or mailing addresses provided at the time of submission, between 9:00 a.m. and 9:00 p.m. Eastern Time for a period of ten (10) working days following the Decision Date. **All** potential winners will be required to complete, sign and return to TD, a Declaration and Release Form within seven (7) days from receipt. If **any** potential winning team member fails to complete, sign and return the Declaration and Release Form to TD, that submission will be disqualified and the independent Competition will select another Team's submission. By completing, signing and returning the Declaration and Release Form, the winners (i) confirm compliance with these Competition Rules, (ii) release and forever discharge TD, advertising and promotional agencies from all claims, demands, damages, actions and causes of action arising by reason of the acceptance or use of the Prize, (iii) give permission to TD, at its option, to publish or otherwise use the winner's name, address, photograph, voice and comments, without compensation, in any publicity carried out by TD or its advertising agencies, and (iv) assign copyright in the winning submission to The Toronto-Dominion Bank. Once being declared an official winner after receipt of the signed and fully completed Declaration and Release Form, winners will be instructed on how to claim their Prize. Prizes must be accepted as awarded and no substitution, transfer, conversion or assignment of Prizes will be allowed, unless at the discretion of TD which may substitute a Prize of comparable or greater value. No correspondence will be entered into with Team members except as described herein.

7. COMPETITION GENERAL RULES: By entering the Competition, participants agree to abide by these Competition Rules and the decisions of TD, which are final. TD shall in no way bear any liability whatsoever regarding any of the Prizes. TD will not be responsible for late, lost, invalid, illegible, delayed, incomplete, stolen, or misdirected submissions/Prize claim documents. All submissions/Prize claim documents become the property of TD, and will not be returned.

8. RULES REQUEST: A copy of the official Rules for the Competition is available on the TD website at www.tdfef.com/gogreen

9. DISQUALIFICATION: TD is not 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 errors of any kind whether human, mechanical or electronic. Persons found tampering with or abusing any aspect of this Competition, as determined by the independent Competition organization and TD will be disqualified. In the event any portion of this Competition is compromised by virus, bugs, non-authorized human intervention or other causes beyond the control of TD, which, in the sole opinion of TD, corrupts, or impairs the administration, security, fairness or proper submission into the Competition, TD reserves the right, at its sole discretion, to suspend or terminate this Competition or to amend the official Rules of the Competition.

10. LITIGATION: Any litigation must be commenced in the City of Toronto, Ontario.

11. APPLICABLE LAWS: This Competition is subject to all applicable federal, provincial and municipal laws.

12. PRIVACY: By entering this Competition, you consent to the collection, use and sharing of information about you for the purpose of administering this Competition.