The Contest described in Rule 15 is a promotional contest governed by these Rules and applicable law. Do not participate unless you satisfy all eligibility requirements stated in the Contest Summary.

PROMOTIONAL SWEEPSTAKES RULES

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

DEFINITIONS

In these Sweepstakes Rules (the "Rules"), the following terms have the meanings set out below. Other capitalized terms have the meanings given to them elsewhere in these Rules or in the Contest Summary.

"**Administrator**" means the person or entity identified as the administrator in the Contest Summary.

"**Contest**" means the promotional contest, sweepstakes, draw or other promotion identified in the Contest Summary.

"**Contest Entities**" means, collectively, the Contest Sponsor, the Administrator and any prize supplier expressly identified in the Contest Summary.

"**Contest Requirements**" means the eligibility, entry and other requirements stated in these Rules and the Contest Summary.

"**Contest Location**" means the location or locations, if any, identified in the Contest Summary.

"**Contest Sponsor**" means the person or entity identified as the sponsor in the Contest Summary.

"**Contest Summary**" means the contest-specific summary set out in Rule 15, which forms part of these Rules. If there is an inconsistency between the Contest Summary and Rules 1 through 14, the Contest Summary will govern only with respect to the contest-specific information expressly set out in Rule 15.

"**Prize**" or "**Prizes**" means the prize or prizes identified in the Contest Summary.

"**Eligible Region**" means the geographic area in which an entrant must reside and, if stated in the Contest Summary, be physically located at the time of entry.

"**Entry**" means an entry submitted in the manner specified in the Contest Summary.

"**Winner**" means a selected entrant who has satisfied all requirements necessary to be confirmed as a winner under these Rules and the Contest Summary.

1. **Eligibility:** The Contest is free to enter and open only to persons who satisfy the eligibility criteria stated in the Contest Summary, including any residency, location, age, occupation or other requirements. The Contest is void where prohibited by law. Unless the Contest

Summary expressly states otherwise, employees, officers and directors of the Contest Sponsor, the Administrator, any prize supplier and their respective affiliates, advertising and promotion agencies and contractors directly involved in the administration of the Contest, and members of their immediate families or persons domiciled with them, are not eligible to enter. The Contest Sponsor may require reasonable proof of eligibility. Eligibility determinations will be made in accordance with these Rules and applicable law.

2. **Agreement to Official Rules:** By participating in the Contest, you agree to be bound by these Rules and by decisions of the Contest Sponsor and Administrator made in accordance with these Rules, subject to any rights that cannot be waived under applicable law. The Contest is subject to all applicable laws.

3. **Contest Period:** The Contest begins and ends on the dates and at the times stated in the Contest Summary (the "Contest Period"). The time-keeping method or device identified in the Contest Summary, or otherwise used by the Contest Sponsor or Administrator to administer the Contest, is the official time-keeping method for the Contest.

4. **How to Enter:** During the Contest Period, follow the entry method stated in the Contest Summary. No purchase or payment is necessary to enter or win. An Entry must include all required information and satisfy the Contest Requirements. Incomplete, illegible, late, damaged, corrupted, misdirected or otherwise non-compliant Entries may be void. The Contest Entities are not responsible for Entries that are lost, delayed, misdirected, damaged, incomplete or not received for reasons beyond their reasonable control.

5. **Terms of Submission:** You may enter only in the manner, and subject to the entry limit, stated in the Contest Summary. Each Entry must be submitted by the individual entrant unless the Contest Summary expressly permits otherwise. Where eligibility or entry is tied to a designated email address, customer account, invitation or unique link, the Entry must be submitted by the intended recipient or other person expressly authorized by the Contest Summary. Forwarding, transferring, sharing or otherwise obtaining an invitation, link or account credential does not create eligibility. Any attempt to obtain Entries in excess of the stated limit by using multiple identities, email addresses, accounts, devices or other methods may result in disqualification.

6. **Privacy and Publicity:** By entering this Contest, you acknowledge and agree that:
    (a) the personal information provided in connection with an Entry will be collected, used and disclosed by the Contest Sponsor and Administrator only as reasonably necessary to administer the Contest, verify eligibility, contact selected entrants, award and deliver Prizes, maintain appropriate Contest records, comply with legal obligations and otherwise as described in the privacy policy identified in the Contest Summary; and

(b) the Contest Sponsor may identify a confirmed Winner by name and city, province, territory, state or other general place of residence where reasonably necessary to administer or announce the results of the Contest and permitted by law. Any use of a Winner's photograph, likeness or testimonial for advertising or other marketing purposes will be subject to any separate consent required by applicable law.

7. **Your Representations and Warranties:** By entering the Contest, you represent and warrant that:
   (a) The information provided in your Entry is true, accurate, complete and, where applicable, legible;
   (b) You personally submitted the Entry and have complied with the entry limit and entry method stated in the Contest Summary;
   (c) Your Entry complies with these Rules and does not infringe or violate the rights of any third party;
   (d) You have the right to provide the personal information included in your Entry and understand the purposes for which it will be collected, used and disclosed as described in these Rules and the privacy policy identified in the Contest Summary;
   (e) You have not tampered with or interfered with the entry, collection, validation or draw process or used any fraudulent or unauthorized method to enter; and
   (f) You have been given access to the privacy policy identified in the Contest Summary and understand that personal information will be handled in accordance with that policy and applicable privacy law.

8. **Prizes:** The number of Prizes, description of each Prize and approximate retail value of each Prize are stated in the Contest Summary. Each Prize includes only what is expressly described. A Prize must be accepted as awarded and is not transferable or redeemable for cash unless the Contest Summary expressly states otherwise. If a Prize becomes unavailable for reasons beyond the Contest Sponsor's reasonable control, the Contest Sponsor may substitute a prize of equal or greater approximate retail value, subject to applicable law. A Winner is not entitled to any difference between the stated approximate retail value and the actual value of a Prize. The odds of winning depend on the number of eligible Entries received unless another method of determining odds is expressly stated in the Contest Summary. If, as a result of an error in the entry or draw process, more persons claim a Prize than the number available, the Contest Sponsor may conduct a random draw among the eligible claimants or use another fair method permitted by applicable law to award the available Prize(s). Prize distribution will not be unduly delayed.

9. **Winner(s):** The number of potential winners stated in the Contest Summary will be selected using the winner-selection method, at the date, time and place, stated in the Contest

Summary. A selected entrant is not a Winner unless and until they have satisfied all requirements in these Rules and the Contest Summary. A selected entrant will be contacted using the contact information provided with the Entry or by the contact method stated in the Contest Summary. If a selected entrant cannot be contacted after the required contact attempts, does not respond or claim the Prize within the required time, does not satisfy any skill-testing requirement, or is otherwise ineligible, the Prize may be forfeited and an alternate entrant may be selected using the method stated in the Contest Summary or, if none is stated, by the same method used for the original selection.

10. **To Redeem Prize:** Receipt of a Prize is contingent upon fulfilling all requirements in these Rules and the Contest Summary. Before being confirmed as a Winner, a selected entrant must satisfy any skill-testing question, declaration, release, proof-of-eligibility or other prize-claim requirements stated in the Contest Summary or required by applicable law within the time stated in the Contest Summary. Any required release may require the selected entrant to confirm compliance with these Rules and, to the extent permitted by law, release the Released Parties from claims arising from the acceptance or use of the Prize. If a selected entrant cannot be contacted, fails a required skill-testing question, fails to return required documentation or otherwise fails to satisfy these Rules within the required time, the Prize may be forfeited and an alternate entrant may be selected. The Contest Sponsor will arrange delivery, pickup or other fulfillment of the Prize in the manner stated in the Contest Summary or otherwise within a reasonable period of time.

11. **General Conditions:** The Contest Sponsor and Administrator may verify eligibility and compliance with these Rules and may disqualify an entrant who does not comply with them. Duplicate, altered, forged, fraudulent, automated or otherwise unauthorized Entries may be disqualified. In the event of a dispute concerning an Entry, the Contest Sponsor may require reasonable proof that the entrant personally submitted the Entry and satisfied any email-recipient, customer-account or other eligibility requirement stated in the Contest Summary. Where an Entry is tied to a designated email address or customer account, the Contest Sponsor may determine the entrant by reference to the individual associated with or authorized to use that email address or account, subject to reasonable proof and applicable law. Personal information will be handled in accordance with Rule 6, the privacy policy identified in the Contest Summary and applicable privacy law. The Contest Sponsor may cancel, suspend, extend or modify the Contest, or any part of it, where reasonably necessary because of fraud, tampering, administrative or technical error, safety concerns, events beyond its reasonable control or another circumstance that materially affects the proper conduct, fairness or integrity of the Contest, in each case subject to applicable law. Any such action will be taken in a manner intended to preserve the fairness and integrity of the Contest to the extent reasonably practicable.

12. **Liability Provisions:** Participation in the Contest is voluntary. To the fullest extent permitted by applicable law, the Contest Sponsor, the Administrator, any Contest Location, any prize supplier, and their respective affiliates, officers, directors, employees, agents, representatives, contractors and advertising and promotion agencies (collectively, the "Released Parties") are not responsible for lost, stolen, damaged, destroyed, illegible, incomplete, late, misdirected or corrupted Entries; email delivery failures, spam filtering or other failure of an eligible recipient to receive a Contest communication; unavailable, interrupted or defective survey, website, network, server or internet service; unauthorized access to or tampering with any entry or selection system; errors in collecting, securing, validating, exporting or selecting Entries; human, mechanical, electronic, technical or administrative error; or events beyond their reasonable control.

    CAUTION: ANY ATTEMPT TO TAMPER WITH, DAMAGE OR INTERFERE WITH THE LEGITIMATE OPERATION OF THE CONTEST, INCLUDING ITS ENTRY OR WINNER-SELECTION PROCESS, MAY VIOLATE APPLICABLE LAW AND MAY RESULT IN DISQUALIFICATION. BY ACCEPTING A PRIZE, AND TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE WINNER RELEASES THE RELEASED PARTIES FROM CLAIMS FOR LOSS, DAMAGE OR INJURY ARISING DIRECTLY FROM THE ACCEPTANCE, POSSESSION OR USE OR MISUSE OF THE PRIZE, EXCEPT FOR CLAIMS ARISING FROM A RELEASED PARTY'S GROSS NEGLIGENCE OR WILFUL MISCONDUCT AND EXCEPT TO THE EXTENT A CLAIM OR REMEDY CANNOT LAWFULLY BE EXCLUDED OR LIMITED. NOTHING IN THESE RULES EXCLUDES OR LIMITS LIABILITY, RIGHTS OR REMEDIES THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

13. **Choice of Law:** These Rules and the Contest are governed by the laws stated in the Contest Summary and the federal or national laws applicable there, without giving effect to conflict-of-law principles, except to the extent applicable law requires otherwise. Subject to any rights or remedies that cannot lawfully be excluded or limited, any dispute arising from the Contest will be determined by a court of competent jurisdiction. Nothing in these Rules limits any mandatory rights or remedies available to an entrant under applicable law.

14. **Disclaimer:** References to third-party trademarks, products, email service providers or survey/hosting platforms are solely for the purpose of identifying a Prize or another element of the Contest. Unless expressly stated otherwise in the Contest Summary, no third-party email service provider, survey/hosting platform, manufacturer or trademark owner is a sponsor or administrator of the Contest. Questions concerning the Contest should be directed to the Contest Sponsor or Administrator using the contact information, if any, stated in the Contest Summary.

15. **Summary:** Irving 24 Card Customer Survey Sweepstakes

(a) **Sponsor and Administrator:** For an entrant who is a legal resident of Canada, Contest Sponsor: Irving Oil Retail Sales Inc., Saint John, New Brunswick, Canada, E2L 0G3. For an entrant who is a legal resident of the United States, Contest Sponsor: Irving Oil Terminals Inc., 190 Commerce Way, Portsmouth, New Hampshire 03801, USA. Administrator: WSP International Limited, Markham, Ontario, Canada, L3R 6H3, acting on behalf of the applicable Contest Sponsor.

(b) **Eligibility and Eligible Region:** Open only to the intended recipients of a Contest survey invitation sent by email to an individual associated with an active IRVING 24 Card account who, at the time the applicable eligible-recipient list is generated by the Contest Sponsor: (i) is opted in to receive applicable business and marketing communications; and (ii) is associated with an active IRVING 24 Card account on which no purchase transaction has been recorded during the immediately preceding thirty (30) days. The entrant must also be a legal resident of Canada or the United States and have reached the age of majority in their province, territory or state of residence at the time of entry. Receipt of, access to or forwarding of a survey link by a person who does not otherwise satisfy these criteria does not create eligibility. Eligible Region: Canada and the United States. Void where prohibited by law.

(c) **Contest Period and Official Time:** The Contest begins at 12:00:01 a.m. Eastern Time (ET) on November 1, 2026 and closes at 11:59:59 p.m. ET on December 31, 2026 (the "Contest Period"). Only eligible Entries actually received during the Contest Period will be included in the draw. The timestamp recorded by the Administrator's online survey or entry system is the official time-keeping method for the Contest.

(d) **Entry Method and Limit:** During the Contest Period, an eligible recipient may enter by following the link in the Contest survey invitation email, completing the survey and all required entry fields, and successfully submitting the completed survey before the Contest closes. A successfully submitted survey from an eligible recipient constitutes one (1) Entry. No purchase or payment is necessary to enter or win, and making a purchase during the Contest Period will not provide an additional Entry or improve the entrant's chances of winning. Limit of one (1) Entry per eligible recipient, unless the Contest Sponsor expressly

sends more than one distinct survey invitation and states otherwise in the applicable communication. Entries received from persons who are not on the applicable eligible-recipient list, duplicate Entries, Entries submitted outside the Contest Period, and Entries generated by automated or unauthorized means are void.

(e) **Contest Location and Entry System:** Online only. There is no physical Contest Location. Entries are received through the online survey or entry form linked from the applicable Contest email communication. The Contest Sponsor or Administrator may compare submitted Entries against the applicable eligible-recipient list and account records solely as reasonably necessary to verify eligibility and administer the Contest.

(f) **Winner Selection:** One (1) potential winner will be selected by random draw from all eligible Entries received during the Contest Period. The draw will be conducted on January 11, 2027 at approximately 12:00 p.m. ET at the Administrator's offices in Markham, Ontario, Canada, using an electronic file or export of the eligible Entries and a random selection method. The odds of winning depend on the total number of eligible Entries received.

(g) **Prize:** One (1) Irving Oil Gift Card with a value of $500.00 will be awarded. For a confirmed Winner who is a legal resident of Canada, the Prize will be issued in the amount of CAD $500.00. For a confirmed Winner who is a legal resident of the United States, the Prize will be issued in the amount of USD $500.00. Only one (1) Prize will be awarded in total. The Prize must be accepted as awarded and is not transferable or redeemable for cash except as required by applicable law. The applicable Contest Sponsor may substitute a prize of equal or greater value if the advertised Prize becomes unavailable for reasons beyond its reasonable control, subject to applicable law.

(h) **Winner Contact and Claim Requirements:** A minimum of three (3) attempts will be made to contact the selected entrant using the contact information associated with the Entry or eligible account. The selected entrant must respond and complete all required prize-claim steps within five (5) business days after receipt of the applicable request or documentation. Before being confirmed as the Winner, the selected

entrant must complete and return any required declaration of compliance and release and provide reasonable proof of eligibility if requested. If the selected entrant is a legal resident of Canada, they must also correctly answer, without assistance, a time-limited mathematical skill-testing question. No skill-testing question is required solely because a selected entrant is a legal resident of the United States. If the selected entrant cannot be contacted, where applicable answers the skill-testing question incorrectly, fails to return required documentation, cannot establish eligibility, or otherwise fails to satisfy these Rules within the required time, the Prize will be forfeited and an alternate entrant may be selected by random draw from the remaining eligible Entries.

(i) **Prize Fulfillment:** The applicable Contest Sponsor will arrange for the Irving Oil Gift Card to be mailed, shipped or otherwise delivered to the confirmed Winner within a reasonable period of time following completion of all prize-claim requirements. The Winner is responsible for ensuring that the delivery information provided is complete and accurate.

(j) **Privacy Policy:** Irving Oil Privacy Policy in Canada: https://www.irvingoil.com/en-CA/discover-irving/privacy; Irving Oil Privacy Policy in the USA: https://www.irvingoil.com/en-US/discover-irving/privacy. Personal information submitted through the survey or otherwise used to verify account-based eligibility will be collected, used and disclosed only for the purposes described in Rule 6, this Contest Summary and the applicable Privacy Policy, subject to applicable law.

(k) **Governing Law:** For Canadian entrants, the laws of the Province of New Brunswick and the federal laws of Canada applicable therein. For U.S. entrants, the laws of the State of New Hampshire and the federal laws of the United States applicable therein. In each case, this choice is subject to any mandatory rights or laws that apply based on the entrant's place of residence.

(l) **Official Rules Version Date:** October 14, 2026.