



Todo está en uno

Sweepstakes Rules: "Win a car with your FirstBank Visa debit card"

1. **Duration:** The sweepstakes period (the "Sweepstakes") begins on **October 7, 2024**, and ends on **November 25, 2024**. There is no need to purchase or pay anything to enter and receive prizes.
2. **Eligibility:** The following are eligible to participate: (i) any natural person (individual); (ii) of legal age (twenty-one (21) years of age or older) as of October 7, 2024; (iii) is a legal resident of Puerto Rico; (iv) a FirstBank Puerto Rico ("FirstBank") client with at least: (a) a checking deposit account, (b) a savings deposit account or (c) a combined savings and deposit account; and (v) who has a **Visa debit card** issued by FirstBank.

The following individuals **are not eligible** to participate in the Sweepstakes:

- Cardholders who have their individual checking, savings, or combined accounts closed.
- Cardholders who have their individual checking, savings, or combined accounts with derogatory status or in overdraft.
- Cardholders who have any other delinquent or past-due accounts with FirstBank, its affiliates and/or subsidiaries as of the date on which the winners are selected by random drawing.
- Officers or employees of FirstBank, its subsidiaries, advertising and public relations agencies, or the immediate family members of such officers and employees. FirstBank may require certification from the winners indicating that they are not included among the people exempted from participating.
- In the event of the participant's death on or before the date of the Sweepstakes, no heir or estate will be able to claim the prize.

This Sweepstakes does not apply to accounts or products for commercial/business customers and corporate customers. This Sweepstakes also does not apply to the following: (1) Visa credit cards, (2) Mastercard credit cards, and (3) Mastercard debit cards.

3. Ways to Participate:

- a. **Automatic Entries:** Individuals who meet the eligibility requirements set forth in these Rules will automatically receive one (1) entry for every dollar (USD) used on their point-of-sale (POS) purchase, online (internet) purchase, and/or other payments made with their FirstBank Visa debit card from **October 7, 2024**, to **November 25, 2024**. Payments made through ATH Móvil under "Pay a Business" will not be considered for the sweepstakes.

Transactions will be considered based on the date they are posted to the account associated with the individuals' FirstBank Visa debit card used (and not on the date the transaction was made). Only transactions posted during the Sweepstakes period will be considered.

- b. **Entry by Mail:** Individuals who meet the eligibility requirements set forth in these Rules may participate, without purchase or payment, by mailing a 3x5 index card with their first and last name, address, email address, phone number attached to the debit card, and the last four (4) digits of the debit card number to FirstBank Mastercard debit card to Sweepstakes: "**Win a car with your FirstBank Visa debit card**" Marketing and Corporate Communications Department, PO BOX 9146 San Juan, PR 00908-0146. In the event that such information is not provided or does not match FirstBank's records, FirstBank reserves the right to reject such participation, as provided in these Rules. All entries submitted will be the property of FirstBank, which may dispose of them at its best discretion. Shares may not be delivered to any of FirstBank's offices or branches, nor will they be received via fax (telecopier). Only one (1) mail-in entry will be accepted for the same person for the duration of the Sweepstakes. Entry by mail must be postmarked by the Postal Service between October 7, 2024, through November 25, 2024, and must be received by FirstBank at least seven (7) days prior to the date the Sweepstakes will be held.
- c. FirstBank is not responsible for lost, incomplete, illegible, incorrect, late, stolen, unshipped, destroyed, or postage-free entries; or for any error, omission, interruption, defect or delay in transmission in communication; technical or mechanical failures or malfunctions; failures or malfunctions of telephones, telephone lines or telephone systems; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether due to equipment, of the programming used in the Sweepstakes, due to human processing error, or other cause. FirstBank reserves the right to determine the validity of submitted entries and void any entries on suspicion of tampering with or damaging the administration of this Sweepstakes or entrants violating the Official Rules of this Sweepstakes.

4. **Prizes:** There will be **only one (1) prize**. Only one (1) prize will be awarded to one (1) winner, regardless of the number of entries.
 - a. The prize consists of one (1) 2023 Honda CR-V EX 2024 vehicle.
 - b. This prize is non-transferable, cannot be redeemed for cash, nor can it be substituted or exchanged for other products or services. FirstBank reserves the right to substitute the prize with another of equal or greater value.
5. **Selection of winners by random drawing:** For the prize drawing, one (1) winner and one (1) alternate winner will be randomly selected in one (1) single electronic raffle drawing to be held on December 9, 2024. The prize will be awarded to the first winner to emerge from the draw. On that same date, the alternate winner will be drawn and will take the place of the first winner if said winner does not meet all the pre-established requirements in these Rules. We will verify and certify that the winner and his/her alternate meet the eligibility requirements set forth in these Rules. Only one prize per winner, regardless of the number of entries. If a participant is selected more than once as a winner or alternate winner, we will proceed to select another winner. If the account associated with the randomly selected winning card has more than one signer, the selected winner will be the primary accountholder. The odds of winning depend on the number of entries received. The draw will take place at FirstBank's offices located at Ave. Ponce De León 1519 Esq. Calle del Parque, Parada 23 Santurce-San Juan, PR 00908 on December 9, 2024. If any situation arises that prevents the random drawing from occurring on December 9, 2024, for the selection of the winners, the electronic drawing would be held on December 10, 2024, or December 11, 2024.
6. **Notification:** Each winner will be notified in writing by certified mail, return receipt requested, to the winner's last known address. In addition, to confirm if the winner accepts the prize, the winner will be notified by telephone.
7. **Prize Claim:** The winner must claim his/her prize at the FirstBank Building, Marketing Department 1st floor, Avenida Arterial Hostos Calle 2 Edificio 1 San Juan, PR 00918, **within five (5) calendar days** after receipt of notification by certified mail. In the event that it is not claimed during that period, the prize will be awarded to the alternate winner. If necessary, the winner will accept any reasonable delay in the delivery of the prize, subject to applicable law and regulation. To claim the prize, the winner must present a valid personal photo ID issued by the Commonwealth of Puerto Rico, the Government of the United States and/or a valid passport, showing an address in Puerto Rico, along with the official notification from FirstBank indicating that he/she was the winner.

If the winner does not claim his/her prize within five (5) calendar days, the alternate winner will be contacted to replace the original winner.

8. **Release:** The winner grants FirstBank, and each of its respective subsidiaries, affiliates, advertising, promotional, public relations or digital marketing agencies, including their designated agents, the right to publish and advertise his/her name, voice, image or likeness in any advertising medium available in the Commonwealth of Puerto Rico and the United States of America. without any monetary compensation or compensation of any kind. All obligations of FirstBank will cease upon delivery of the prize, which will be subject to the signing of a delivery receipt, eligibility certification, and the corresponding document or agreement for the release of liability, which will be provided by FirstBank. FirstBank does not offer any warranty and is not responsible for damages or defects in the prizes.
9. **Other General Conditions of Participation:** This sweepstakes is valid only in the geographic area of Puerto Rico. All information collected by FirstBank will be used only for the purposes set forth in these Rules and in accordance with the policies for the handling of personal information, as instituted by FirstBank. Any fraudulent entry and/or entry with incomplete, incorrect, false information or that in any other way prevents or hinders FirstBank from identifying the participant, whether or not he/she is a winner, will be disqualified and eliminated from the Sweepstakes without any liability on the part of FirstBank. FirstBank is not responsible for incomplete, incorrect, or unintelligible names, mailing addresses, or email addresses. Any entry that is forged or appears to have been falsified, or shows any other indication that it is not an authentic application for entry or that an attempt is being made to damage or undermine the legitimate operation of the Sweepstakes will be disqualified from participation and removed from the Sweepstakes, and the entrant may be referred to the appropriate government authorities for appropriate civil and criminal proceedings. Such determination shall be at the sole discretion of FirstBank and/or its authorized agents. All entries must contain all required information to be valid. The entries become the property of FirstBank and will not be returned.

By participating, the participant consents to the use of personal information collected as part of the sweepstakes by FirstBank in accordance with the Internet Privacy Policy available at <https://www.1firstbank.com/pr/es/politicas/politica-de-privacidad-de-medios-en-linea.html>, the policy of which the participant accepts, has read and accepted. By participating in this Sweepstakes, the entrant also consents to the personal information provided by the entrant for participation in the Sweepstakes to be used by FirstBank and/or its agents solely for the purposes of implementing and administering this Sweepstakes.

10. **Winner's Liability:** FirstBank and its subsidiaries or affiliates and its advertising and public relations agencies shall not be liable for direct or indirect damages caused to the winner, family member, third parties, or property, related to the enjoyment, acceptance, use, misuse or disuse of the prize. Any taxes levied or imposed on the prize after delivery will be the sole responsibility of the winner. All prizes are subject to income tax in Puerto Rico. They are taxed like any other form of income, as such, the winner will be responsible for paying any income tax or other tax assessed by the Commonwealth of Puerto Rico or other governmental entities of Puerto Rico or the United States by reason of acceptance of the prize.

- 11. Cancellation:** FirstBank reserves the right to cancel, postpone, modify this Sweepstakes, its advertising, and the Rules applicable thereto, including, but not limited to, the designation of new start and end dates. Any such changes will be promptly posted and notified to the Secretary of the Department of Consumer Affairs in accordance with applicable law and regulation.
- 12. Laws:** This contest is subject to all applicable state and federal laws and regulations.
- 13. Rules:** The Rules will be available in all our branches from **October 7, 2024** and **ending on November 25, 2024**, they will also be published on <https://www.1firstbank.com/pr/en/documents/sweeptakes/sweepstake-rules-auto-visa-campaign.pdf> and on our Facebook page. In addition, you may request an individual copy of the Rules from the Marketing Department, Avenida Arterial Hostos esq. calle 2 edificio 1, San Juan, PR 00918. You can also request it by mail, by sending a pre-addressed and pre-stamped envelope to: **COPY OF THE SWEEPSTAKES RULES "Win a car with your FirstBank Visa debit card"**, FirstBank, Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Participation in the Sweepstakes will constitute full acceptance of these Rules and the decisions of FirstBank, which shall be final.
- 14. Promoter:** This Sweepstakes is sponsored by FirstBank, located at the FirstBank Building at Avenida Arterial Hostos Calle 2 edificio 1, San Juan, PR 00918, Marketing Department P.O. Box 9146 San Juan, PR, 00908-0146, Tel. 787.729.8244, Internet address <https://www.1firstbank.com/pr>.

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