



Todo está en uno

Sweepstakes Rules: "Enjoy NFL Super Bowl LIX with FirstBank and Visa"

1. **Duration:** The sweepstakes period (the "Sweepstakes") begins on **November 22, 2024** and ends on **December 30, 2024**. No purchase or payment is required to enter and receive prizes.
2. **Eligibility:** The following are eligible to participate: (i) any natural person (individual); (ii) that you are of legal age (be twenty-one (21) years of age or older as of November 22, 2024; (iii) legal resident of Puerto Rico; (iv) FirstBank Puerto Rico ("FirstBank") customer with at least: (a) a checking deposit account, (b) savings, or (c) combined individual, and (v) who has at least one of the following debit cards: (a) Visa Debit; (b) Visa Infinite Preferente or (c) Visa Infinite Platinum issued by FirstBank.

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

- i. Cardholders who have their individual checking, savings, or combined accounts closed.
- ii. Cardholders who have their checking, savings or combined accounts of individuals with derogatory or overdraft status.
- iii. Cardholders who have any other accounts in arrears or losses with FirstBank, its affiliates and/or subsidiaries as of the date the winners are selected by random drawing.
- iv. Officers or employees of FirstBank, its subsidiaries, advertising and public relations agencies, or immediate family members of such officers and employees. FirstBank may require certification from winners indicating that they are not included among those exempted from participating.
- v. 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 business and corporate customers. This Sweepstake also does not apply to the following: (1) Visa credit cards; (2) Mastercard debit or credit cards; and (3) Visa Business debit cards.

3. Ways to Participate:

a. Electronic entries:

Registration:

If you are an existing cardholder and meet the eligibility requirements, you can complete and submit the entry form listed at 1firstbank.com to enter and participate in the Sweepstake. **It is important that the email address you provide as part of your registration for the Sweepstake is the same one that is recorded in FirstBank's records for your account.** The cardholder who completes the information required by the entry form and accepts the terms and conditions provided in these Rules will be registered to participate in this Sweepstake.

- **Automatic Entries: Existing cardholders will receive one (1) entry for every dollar (USD) used on any point-of-sale (POS), online (internet) and/or other purchases or payments made with your FirstBank Visa debit card from November 22, 2024 to December 30, 2024.** Payments made through ATH Móvil under "Pay a Business" will not be considered for the Sweepstakes.
 - Transactions will be applied based on the date they are posted to the account associated with the individuals' FirstBank Visa debit card (and not on the date the transaction was made).
- b. **Entry by mail:** Individuals who meet the eligibility requirements set forth in these Rules may participate, without purchasing or paying anything, by sending by regular mail a 3x5 size index card with their first and last name, address, email associated with their FirstBank account data, phone number attached to the debit card and the last four (4) digits of the FirstBank Visa Debit, Visa Infinite Preferente or Visa Infinite Platinum debit card number a Sweepstakes: "Enjoy NFL Super Bowl LIX with FirstBank and Visa" Department of Marketing and Corporate Communications, 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 refuse such participation, as provided in these Rules. All entries submitted will be owned by FirstBank, which may dispose of them at its best discretion. Shares may not be delivered to any of FirstBank's offices or branches or received via fax (telecopier). Only one (1) mail-in entry will be accepted for the same person for the duration of the Sweepstakes. Mail-in entry must be postmarked by the Postal Service between November 22, 2024 through December 30, 2024, and must be received by FirstBank at least seven (7) days prior to the date the Sweepstakes is held.

- c. FirstBank is not responsible for entries that are lost, incomplete, illegible, incorrect, late, stolen, unshipped, destroyed, or postage-free; or for any error, omission, interruption, defect or delay in the transmission of 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 information of participation, whether caused by 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 these Sweepstakes or entrants who violate the Official Rules of this Sweepstakes.
4. **Prizes:** There will be **one (1) prize only**. Only one (1) prize will be awarded to the winner plus one (1) guest, regardless of the number of entries.
 - a. The prize consists of:
 - Round-trip flight tickets from San Juan, Puerto Rico to New Orleans, Louisiana respectively
 - Visa Everywhere Lounge with hospitality and daily activations
 - Accommodation in a double room in a 4-star hotel in New Orleans, Louisiana four stars
 - Scheduled ground transportation including round-trip airport transportation in New Orleans
 - Daily breakfast
 - Kick-off Party
 - Two (2) tickets for the Super Bowl LVIII game on Sunday, February 9, 2025
 - Visa will provide access to cultural experience and the NFL Experience upfront
 - SBLIX Visa Surprise Gift
 - Visa on-site event team support staff
 - One (1) Visa prepaid gift card worth \$400
 - NFL Athlete Integration Event
 - Local cultural activity
 - b. **Restrictions:** In order to redeem this prize, the winner and his/her companion must be available to travel to New Orleans, Louisiana, USA from February 6 to 10, 2025. Flight options will be coordinated with the winner prior to purchase, taking into consideration the winner's schedule preference and fare availability. The accommodation hotel will be selected by the Promoter. The winner must have a valid Real ID or valid passport more than 6 months after their return date.
 - c. In the event that the winner is unable to travel on the designated dates, one (1) alternate winner will substitute for the winner. In such circumstances, the original winner will be forfeited and will not be entitled to receive any prize.
 - d. Prizes are non-transferable, cannot be redeemed for cash, and cannot be substituted or redeemed for other products or services. FirstBank reserves the right to substitute prizes of equal or greater value.
 - e. Tickets to any NFL-sponsored game, including Super Bowl LIV, whether awarded as a prize, part of a promotion, or both, must be accepted as delivered and are subject to all terms and conditions applicable to such tickets imposed by the NFL and/or its subsidiaries. By accepting said tickets as a prize, the holder of said tickets agrees in full to such terms and conditions, including granting Visa and any of its affiliates the right to use any images taken from the holder of such tickets for advertising, social media, or both, from the date you receive the ticket until 12 months after the termination of the relevant game.
 - f. For any prize consisting of a trip, the winner and his/her companion will be responsible for complying with any requirements, conditions and/or restrictions of travel/entry to the destination. In such cases, the winner will be responsible for defraying any expenses related to the trip not defined in the Sweepstakes Rules, such as, but not limited to: tips, personal expenses such as purchase of curiosities; room service; laundry service, etc., medical expenses, vaccinations, passport, travel insurance, including insurance for loss of luggage and personal items, and any other services or goods (including beverages) not mentioned in these Rules. The winner and his/her companion must provide any information required for purposes of hotel registration, transportation, entry to the event and, in general, for any other requirements necessary for the reception and use of the prize.
5. **Selection of Winners by Random Drawing:** For the prize drawing, one (1) winner and one (1) alternate winner will be randomly selected at random in one (1) single electronic raffle drawing to be held on January 2, 2025. The prize will be awarded to the winner in the order in which it emerges from the draw. Then, the alternate winner will be drawn to take the place of the winner who does not meet all the pre-established requirements in these Rules following the order in which they were selected. The sweepstakes 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 an entrant is selected as a winner, and then selected as an alternate winner, a new alternate winner will be selected. The odds of winning depend on the number of entries received. The draw will be held at FirstBank's offices located at Ave. Ponce De León 1519 Esq. Calle del Parque, Parada 23 Santurce-San Juan, PR 00908 on January 2, 2025. Should any situation arise that prevents the random drawing on January 2, 2025 for the selection of the winners, the electronic drawing would be held on January 3, 2025 or January 7, 2025.
6. **Notification:** Each winner will be notified in writing by certified mail, return receipt to the winner's last known address. In addition, in order to confirm if the winner accepts the prize, they will be notified by phone.
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 this 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 U.S. Government and/or a valid passport, showing address in Puerto Rico, along with the official notification from FirstBank indicating that they were the winner.

If the winner does not claim his/her prize within five (5) calendar days, alternate winners will be contacted in the same order in which they were selected to replace the original winner.

8. **Waiver:** The winner grants FirstBank, and each of its respective subsidiaries, affiliates, advertising, promotion, public relations or digital marketing agencies, including their designated agents, the right to publish and advertise his/her name, voice, likeness or likeness in any advertising media available in the Commonwealth of Puerto Rico and the United States of America, without any monetary compensation or of any kind.
9. **Other General Conditions of Participation:** This sweepstakes is valid only in the geographical 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 handling personal information, as instituted by FirstBank. Any fraudulent entry and/or with information that is incomplete, incorrect, false or that in any other way prevents or hinders FirstBank from identifying the participant, whether or not the participant is a winner, will be disqualified and removed 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 forged, or shows any other indication that it is not a genuine application for participation or that an attempt is being made to damage or undermine the legitimate operation of the Sweepstakes will be disqualified from participating 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 information required to be valid. The shares become the property of FirstBank, and will not be returned.

By participating, as applicable, 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>, whose policy the participant accepts has read and accepted. By participating in this Sweepstakes, the entrant also consents that the personal information provided by the entrant for his/her participation in the Sweepstakes may be used by FirstBank and/or its agents solely for the purposes of implementing and administering these Sweepstakes.

10. **Winner's Liability:** FirstBank and its subsidiaries or affiliates and their advertising and public relations agencies will 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 it has been delivered 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 and the winner will be responsible for paying any income tax or other tax imposed by the Commonwealth of Puerto Rico or other governmental entities of Puerto Rico or the United States, in connection with the acceptance of the prize. All obligations of FirstBank will cease upon delivery of the prize, which will be subject to the signing of a delivery receipt and the corresponding release of liability document or agreement, which will be provided by FirstBank. FirstBank does not offer and is not responsible for defects or damage to the prizes. By accepting and claiming the prize, the winner and their guest acknowledge and agree to abide by the policies, procedures, rules, and requirements of the *National Football League in the United States* (NFL) applicable to any NFL-sponsored event, including Super Bowl LIX.

THE WINNER OF THE PRIZE, ITS ASSIGNEES, SUCCESSORS, GUARDIANS, OR LEGAL REPRESENTATIVES, KNOWINGLY RELEASE, INDEMNIFY, AND SHALL NOT CLAIM, SUE OR SEIZE ANY OF THE FOLLOWING PERSONS OR ENTITIES IN CONNECTION WITH ANY CLAIM ARISING OUT OF OR IN ANY WAY BEING IN CONNECTION WITH YOUR ATTENDANCE, PARTICIPATION IN, OR AS A SPECTATOR OF ANY ASPECT OF THE EVENTS FOR WHICH YOU HAVE RECEIVED TICKETS (INCLUDING TRAVEL TO AND FROM THE APPLICABLE EVENT), REGARDLESS OF THE NATURE OF SUCH CLAIMS, INCLUDING WITHOUT LIMITATION THOSE INVOLVING DEATH, INJURY, DAMAGE OR LOSS OF ANY KIND AND REGARDLESS OF HOW SUCH CLAIM RESULTS, INCLUDING WHETHER CAUSED BY NEGLIGENCE, GROSS NEGLIGENCE, LACK OF CARE, OR OTHER ACTS OR FAILURE TO ACT BY ANY OF THE FOLLOWING PARTIES: Visa Inc., Visa International Service Association, and those entities that control, are controlled by, or are under the common control of any of the aforementioned entities, their successors, successors in interest, and/or permitted assignees, and any of the parents, subsidiaries, affiliates, representatives, agents, designees, or advertising and promotion agencies, and the employees, personnel, designees, or representatives of any of the foregoing. ADDITIONALLY, IF REQUIRED BY VISA, THE WINNER MUST SIGN A RELEASE OF LIABILITY AND A PHOTO AND VIDEO RESPONSIVE LETTER WITH WAIVER OF LIABILITY, IN THE FORM AND FORMAT PROVIDED BY VISA.

11. **Cancellation:** FirstBank reserves the right to cancel, postpone, modify this Sweepstakes, its publicity, and the Rules applicable thereto, including, but not limited to, designating new start and end dates. Any such changes will be published in a timely manner and notified to the Secretary of the Department of Consumer Affairs in accordance with applicable law and regulations.
12. **Laws:** This contest is subject to all applicable state and federal laws and regulations.
13. **Rules:** The Rules will be posted in all our branches beginning **November 22, 2024, and ending December 30, 2024**, and will also be available in <https://www.1firstbank.com/pr/en/promoevents/win-a-trip-to-the-super-bowl-lix.html> 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 "Enjoy NFL Super Bowl IX with FirstBank and Visa", FirstBank, Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Participation in the Sweepstakes will constitute full acceptance of these Rules and FirstBank's decisions, which will 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, Departamento de Mercadeo P.O. Box 9146 San Juan, PR, 00908-0146, Tel. 787.729.8244, Internet address <https://www.1firstbank.com/pr>.

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