



Together we are one

Sweepstakes Visa Beyond Rules: "Your Beyond Visa takes you on a Cruise"
(hereinafter, the "Rules")

1. **Duration:** The sweepstakes period (the "Sweepstakes") begins on September 20, 2024 and ends on November 15, 2024.
2. **Eligibility:** The following are eligible to participate in the Sweepstakes: (i) any natural person (individual); (ii) who is of legal age (twenty-one (21) years of age or older) as of September 20, 2024; (iii) a legal resident of Puerto Rico; and (iv) a customer of FirstBank Puerto Rico ("FirstBank") with a **FirstBank Beyond Visa** credit card for individuals.

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

- a. Cardholders with overdue or overdrawn accounts or who are otherwise in non-compliance with the terms and conditions applicable to their relationship with FirstBank, its affiliates and/or subsidiaries during the Sweepstakes period.
- b. Cardholders who have their Beyond Visa credit card for individuals from FirstBank closed.
- c. Officers or employees of FirstBank, including its subsidiaries and affiliates, and their respective advertising and public relations agencies, as well as relatives up to the third degree of consanguinity of such officers and employees. FirstBank may require the winners to certify in writing that they are not included among the persons exempt from participating.
- d. In the event of the participant's death on or before the date on which the selection of the winners by random drawing takes place, no family member, heir or estate will be able to claim the prize.
- e. Commercial and corporate clients.

This Sweepstakes does not apply to Beyond Mastercard products.

3. Ways to Participate:

- a. No purchase or payment is required to participate and receive prizes.
- b. **Existing Cardholder; Registration:** You must complete and submit the registration form at <https://visa.com.pr/campaign/firstbankbeyond> to register and participate in the Sweepstakes. Cardholder who completes the information requested, submits it and accepts the terms and conditions of the promotion within this advertising property will be registered into the Sweepstakes.
- c. **Active cardholders** whose median monthly transactions with their FirstBank Beyond Visa credit card between September 2023 and February 2024 are greater than three (3), will accumulate the following participations:
 - i. **Active Cardholder with online purchases, travel, entertainment, and clothing and accessories stores:** You will receive one (1) automatic participation for every dollar (\$1.00) in purchases made with your FirstBank Beyond Visa credit card, three (3) additional participations for each dollar (\$1.00) in purchases made online related to airlines, **lodging or restaurants**, and five (5) additional participations for each dollar (\$1.00) in purchases made in supermarkets, department stores or drugstores, and health care, from September 20, 2024 to November 15, 2024.
 - ii. **Active Cardholder with purchases in restaurants and utilities:** You will receive one (1) automatic participation for every dollar (\$1.00) in purchases you make with your FirstBank Beyond Visa credit card, three (3) additional participations for every dollar (\$1.00) in purchases made at restaurants, supermarkets and gas stations, and five (5) additional participations for every dollar (\$1.00) in purchases made for home remodeling and/or preparations, at clothing stores, pharmacies and for health care, from September 20, 2024 to November 15, 2024.
 - iii. **Active Cardholder with card issued less than six (6) months ago:** You will receive one (1) automatic participation for each dollar (\$1.00) in purchases made with your FirstBank Beyond Visa credit card, three (3) additional participations for each dollar (\$1.00) in purchases made at restaurants, supermarkets and gas stations, and five (5) additional participations for each dollar (\$1.00) in purchases made for remodeling and/or home preparations, at clothing stores and at and/or home improvements, at clothing stores, pharmacies and for health care, from September 20, 2024 to November 15, 2024.
 - iv. **Active Cardholder with purchases at gas stations and automotive:** You will receive one (1) automatic participation for each dollar (\$1.00) in purchases made with your FirstBank Beyond Visa credit card, three (3) additional participations for each dollar (\$1.00) on purchases made for remodeling and/or home improvements, automotive, and gas stations and five (5) additional participations for each dollar (\$1.00) on purchases made at restaurants, supermarkets,

pharmacies and for health care, from September 20, 2024 to November 15, 2024.

- v. **Active Cardholder with purchases at supermarkets:** You will receive one (1) automatic participation for each dollar (\$1.00) in purchases made with your FirstBank Beyond Visa credit card, three (3) additional participations for each dollar (\$1.00) in purchases made for remodeling and/or home improvements, at **supermarkets and restaurants**, and five (5) additional participations for each dollar (\$1.00) in purchases made at pharmacies and for health care, department stores and gas stations, from September 20, 2024 to November 15, 2024.
 - d. **Existing Cardholder** whose median monthly transactions with your FirstBank Beyond Visa credit card between September 2023 to February 2024 is less than two (2), you will receive ten (10) automatic participations for each dollar (\$1.00) in purchases you make with your FirstBank Beyond Visa credit card, between September 20, 2024 to November 15, 2024.
 - e. **Inactive Cardholder** who has not made transactions with their FirstBank Beyond Visa credit card in three (3) months or more, will receive ten (10) participations for each dollar (\$1.00) in purchases made with your FirstBank Beyond Visa credit card between September 20, 2024 and November 15, 2024.
 - f. **New Cardholder:** By applying for your FirstBank Beyond Visa credit card for individuals, subject to approval during the Sweepstakes period and meeting all eligibility requirements set forth in these Rules, will be automatically enrolled and will automatically receive 500 participations upon completing their first transaction with their FirstBank Beyond Visa credit card between September 20, 2024 and November 15, 2024.
 - i. Subsequently, they will receive one (1) participation for each dollar (\$1.00) in purchases made with their FirstBank Beyond Visa credit card posted between September 20, 2024 to November 15, 2024.
 - g. **Additional Participations Available for all Cardholders:**
 - i. Will receive 1,000 bonus participations when you enroll and complete your first transaction on or before October 4, 2024.
 - h. **Eligible purchases:** Transactions will be considered based on the date they are posted to the account associated with the individual's FirstBank Beyond Visa credit card used (and not on the date the transaction was made). These participations will be retroactive.
 - i. **Participation by Phone:** Existing cardholder of a FirstBank Beyond Visa credit card for individuals may register by phone by calling 1.855.701.2265 and notifying the service agent that they wish to register and enter the Beyond Visa Sweepstakes: **Your Beyond Visa takes you on a Cruise**". Once registration is complete, the existing cardholder will be eligible for participations as provided in section 3c, 3d and 3e of these Rules, as applicable.
 - j. **Participation by Mail:** Existing cardholders of a FirstBank Beyond Visa credit card for the Sweepstakes and meet the eligibility requirements, may participate without purchasing or paying anything by mailing a 3" x 5" size *index card* or reasonable facsimile with your name and two last names, address and telephone number tied to the credit card, according to FirstBank's records to **LOVE, PO BOX 193477 SAN JUAN, PR 00926**. All entries submitted become the property of FirstBank, who may dispose of them at its sole discretion. Participations cannot be delivered at any FirstBank office or branch, LOVE offices, nor will they be received via fax (telecopier). You may participate as many times as you wish, but each entry must be mailed in separate envelopes and postmarked between September 20, 2024 and November 15, 2024.
 - k. **Registration Information:** To be eligible for the Sweepstakes under any of the ways provided in these Rules, the cardholder must include in his/her registration all the requested information, including, but not limited to: the email, mailing address and telephone number tied to the FirstBank Beyond Visa credit card for individuals, according to FirstBank's records. 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.
 - l. **Notice:** FirstBank is not responsible for any lost, incomplete, illegible, incorrect, late, stolen, unsent, destroyed participations, or participations without postage; or for any error, omission, interruption, defect or delay in transmission in communication; technical or mechanical failures or malfunctions; failure or malfunction of telephones, telephone lines or telephone systems; failure of electronic equipment, computer hardware or software; or inaccurate information, whether caused by equipment, programming used in the Sweepstakes, human error in processing, or otherwise. FirstBank reserves the right to determine the validity of participations submitted and to void any participation suspected of tampering with or damaging the administration of this Sweepstakes or entrants who violate the official Rules of this Sweepstakes.
4. **Prizes:** There will be **two (2) prizes** to be awarded to winners in succession, as chosen in the Sweepstakes. Two (2) separate winners will be chosen and only one (1) prize will be awarded for each winner, regardless of the number of entries.
- a. The prizes consist of:
 - 1. Two (2) prizes of one (1) package for two (2) people (winner and one (1) companion) to travel on

Royal Caribbean's Utopia of the Seas cruise ship with route to *Port Canaveral, Nassau, Perfect Day Coco Cay* and *Port Canaveral*.

Both prizes include:

- i) Roundtrip airfare, San Juan to Orlando / Orlando to San Juan, transportation (airport-cruise-cruise-cruise-hotel-airport), 1 night pre-cruise stay at the *Hyatt Regency Orlando* with breakfast included, 4 days and 3 nights stay on the *Utopia of the Seas* cruise ship in a double cabin with balcony and beverage package.
 - ii) Beverage package includes:
 - (1) Beverages available at: all bars, lounges, main restaurant, *Windjammer Café*, and private destinations during normal business hours. Does not include direct room service or minibar.
 - (2) Non-alcoholic beverages:
 - (a) Sparkling and still water, coffee and tea of leading brands in the cafeteria.
 - (b) Non-alcoholic cocktails, *Coca-Cola Freestyle* drinks, unlimited soft drinks, and freshly squeezed juices.
 - (3) **Alcoholic beverages:**
 - (a) Vodka: *Absolut, Belvedere, Grey Goose, Stolli, Tito's Handmade Vodka*.
 - (b) Rum: *Bacardi, Bacardi 8, Captain Morgan Spiced Rum, Malibu, Miami Club*.
 - (c) Gin: *Aviation, Beefeater, Bombay Sapphire, The Botanist*.
 - (d) Tequila / Mezcal: *1800, Avion Silver, Patron Silver*.
 - (e) *Whisky*
 - (f) Cognac: *Hennessy VS, Remy Martin VSOP*.
 - (g) Beer
 - (h) Wines by the glass
 - iii) **Restrictions: In order to redeem this prize, winners and their companions must have availability for travel to Orlando in March 20-24, 2025.** Flight options will be coordinated with each winner prior to purchase, taking into consideration schedule preference and fare availability. Accommodations will be selected by the Promoter.
 - iv) Winners and their companions must have all the required travel documents "passport, ID, etc.". Passports are required to have more than 6 months validity after the date of travel and minimum of 3 blank pages.
 - v) In the event that any winner is unable to travel on the designated dates, one (1) alternate winner will substitute. In such circumstances, the original winner will be disqualified and will not be eligible to receive any prize.
- b. Prizes are not transferable, may not be redeemed for cash, and may not be substituted or exchanged for other products or services. FirstBank reserves the right to substitute prizes for others of equal or greater value.
 - c. Each winner and his/her guest will be responsible for complying with any travel/destination entry requirements, conditions and/or restrictions. In such cases, each winner will be responsible for paying any travel-related expenses not defined in this Sweepstakes Rules, such as, but not limited to: tips, personal expenses such as; 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.
5. **Drawing:** For the prize drawing, two (2) winners and two (2) alternate winners will be randomly selected in one (1) single electronic sweepstakes to be held on December 6, 2024. Each prize will be awarded to the winners in the order in which they are drawn in the electronic sweepstakes. Afterwards, the alternate winners will be drawn, and they shall take the place of the winner who does not meet all the pre-established requirements to receive the prize as provided in these Rules, following the order in which they were drawn. FirstBank will verify and certify that each winner meets the participation requirements. A winner is not eligible to receive a prize when (a) he/she does not comply with the pre-established requirements in these Rules, or (b) he/she does not claim his/her prize within the time period established in these Rules. Alternate winners must also meet the eligibility requirements set forth in these Rules. Only one prize per winner, regardless of the number of participations. If a cardholder is selected more than once as a winner or alternate winner, we will select a new winner. The odds of winning depend on the number of participations received. The selection of the winners by electronic sweepstakes will take place at the offices of FirstBank located at Avenida Muñoz Rivera #876, 3rd Floor on December 6, 2024. If any situation arises that prevents the sweepstakes from taking place on December 6, 2024 for the selection of the winners, the electronic sweepstakes will be held on December 13, 2024 or December 27, 2024.
6. **Notification:** Each winner will be notified in writing by certified mail, return receipt requested, to the winner's last known address, according to FirstBank's records.
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 fifteen (15) calendar days** after receipt of the notification by certified mail. If not claimed during this period, the prize will be awarded to the alternate winner. If necessary, the winner will accept any reasonable delay in relation to the delivery of the prize, subject to applicable law and regulations. To claim the prize, the winner must present a valid personal identification with photo issued by the Commonwealth of Puerto Rico, the United States Government and/or a valid passport showing a valid address in Puerto Rico, together with the official notification from FirstBank indicating that

he/she is the winner.

If the winner does not claim his/her prize within fifteen (15) calendar days, the alternate winner will be contacted in the same order in which they were selected to replace the original winner.

In order to claim the prize, the winner is required to sign the following documents to be provided by FirstBank: (i) a delivery receipt; (ii) certification of eligibility; (iii) a release of liability agreement; and (iv) an agreement whereby FirstBank, and each of their respective subsidiaries, affiliates, advertising, promotions, public relations or digital marketing agencies, including their designated agents, are granted the right to publish and advertise his/her name, voice, image or likeness in any advertising media available in the Commonwealth of Puerto Rico and the United States of America, without monetary compensation or compensation of any kind.

- 8. 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 instituted by FirstBank. Any fraudulent participation and/or participation with incomplete, incorrect, false information or that in any other way impedes or makes it difficult for FirstBank to identify the participant, whether or not he/she is a winner, will be disqualified and eliminated from the Sweepstakes without any responsibility on the part of FirstBank. FirstBank is not responsible for incomplete, incorrect or unintelligible names, postal addresses or e-mail addresses. Any entry that is forged or appears to have been forged or shows any other indication that it is not a genuine entry request 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 cardholder may be subject to appropriate governmental authorities for appropriate civil and criminal proceedings. Such a determination shall be at the sole discretion of FirstBank and/or its authorized agents. All entries must contain all required information to be valid. Entries become the property of FirstBank and will not be returned.

By participating, as applicable, the cardholder consents that the personal information collected as part of the Sweepstakes may be used by FirstBank in accordance with the Internet Privacy Policy available on <https://www.1firstbank.com/pr/es/politicas/politica-de-privacidad-de-medios-en-linea.html>, which policy the participant agrees to have read and accepted. By participating in this Sweepstakes, the cardholder also consents that the personal information provided by him or her for his or her participation in the Sweepstakes may be used by FirstBank and/or its agents solely for the purposes of implementing and administering this Sweepstakes.

- 9. Winner's Liability:** All obligations of FirstBank will cease with the delivery of the prize, which will be subject to the signature of a delivery receipt and the corresponding document or release of liability agreement, which will be provided by FirstBank. FirstBank neither offers nor is responsible for damages, defects or flaws of the prizes to be awarded. FirstBank and its subsidiaries or affiliates and its advertising and public relations agencies will not respond for direct or indirect damages caused to the winner, family, 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 its 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 imposed by the Commonwealth of Puerto Rico or other governmental entities of Puerto Rico or the United States by reason of acceptance of the prize.
- 10. 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 posted in a timely manner and notified to the Secretary of the Department of Consumer Affairs in accordance with applicable law and regulations.
- 11. Laws:** This Sweepstakes is subject to all applicable Puerto Rico and federal laws and regulations.
- 12. Rules:** The Rules will be published in all our branches from September 20, 2024, to November 15, 2024 and will also be available on <https://visa.com.pr/campaign/firstbankbeyond> and on our Facebook page. In addition, you may request individual copies of the Rules from the Marketing Department, Avenida Arterial Hostos esq. calle 2 edificio 1, San Juan, PR 00918. You may also request it by mail, by sending a pre-addressed and pre-stamped envelope to: Copy of the Rules of the Sweepstakes: **"Your Beyond Visa takes you on a Cruise"** FirstBank's Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Participation in the Sweepstakes shall constitute full acceptance of these Rules and the decisions of FirstBank, which shall be final.
- 13. 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>, and/or email: cristina.felix@firstbankpr.com.

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