



RULES FOR THE "PURCHASES THAT ADD UP" CAMPAIGN

FirstBank Puerto Rico (the "Promoter"), in conjunction with Mastercard, issues these rules for the "**Purchases that Add Up**" promotional campaign (the "Campaign"). Participation in the Campaign implies full and unreserved acceptance of these rules.

1. Validity and structure of the Campaign

The Campaign will run from **March 9, 2026 through October 11, 2026** and is divided into three (3) waves or promotional periods ("Waves").

- **Wave 1:** March 9 to May 31, 2026
- **Wave 2:** June 1 to August 2, 2026
- **Wave 3:** August 3 to October 11, 2026

Each Wave has its own limited prize round, so the promotional period may end before the stated date if the prizes that apply to the Wave are exhausted.

2. Eligible Participants

Natural persons, of legal age, who have a FirstBank Mastercard® debit card in their name that is active and valid both at the time of registration and at the time of redemption of the prize. Blocked, inactive, or canceled cards will not be eligible.

3. Mechanics of participation

Consumption requirement. Eligible participants must **accumulate five (5) purchase transactions, each for a minimum amount of USD \$50.00**, made within the validity of the Wave in which the redemption of the prize is requested. **Purchases must be made in person (at the physical point of sale) and paid in full with the FirstBank Mastercard® debit card.**

4. Awards

During the entire Campaign, a maximum of **2,020 Plaza Las Américas gift cards** will be awarded, distributed by Ola as follows:

- **Wave 1:** 780 *gift cards* of **\$20.00**
- **Wave 2:** 780 *gift cards* of **\$20.00**
- **Wave 3:** 460 *gift cards* of **\$40.00**



The gift cards will be valid for use only in Plaza Las Américas stores, in accordance with the terms and conditions established by their issuer.

5. Redemption limits

Limit one (1) prize per eligible entrant per Wave. Multiple accumulation or exchange for having several cards is prohibited.

6. Documentation and verification requirements to receive the prize

6.1. Place of redemption. The eligible participant must go to the official FirstBank Mastercard booth or booth at Plaza Las Américas (525 Av. F.D. Roosevelt, San Juan, Puerto Rico 00918) in order to redeem the prize.

The specific activation dates are detailed in Annex 1 - Official Schedule of Face-to-Face Activations, which is an integral part of these Terms and Conditions.

6.2. Documentation. To redeem the prize, entrant will be required to present: (i) a current personal photo ID issued by the Commonwealth of Puerto Rico, the U.S. Government, and the FirstBank Mastercard® debit card used for eligible purchases to receive the prize; and (iii) the original physical receipts of purchase.

6.3. Format of receipts. Only original printed receipts issued by the merchant containing the date and amount of the transaction, name of the merchant, and method of payment are accepted. Copies, reprints, screenshots, digital invoices and proof of payment from e-commerce (online) platforms are not accepted.

6.4. Transactional exclusions. Not eligible: ATM withdrawals, cash back, cash advances, bill payments, money orders, remittances, betting or gambling, P2P transfers, payments to wallets with balance, or online purchases (even if the withdrawal is in store).

6.5. Booth operation and attention. The participant must visit the FirstBank Mastercard *booth* in Plaza Las Américas and register the receipts for their face-to-face purchases made with the eligible debit card. Both the registration of receipts and the claim of prizes will be subject to the booth's hours of operation, Friday through Saturday from 9:00 a.m. to 9:00 p.m. and Sunday from 11:00 a.m. to 7:00 p.m., which may differ from the opening and closing hours of the Plaza Las Américas shopping center or its stores. Receipts may be scanned or photographed by booth staff for validation and auditing purposes; originals will be returned to the participant, unless fraud control requires their retention.

7. General Conditions and Restrictions

7.1. Prize availability is limited during the validity period of a Wave in accordance with these rules. The Promoter may communicate at the *booth* and/or official channels the balance of the number of prizes available.

7.2. Prizes are not redeemable for cash, credits or other benefits, and are subject to the terms and conditions of the *gift card* issuer, including (if applicable) expiration date and restrictions on use.

7.3. The benefits provided are intended exclusively for personal use. Resale is strictly prohibited.

7.4. Participation requires the presence of the cardholder.

7.5. Any entry that is forged or appears to have been forged, or shows any other indication that it is not authentic or that there is an attempt to damage or undermine the legitimate operation of the Campaign will be disqualified from participating, and the person may be referred to government authorities. Such determination shall be at the sole discretion of FirstBank and/or its authorized agents.

7.6. Participation implies full acceptance of these Rules.

8. Information management

All information collected by FirstBank will be used only for the purposes set out in these Rules and in accordance with FirstBank's Privacy Policy available at:

<https://www.1firstbank.com/pr/es/documents/pol%C3%ADticas/FirstBank-Politica-de-Privacidad-ESP.pdf>

The participant agrees that he/she has read and accepted the aforementioned policy. By participating in this Campaign, the participant also consents that the personal information provided may be used by FirstBank and/or its agents solely for the purposes of implementing and administering this Campaign.

9. 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. In addition, 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.



The store where the *gift card* is used is solely responsible for the quality, service and delivery of the products. The Promoter and Mastercard are not responsible for external technological failures that prevent the validation of transactions at the *booth*, nor for events of force majeure or fortuitous event that prevent the execution of the Campaign.

10. Cancellation

The Promoter and Mastercard reserve the right to cancel, postpone, modify this Campaign, its publicity and the applicable Rules, including but not limited to the designation of new start and end dates. Any such changes will be published in a timely manner in accordance with applicable law and regulations.

11. Intellectual Property

The use or distribution of any element of intellectual property of FirstBank or Mastercard without prior written consent signed by the representatives of these entities is prohibited.

12. Governing Law and Jurisdiction

These Rules are governed by the laws of the Commonwealth of Puerto Rico. Any dispute will be submitted to the courts with jurisdiction in Puerto Rico.

Annex 1. Official Schedule of Face-to-Face Activations (Plaza Las Americas)

The registration of receipts and the redemption of prizes will be carried out exclusively in person on the following dates.

Promotional Wave	Term	First activation date	Second activation date
Wave 1	March 9 to May 31, 2026	3/21/2026	3/22/2026
		3/28/2026	3/29/2026
		4/4/2026	4/5/2026
		4/11/2026	4/12/2026
		4/18/2026	4/19/2026
		4/25/2026	4/26/2026
		5/2/2026	5/3/2026
		5/8/2026	5/9/2026
		5/16/2026	5/17/2026
		5/23/2026	5/24/2026

		5/30/2026	5/31/2026
Wave 2	June 1 to August 2, 2026	6/6/2026	6/7/2026
		6/13/2026	6/14/2026
		6/20/2026	6/21/2026
		6/27/2026	6/28/2026
		7/4/2026	7/5/2026
		7/11/2026	7/12/2026
		7/18/2026	7/19/2026
		7/25/2026	7/26/2026
		8/1/2026	8/2/2026
		Wave 3	August 3 to October 11, 2026
8/15/2026	8/16/2026		
8/22/2026	8/23/2026		
8/29/2026	8/30/2026		
9/5/2026	9/6/2026		
9/12/2026	9/13/2026		
9/19/2026	9/20/2026		
9/26/2026	9/27/2026		
10/3/2026	10/4/2026		
10/10/2026	10/11/2026		