



General Terms and Conditions of the
“Win \$ with your Beyond Mastercard” Promotion (the “Promotion”)

This document contains the Terms and Conditions applicable to the “Win \$ with your Beyond Mastercard” promotion (hereinafter, the “Promotion”), which will be in effect from March 16, 2026, through May 15, 2026. The Promotion is directed to cardholders of the FirstBank Beyond Mastercard credit card (hereinafter, the “Bank”) who make purchases and meet the accumulated billing amount required for their segment. Any person who wishes to participate (hereinafter, the “Participant”) acknowledges and accepts that the development and execution of this promotional activity shall be governed solely and exclusively by these Terms and Conditions.

This promotion is organized exclusively by FirstBank Puerto Rico, domiciled in San Juan, Puerto Rico (the “Organizer”), and is sponsored by Mastercard® International Incorporated (“Mastercard®”). The Organizer is the sole and exclusive party responsible for organizing the promotion and providing the prize associated with the promotion.

The Promotion provides the following benefit to Participants who meet the requirements set forth in these Terms and Conditions:

PROMOTION MECHANICS

The participating cardholder must enroll in the Promotion, receive their billing goal expressed as a specific amount, and meet that billing goal with their FirstBank Beyond Mastercard credit card within the campaign period, from March 16, 2026, through May 15, 2026. This entitles the Participant to receive a digital Mastercard prepaid card for the amount assigned to their segment. Each participating cardholder may receive a maximum of one (1) Mastercard prepaid card during the Promotion period. The billing goal information and the corresponding prepaid Mastercard amount will be sent to the cardholder at the email address registered with the Bank.

PRIZE

The prize for the Promotion consists of a digital Mastercard prepaid card with a specific value, which may be received by customers who (i) enroll during the Promotion period and (ii) meet their assigned goal once. Each customer will be assigned a Mastercard prepaid card with a specific value based on the goal assigned to them according to their segment. The goals and the corresponding Mastercard prepaid card amounts vary for each customer, and this information will be sent to the email address registered with the Bank. The Mastercard prepaid card will be sent to the email address provided to the Bank and may be downloaded directly from the platform in .pdf format. Each gift card includes usage instructions and an expiration date. The Prize is non-transferable and may not be exchanged for cash.

1. Additional terms and conditions applicable to the prepaid cards:

- i. The cards may be used for online purchases or in physical establishments if added to the mobile wallet.
- ii. You may transfer your balance to your digital wallet.
- iii. Digital cards can be redeemed at most merchants that accept online purchases.
- iv. Cash withdrawals are not permitted.
- v. The cards cannot be used to make money transfers.
- vi. The card may be used anywhere Mastercard is accepted, except in the following countries: Afghanistan, Belarus, Cuba, Iran, North Korea, Sudan, Syria, Venezuela.
- vii. Use outside the U.S. / USD is subject to a 3% conversion fee.
- viii. Check your balance and recent transactions:
 - i. A unique URL will be sent via email to complete the redemption, along with a code required to carry out the process.
 - ii. Through this same URL, you be able to review the balance loaded onto the card, access the card details, and see the available balance once the card has been redeemed. By selecting the option “Check Balance.”.
- ix. Mastercard prepaid cards cannot be reloaded.
- x. Our virtual cards can be used online and function the same as a regular credit or debit card.
- xi. If you are asked for your name and/or address to complete an online purchase, use your own name and address.
- xii. If the purchase amount exceeds the available funds on your Digital Mastercard, the transaction may be declined. Ensure that your purchase is below the card balance, and keep in mind that purchases made outside the U.S. will incur a 3% fee.
- xiii. The card will expire 6 or 12 months from the date of issuance. The expiration date can be viewed on the digital card.
- xiv. We are not responsible for the quality, safety, legality, or any other aspect of the goods or services you purchase with your card.
- xv. Penta Marketing has limited responsibility for delivering the cards, activating them, loading them with the defined amount, and monitoring any issues during their validity period.
- xvi. After the card’s expiration, Penta Marketing is released from any responsibility related to the card.
- xvii. If the user experiences any issue with a product purchased using the card and/or requests a refund for a returned product, Penta Marketing is not responsible.

FIRST: REQUIREMENTS TO PARTICIPATE

The following individuals may participate in the Promotion:

(i) any natural person (individual); (ii) who is of legal age—eighteen (18) years or older as of March 16, 2026; (iii) who is a legal resident of Puerto Rico; and (iv) who is a FirstBank Puerto Rico (“FirstBank”) customer holding an individual Beyond Mastercard credit card during the Promotion period.

SECOND: ACCESS TO THE PROMOTION

To access the gift card offered in this Promotion, each Participant must:

1. Register for the promotion:

a. Online Registration:

- i. **Official Website:** If you are an existing cardholder and meet the eligibility requirements, you may complete and submit the enrollment form available at 1firstbank.com to register and participate. The email address provided must be the one registered to your Beyond account or your Digital Banking profile, as applicable.
- ii. **Email:** Cardholders who have an email address on file with FirstBank will receive communications through that email. The email will also include a form. If you are an existing cardholder and meet the eligibility requirements, you may complete the form with the required information and submit it to become enrolled. The email address provided must be the one registered to your Beyond account or your Digital Banking profile, as applicable.
- iii. **Facebook:** Cardholders who have an account on the social network Facebook (www.facebook.com) and whose email address on file with FirstBank matches the email used for their Facebook account, will be exposed to ads that have the functionality to capture the user's information and store it in the database assigned within Facebook for that ad. If you are an existing cardholder and meet the eligibility requirements, you may complete the form with the required information and submit it to become enrolled. The email address provided must be the one registered to your Beyond account or your Digital Banking profile, as applicable.
- iv. **Registration by Phone:**
If you are an existing FirstBank Beyond Mastercard credit cardholder and meet the eligibility requirements, you may enroll by phone by calling **1.855.701.2265** and informing the service agent that you wish to enroll and participate in the "Win \$ with your Beyond Mastercard" promotion.

2. **TO RECEIVE THE PREPAID CARD:**

The Participant must be aware of the assigned goal that they must meet during the campaign period, as communicated by the Bank throughout the Promotion, using the contact information provided by the Participant. Registered cardholders must have reached their accumulated purchase goal with their Beyond Mastercard within the Promotion period, from March 16, 2026, to May 15, 2026. Transactions will be considered based on the date they are posted to the account associated with the individual FirstBank Beyond Mastercard credit card used (and not the date on which the transaction was made). Only transactions made on or after the date on which the existing and eligible cardholder registers online or by phone will be considered.

THIRD: INELIGIBLE PARTICIPANTS

The following individuals may **not** participate in the Promotion:

1. Cardholders whose purchases are not made using the Beyond Mastercard registered in the Promotion.
2. Cards issued for commercial and/or corporate purposes.
3. Cardholders who are officers or employees of FirstBank or Mastercard, including their subsidiaries, advertising agencies, and public relations agencies, as well as relatives up to the third degree of consanguinity of such officers and employees.

4. Cardholders who have accounts that are past due, overdrawn, charged off, or otherwise in breach of the terms and conditions applicable to their relationship with FirstBank, its affiliates, and/or subsidiaries as of the date the Promotion is conducted.
5. Cardholders whose FirstBank Beyond Mastercard credit card is closed during the Promotion period.
6. Cardholders of the Beyond Mastercard whose utilization level (ratio of balance to credit limit) is significantly elevated according to FirstBank's parameters.
7. Cardholders of Beyond Visa credit cards.

FOURTH: OTHER GENERAL CONDITIONS OF THE PROMOTION

All information collected by the Organizer will be used solely for the purposes established in this Promotion and in accordance with the personal information handling policies instituted by the Organizer. Any fraudulent participation and/or participation containing incomplete, incorrect, or false information, or that in any way prevents or hinders the Organizer from identifying the participant—whether or not they are a winner—will be disqualified and removed from the Promotion without any liability on the part of the Organizer. The Organizer is not responsible for incomplete, incorrect, or unintelligible names, mailing addresses, or email addresses.

Any participation that is falsified or appears to have been falsified, or that shows any indication of not being an authentic participation request, or of attempting to damage or undermine the legitimate operation of the Promotion, will be disqualified and removed from the Promotion, and the participant may be referred to the relevant governmental authorities for applicable civil and criminal proceedings. Such determination will be at the sole discretion of FirstBank and/or its authorized agents.

All entries must contain all required information to be considered valid. All entries become the property of the Organizer and will not be returned.

FIFTH: OTHER LEGAL MATTERS

- The prize for this Promotion is personal and non-transferable.
- This Promotion may not be combined with other discounts and/or promotions and is not redeemable for cash.
- The Organizer is exclusively and directly responsible to the Participants for the quality of the products and/or services, as well as for compliance with all existing and future regulations (during the Promotion Period) related to the production, health standards, marketing, and use of the products subject to the Promotion.
- Neither the Organizer, nor its subsidiaries or affiliates, nor its advertising or public relations agencies shall be liable for any damages related to the enjoyment, acceptance, use, misuse, or non-use of the prize.
- Participation in the Promotion shall be deemed full acceptance of these Terms and Conditions by the Participants.
- These Terms and Conditions shall be valid and enforceable before the Organizer, regardless of any proposals, offers, and/or communications from issuing banks or third parties directly related to these Terms and Conditions.

SIXTH: AMENDMENT OF THE TERMS AND CONDITIONS

To the extent permitted under the laws of the Commonwealth of Puerto Rico, and if necessary and/or at the discretion of the Organizer, the Organizer reserves the right to expand and/or clarify the scope of these Terms and Conditions and/or any of the procedures. Any such changes will be communicated through social media and the Promotion's website.

SEVENTH: PROMOTION TERRITORY

Puerto Rico

EIGHTH: APPLICABLE LAW

Participants acknowledge and agree that the law applicable to any dispute arising in connection with the Promotion shall be the law of Puerto Rico, and they waive their right to initiate any type of claim in any other jurisdiction.

NINTH: DISCLOSURE

These Terms and Conditions are available for consultation during the Promotion Period at 1firstbank.com.