

Sweepstakes Rules: "Let Yourself Be Loved with FirstBank and Visa"

1. **Duration:** The entry period to the electronic raffle drawings (the "Sweepstakes") begins on **November 17, 2025** and ends on **January 9, 2026**. No purchase or payment is required to enter and receive prizes.
2. **Eligibility to participate in the Sweepstakes:**
 - i. **Eligible debit card holders:** The following are eligible to participate: (i) any natural person (individual); (ii) that you are of legal age, (being) twenty-one (21) years of age or older as of November 17, 2025; (iii) legal residents of Puerto Rico; (iv) who are also customers of FirstBank Puerto Rico ("FirstBank") with at least: (a) a checking deposit account, (b) savings or (c) combined individual, and (v) who have a **Visa debit card** issued by FirstBank.
 - ii. **Eligible Credit Card Holders:** The following are eligible to participate: (i) any natural person (individual); (ii) that you are of legal age (are) twenty-one (21) years of age or older as of November 17, 2025; (iii) legal residents of Puerto Rico; (iv) who are also customers of FirstBank Puerto Rico ("FirstBank") with a Beyond Visa individual credit card during the entry period.
 - iii. **The following are not eligible to participate in the Sweepstakes:**
 - (a) Cards issued for commercial and/or corporate purposes.
 - (b) Cardholders who are officers or employees of FirstBank and Visa, including subsidiaries, advertising and public relations agencies of FirstBank and Visa, and relatives up to the third degree of consanguinity of such officers and employees.
 - (c) Cardholders who have accounts in arrears, overdraft, loss, or otherwise are in breach of the terms and conditions applicable to their relationship with FirstBank, its affiliates and/or subsidiaries, its affiliates and/or subsidiaries as of the date the selection of winners is made by random drawing.
 - (d) Cardholders who have their *FirstBank Visa* debit card or *Beyond Visa credit card* closed during the Sweepstakes period.
 - (e) Visa debit cardholders are not eligible to participate in the Sweepstakes:
 - When your individual checking, savings, or combined accounts are closed, or
 - When your checking, savings, or combined accounts are available to individuals with derogatory or overdraft status.
 - (f) **FirstBank may require certification from winners that they meet eligibility requirements and are not included among those excluded from participating.**
 - iv. **The Sweepstakes does not apply to:**
 - (a) Mastercard credit cards,
 - (b) Mastercard debit cards, and
 - (c) Beyond Business Mastercard credit cards.
3. **Registration and Entries:**
 - i. **Online registration (internet):**
 - (a) **Official Website:** If you are an existing cardholder and meet the eligibility requirements, you can complete and submit the entry form on 1firstbank.com to enroll and participate in the Sweepstakes. The email provided must be the one you have registered in your deposit account or *Tu Banca Digital*, as applicable.
 - (b) **Email:** A cardholder who has an email address provided to FirstBank will receive communications through said email with the details of the ways in which they will accumulate entries. The email will also include an enrollment form. If you are an existing cardholder and meet the eligibility requirements, complete the form with all the requested information, submit it, and agree to the terms and conditions of the Sweepstakes, you will be enrolled. The email provided must be the one you have registered in your deposit account or *Tu Banca Digital*, as applicable.
 - (c) **Facebook:** The cardholder who has an account on the social network Facebook (www.facebook.com), and whose email provided to FirstBank is the same as the one used in said Facebook account, will be exposed to ads that will have the functionality of collecting the user's information and storing it in the database assigned to Facebook for that ad. If you are

an existing cardholder and meet the eligibility requirements, complete the form with all the requested information, submit it, and agree to the terms and conditions of the Sweepstakes, you will be enrolled. The email provided must be the one you have registered in your deposit account or *Tu Banca Digital*, as applicable.

- ii. **Registration by phone:** If you are an existing FirstBank Beyond Visa credit card cardholder and meet the eligibility requirements, you can register by phone by calling 1.855.701.2265, indicating to the service agent that you wish to enroll and participate in the Sweepstakes: "Let yourself be loved with Firstbank and Visa." Upon completion of registration, the existing cardholder will be able to earn entries into the random drawing as provided in Section 3 of these Rules. The service agent will tell you: (1) that you can participate, (2) that you can complete registration during the call, and (3) how you will accumulate entries.
- iii. **Electronic entries:**
 - (a) Cardholders registered online or by phone may, from November 17, 2025 to January 9, 2026, accumulate the following entries:
 - 1. One (1) entry for every \$1 in point-of-sale (POS) purchases. Payments made through ATH Móvil for "Pay a Business" will not be considered as entries for the Sweepstakes.
 - 2. Fifty (50) additional entries if you are registered or register during the campaign period on our FirstBank *Tu Banca Digital* application.
 - 3. This method of accumulating entries applies to transactions with FirstBank Visa debit or credit cards. Transactions will be considered based on the date they are posted to the account associated with the individual's FirstBank Visa debit or credit card used (and not on the date the transaction was made). Only transactions will be considered as of the date the existing, eligible cardholder registers online or by phone.
 - (b) **New credit cardholder:** If you apply for a FirstBank Beyond Visa Credit Card for Individuals, and subject to approval of said application during the Sweepstakes entry period, and you meet all eligibility requirements set forth in these Rules, you will be automatically enrolled and automatically receive 500 entries upon completion of your first transaction with your FirstBank Beyond Visa Credit Card between the dates of November 17, 2025 to January 9, 2026.
 - 1. Thereafter, you will receive one (1) entry for every dollar (\$1.00) in purchases made with your FirstBank Beyond Visa Credit Card between the dates of November 17, 2025 through January 9, 2026. **This participation accumulation method obly applies to transactions with your FirstBank Beyond Visa Credit Card.**
- iv. **Entries by Mail:** An existing cardholder who meets the eligibility requirements set forth in these Rules has the alternative of participating, without having to register and without having to purchase or pay anything, by sending by regular mail a 3x5 index card with their first and last name, address, email (the email provided must be the one they have on file in their deposit account or *Tu Banca Digital*, as applicable), phone number tied to the debit or credit card, and the last four (4) digits of the FirstBank Visa debit or credit card number a Sorteo: "Let yourself be loved with Firstbank and Visa" Department of Marketing and Corporate Communications FirstBank Puerto Rico, 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. Entries may not be delivered to any of FirstBank's offices or branches or received via fax (telecopier). An eligible cardholder may submit only one (1) entry by mail for the same e-raffle drawing. Mailed entry must be postmarked by the Postal Service between November 17, 2025 and January 9, 2026 and must be received by FirstBank at least three (3) days prior to the date the first random drawing is held, as provided in these Rules.
- v. 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 this Sweepstakes or entrants who violate the Official Rules of this Sweepstakes.

4. Prize:

- i. **Twenty-eight (28) prizes of two (2) tickets**, to participate in an exclusive experience at the Coliseo de Puerto Rico for the **Gilberto Santa Rosa concert**, to be held on **February 14, 2026**. The experience includes:
 - VIP access to the Coliseo de Puerto Rico for the concert, which will take place in the afternoon and evening of February 14, 2026
 - All you can eat *experience* for snacks and drinks

- ii. Fourteen (14) prizes will be awarded for debit cardholders and fourteen (14) prizes for credit cardholders.
- iii. In addition, the first four (4) **debit** cardholder winners and the first four (4) **credit** cardholder winners, along with their companions, will enjoy an exclusive Meet & Greet with Gilberto Santa Rosa.
- iv. Restrictions:
 - (a) Only one (1) prize will be awarded per winner, regardless of the number of entries.
 - (b) The prize is non-transferable, cannot be redeemed for cash and may not be substituted or redeemed for other products or services. FirstBank reserves the right to substitute the prize with another of equal or greater value. The date, time, and location of the experience may be subject to change.

5. **Selection of Winners by Random Drawing:** Winners who will receive the prize described in these Rules will be randomly selected at random in two (2) electronic raffle drawings to be held on January 23, 2026. In one of the electronic tombola draws, fourteen (14) winners and fourteen (14) alternate debit card winners will be selected, while in the other electronic tombola draw, fourteen (14) winners and fourteen (14) alternate credit card winners will be selected. Each prize will be awarded to each winner according to their information arising from the electronic raffle. An alternate winner will take the place of a winner when the winner does not meet the requirements set forth in these Rules. FirstBank reserves the right to choose additional alternate winners, if necessary. FirstBank also reserves the right to verify and/or require certification from the winner and/or alternate winner (in the event that it substitutes for the winner) that he/she meets the eligibility requirements set forth in these Rules. Only one (1) prize will be awarded per winner, regardless of the number of entries. An entrant may only win one (1) time, therefore, if an entrant 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 signatory, the selected winner will be the primary cardholder. The odds of winning depend on the number of entries received. Both electronic raffle drawings 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 23, 2026. If any situation arises that prevents the holding of one or both draws for the selection of the winners on January 23, 2026, such draw or draws will be held on January 27, 2026 or January 30, 2026.

6. **Notification:** Each winner will be notified in writing by registered mail with return receipt to his/her last known address. In addition, you will be notified by phone call to the number listed on the registration form.

7. **Prize Claim:** Each winner must claim his/her prize, **within five (5) calendar days** after receipt of the notification by certified mail, to the Marketing and Corporate Communications Department on the 1st floor of the FirstBank Building located at Avenida Arterial Hostos Calle 2 Edificio 1 San Juan, PR 00918. 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 U.S. Government and/or a valid passport, showing address in Puerto Rico, along with official notification from FirstBank indicating that they were the winner.

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

In the event of the death of the winner on or before the date on which the electronic raffle is held, no family member, heir or estate will be able to claim the prize.

8. **Use of Winner's Image and Prize Delivery Conditions:** 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. 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.

9. **Other General Terms and Conditions of Participation:** 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 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 falsified or appears to have been forged, or shows any other indication that it is not a genuine entry solicitation 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 entries 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 this 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. 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. FirstBank is NOT the organizer nor has any relationship with the organizer of the event to be held at the Coliseo de Puerto Rico on the afternoon and evening of February 14, 2026. The Coliseo de Puerto Rico is operated by the Puerto Rico Convention Center District Authority and managed by ASM Global. FirstBank is not responsible for the cancellation, suspension, or delay of the event to be held at the Coliseo de Puerto Rico on the afternoon and evening of February 14, 2026.
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 of our branches beginning **November 17, 2025** and ending **January 9, 2026**, and will also be available in <https://1firstbank.com/pr/en/promoevent/let-yourself-be-loved-firstbank-and-visa.html> and on our Facebook page. In addition, you may request an individual copy of the Rules from the Department of Marketing and Corporate Communications, 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 RULES OF THE SWEEPSTAKES "Let yourself be loved with FirstBank and Visa", 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 y Comunicaciones Corporativas P.O. Box 9146 San Juan, PR, 00908-0146, Tel. 787.729.8244, Internet address <https://www.1firstbank.com/pr>.

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