

Beyond Mastercard Promotion Rules: “Enjoy the extraordinary”

1. **Duration:** This promotion (the “Promotion”) begins on **October 27, 2026**, and ends on **January 22, 2027**(the “Promotion Period”). No purchase or payment is required to participate.
2. **Eligibility:**
 - i. **Eligible of credit cardholders:** The following are eligible to participate: (i) any natural person (individual); (ii) who is over eighteen (18) years of age as of **October 27, 2026**; (iii) a legal resident of Puerto Rico; and (iv) who is also a customer of FirstBank Puerto Rico (“FirstBank”) with an individual *Beyond Mastercard* credit card during the Promotion entry period.
 - ii. **The following are not eligible to participate in the Promotion:**
 - (a) Cards issued for commercial and/or corporate purposes.
 - (b) Cardholders who are officers or employees of FirstBank and Mastercard, including FirstBank’s and Mastercard’s subsidiaries, advertising agencies, and public-relations agencies, and relatives up to the third degree of consanguinity of such officers and employees, as well as former FirstBank employees.
 - (c) Cardholders whose accounts are past due, overdrawn, charged off, or otherwise in default under the terms and conditions applicable to their relationship with FirstBank, its affiliates and/or subsidiaries on the date the winners are selected.
 - (d) Cardholders whose FirstBank *Beyond Mastercard* credit card is closed during the Promotion period.
 - (e) **FirstBank may require winners to certify that they meet the eligibility requirements and are not among the persons excluded from participating.**
 - iii. **This Promotion does not apply to:**
 - (a) Visa credit cards,
 - (b) or Beyond Business or Corporate Mastercard credit cards.
3. **Registration and Accumulation of Entries:** To participate, eligible credit cardholders must register in the Promotion and make qualifying purchases using an eligible FirstBank Beyond Mastercard credit card between October 27, 2026 and January 22, 2027, subject to these Official Rules.
4.
 - i. **Online registration (internet):**
 - (a) **Official Website:** If you are an existing cardholder and meet the eligibility requirements, you may complete and submit the registration form appearing at 1firstbank.com to register and participate in the Promotion. The email address provided must be the one registered in your *Tu Banca Digital* account, as applicable.
 - (b) **Email:** A cardholder who has provided FirstBank with an email address will receive communications at that address describing the ways to register and accumulate entries. The email will also include a registration form. If you are an existing eligible cardholder, complete and submit the form with all information, and accept the Promotion terms and conditions, you will be registered. The email address provided must be the one registered in your *Tu Banca Digital* account, as applicable.
 - (c) **Facebook:** A cardholder who has a Facebook account (www.facebook.com), and whose email provided to FirstBank is the same as the one used for that Facebook account, will be shown advertisements capable of collecting the user’s information and storing it in the Facebook database assigned to that advertisement. If you are an existing eligible cardholder, complete and submit the form with all information, and accept the Promotion terms and conditions, you will be registered. The email address provided must be the one registered in your *Tu Banca Digital* account, as applicable.
 - ii. **Telephone registration:** If you are an existing FirstBank individual *Beyond Mastercard* credit cardholder and meet the eligibility requirements, you may register by calling 1.855.701.2265 and telling the service agent that you wish to register and participate in the Promotion: “More Speed, More Experiences.” Once registration is completed, the existing cardholder may obtain entries in the Promotion in accordance with these Rules. The service agent will state: (1) that you may participate, (2) that registration may be completed during the call, and (3) the manner in which entries will be accumulated.
 - iii. **Accumulation of Entries:**
 - (a) Existing cardholders who register online or by telephone will accumulate the following entries during the promotional period between **October 27, 2026** and January 22, 2027:
 1. Registered cardholders will accumulate **one (1) entry for each dollar (\$1) in purchases** made with their FirstBank *Beyond Mastercard* credit card during the promotional period.
 2. Registered cardholders will receive, at the email address registered with the Bank, a purchase goal stated as a specific dollar amount (\$). Upon reaching that goal, they will receive a bonus of **five hundred (500) additional entries**.

3. Registered cardholders will also receive a goal stated as a minimum number of utility-payment transactions to be completed during the promotional period. Upon meeting that goal, they will receive an additional bonus of **five hundred (500) additional entries**.

This method of accumulating entries applies only to transactions with FirstBank *Beyond Mastercard* credit cards. Transactions will be considered based on the date they post 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 beginning on the date the existing eligible cardholder registers online or by telephone will be considered.

- (b) **New Cardholder (Credit):** By applying for an individual FirstBank *Beyond Mastercard* credit card (subject to approval during the Promotion period) and meeting all eligibility requirements in these Rules, you will be automatically registered and will automatically receive 500 entries upon completing your first transaction with your FirstBank *Beyond Mastercard* credit card from **October 27, 2026** through January 22, 2027.

1. Thereafter, you will receive **one (1) entry for every one dollar (\$1) in purchases** made with your FirstBank *Beyond Mastercard* credit card from **October 27, 2026 through** January 22, 2027. This method applies only to transactions with FirstBank *Beyond Mastercard* credit cards. Transactions will be considered based on the date they post to the account associated with the individual FirstBank *Beyond Mastercard* credit card used (and not the date on which the transaction was made).

- iv. FirstBank is not responsible for registrations that are lost, incomplete, illegible, incorrect, late, not submitted, or fraudulent; for any error, omission, interruption, defect, or delay in the transmission of any communication; technical or mechanical failures or malfunctions; failures or malfunctions of telephones, telephone lines, or telephone systems; failures in electronic equipment, computer hardware or software; or inaccurate information caused by equipment, programming used in the Promotion, human processing error, or any other cause. FirstBank reserves the right to determine the validity of submitted registrations and void any entry suspected of manipulating or damaging the administration of this Promotion or any participant who violates the Official Rules of this Promotion.

5. Prizes:

- i. Number of Prizes. A total of five hundred thirty-three (533) prizes will be awarded in this Promotion, distributed as follows:
 - (a) **Thirty (30) prizes** for registered cardholders categorized as “active high spenders.” “Active high-spending” cardholders are those who made sixty (60) or more transactions and accumulated a total purchase value exceeding six thousand dollars (\$6,000) from July 1, 2025 through March 31, 2026.
 - (b) **Two Hundred Sixty-Eight (268) prizes** for cardholders categorized as “active” but not “high-spending.” Such cardholders are those who made between sixteen (16) and fifty-nine (59) transactions and accumulated a total purchase value between one thousand dollars (\$1,000) and six thousand dollars (\$6,000) from July 1, 2025 through March 31, 2026.
 - (c) **Two Hundred thirty-five (235) prizes** for inactive and new cardholders. Inactive cardholders are those who made fifteen (15) or fewer transactions and accumulated purchases below one thousand dollars (\$1,000) from July 1, 2025 through March 31, 2026.

ONLY ONE (1) PRIZE WILL BE AWARDED PER WINNER.

- ii. Prizes Description.

- (a) For active high-spending *Beyond Mastercard* cardholders:

1. The cardholder who accumulates the highest number of entries by the close of the Promotion period will win a five (5)-day, four (4)-night travel experience for two (2) persons, including lodging with breakfast, airline tickets with standard baggage, and activities for the winner and companion. The winner may select one (1) of the following destinations, subject to availability at booking:
 - a. San José, Costa Rica: Stay at Costa Rica Marriott Hotel Hacienda Belén, Priceless welcome dinner at Restaurante Silvestre, and visits to the Costa Rican Art Museum, Morazán Park, and National Park.
 - b. Mexico City (CDMX) and Guadalajara: Stay at Sheraton Mexico City Maria Isabel / Hyatt Regency Andares Guadalajara, Priceless welcome dinner at Quintonil, a two-Michelin-star restaurant, and a tequila tour from Guadalajara including the José Cuervo distillery, agave fields, and a tasting of selected premium tequilas.
 - c. Buenos Aires, Argentina: Stay at Esplendor by Wyndham Buenos Aires Tango, Priceless welcome dinner at Aramburu, a two-Michelin-star restaurant, Señor Tango show with dinner, and an Argentine culinary experience including empanada preparation and tastings of meat, wines, alfajores, and mate.

The travel experience prize is subject to the applicable terms and conditions established by the travel provider. The prize is subject to the terms and conditions set forth below.

- i. Included services:
 - a. Round-trip economy-class airfare, with standard baggage under airline policies.
 - b. Double-occupancy lodging with breakfast at the hotel for the selected destination.
 - c. Activities and experiences included in the destination’s official itinerary.
 - d. Priceless welcome dinner.
 - e. Travel-assistance insurance for the official experience dates.
 - f. Assistance from a representative designated by Penta travel agency to coordinate and assist during the itinerary.
- ii. Services not included:

- a. Personal expenses, individual purchases, and alcoholic beverages.
 - b. Food and beverages not expressly included in the official itinerary.
 - c. Transfers, excursions, or optional activities not included in the itinerary.
 - d. Passport, visa, immigration-permit, or other required travel-document costs.
 - e. Excess baggage and any service not expressly included.
 - f. Medical expenses not covered by the travel-assistance policy.
 - iii. Required Documentation: The winner and companion must provide all documentation and information required to arrange airfare, lodging, insurance, and activities, including a valid passport, applicable visas or immigration permits, identification, email, telephone, and any other requested information. Failure to comply within the established term may result in forfeiture.
 - iv. Companion requirements:
 - a. The winner and companion must be over eighteen years of age.
 - b. The winner and companion are solely responsible for obtaining and maintaining all required travel documentation.
 - c. The winner and companion must sign any required liability release or acceptance of terms.
 - v. Restrictions:
 - a. The prize is nontransferable and may not be sold, assigned, or redeemed for cash.
 - b. The winner may select only one (1) Promotion destination.
 - c. After reservations are confirmed, any modification is subject to availability and applicable costs, which are the winner's sole responsibility.
 - d. Travel must occur on the dates established by Penta and may not be postponed at the winner's request.
 - vi. Traveler Responsibility: The winner and companion acknowledge the inherent risks associated with transportation and tourism activities. Each participant is responsible for satisfying health, safety, and documentation requirements imposed by the relevant authorities and service providers.
 - vii. Baggage and personal belongings: FirstBank, Mastercard, Penta, and their respective affiliates are not responsible for loss, theft, misplacement, or damage to baggage, money, documents, or personal belongings during travel.
 - viii. Force majeure: FirstBank, Mastercard, Penta, and service providers are not responsible for delays, modifications, or cancellations caused by events beyond their reasonable control, including natural phenomena, governmental restrictions, health emergencies, strikes, or transportation interruptions. Penta may modify or reschedule the experience, subject to availability.
 - ix. The winner has until July 2027 to select the destination, and the winner and companion must travel no later than September 2027. Thereafter, the prize will be void and may not be claimed, extended, transferred, redeemed for cash, or exchanged for any other benefit.
2. The next nineteen (19) cardholders with the highest number of accumulated entries will each receive one (1) ticket for the winner and two (2) tickets for companions to enjoy a VIP Karting Experience at Sector Sixty6 in Caguas between March 4 and April 1, 2027, on the date and at the time notified by FirstBank.
 - a. The VIP Karting Experience includes:
 - Welcome gift.
 - VIP access for the winner and companions to a go-kart race at K1 Speed, Sector Sixty6, Caguas.
 - Access to an exclusive VIP area with refreshments and appetizers
 3. The next ten (10) cardholders with the highest number of accumulated entries will each receive one (1) exclusive Softshell Jacket from a motorsports team. Sizes are subject to inventory availability; no specific size is guaranteed. The design, team, model, and characteristics of the jacket will be determined solely by FirstBank and will be subject to availability.
- (b) For active *Beyond Mastercard* cardholders who are not high spenders:
1. The first one hundred ninety-eight (198) active cardholders with the highest number of accumulated entries will each receive one (1) ticket for the winner and one (1) ticket for a companion to the VIP Karting Experience described above, at Sector Sixty6 in Caguas between March 4 and April 1, 2027, on the date and at the time notified by FirstBank.
 - a. The VIP Karting Experience includes:
 - Welcome gift.
 - VIP access for the winner and companion to a go-kart race at K1 Speed, Sector Sixty6, Caguas.
 - Access to an exclusive VIP area with refreshments and appetizers.
 2. The next seventy (70) active cardholders with the highest number of accumulated entries will receive:
 - a. One (1) exclusive keychain from a motorsports team.
 - b. One (1) exclusive T-shirt from a motorsports team. No specific size is guaranteed.
 - c. One (1) exclusive cap from a motorsports team. No specific size is guaranteed.
 - d. One (1) exclusive Mousepad from a motorsports team.
- The design, model, brand, and characteristics of the items shall be determined solely by FirstBank and will be subject to availability. The items may not be selected by the winners.
- (c) For inactive or new *Beyond Mastercard* cardholders:
1. The one hundred thirty-five (135) cardholders in this category with the highest number of accumulated entries will each receive one (1) ticket for the winner and one (1) ticket for a companion to the VIP Karting Experience described above, at Sector Sixty6 in Caguas between March 4 and April 1, 2027, on the date and at the time notified by FirstBank.
 - a. The VIP Karting Experience includes:

- Welcome gift.
 - VIP access for the winner and companion to a go-kart race at K1 Speed, Sector Sixty6, Caguas.
 - Access to an exclusive VIP area with refreshments and appetizers.
2. The next one hundred (100) cardholders in this category with the highest number of accumulated entries will receive:
 - a. One (1) exclusive keychain from a motorsports team.
 - b. One (1) exclusive cap from a motorsports team. No specific size is guaranteed.
 - c. One (1) exclusive Mousepad from a motorsports team.

The design, model, brand, and characteristics of the items shall be determined solely by FirstBank and will be subject to availability. The items may not be selected by the winners.

Restrictions applicable to the VIP Karting Experience at Sector Sixty6 in Caguas:

1. Each winner will have an individually assigned time slot. Failure to appear at the designated time will result in loss of the slot without rescheduling.
2. The prize is nontransferable, may not be redeemed for cash, and may not be substituted or exchanged for other products or services.
3. The date, time, and place may be subject to change.

5. Winner Selection:

- i. For prizes for active high-spending Beyond Mastercard cardholders, thirty (30) winners and fifty (50) alternate winners will be selected in accordance with Section 5(iv) of these Official Rules. Prizes will be awarded in this order: (a) the first selected winner will receive the travel experience for the winner and one (1) companion; (b) the next nineteen (19) winners will each receive one (1) ticket for the winner and two (2) tickets for companions to the VIP Karting Experience at Sector Sixty6 in Caguas; and (c) the next ten (10) winners will each receive one (1) official Softshell Jacket from a motorsports tea.
 - (a) A cardholder will be named a winner if, at the end of the Promotion, the cardholder meets the following participation requirements:
 - Has registered in the Promotion,
 - Is one (1) of the thirty (30) persons with the greatest number of accumulated entries.
- ii. For prizes for active but not high-spending Beyond Mastercard cardholders, two hundred sixty-eight (268) winners and three hundred (300) alternates will be selected in accordance with Section 5(iv) of these Official Rules. The first 198 winners will each receive one ticket for themselves and one for a companion to the VIP Karting Experience; the next 70 will each receive one keychain, one T-shirt, one cap, and one mousepad from a motorsports tea.
 - (a) A cardholder will be named a winner if, at the end of the Promotion, the cardholder meets the following participation requirements:
 - Has registered in the Promotion.
 - Is one (1) of the two hundred seventy-four (274) winners with the greatest number of accumulated entries.
- iii. For prizes inactive or new Beyond Mastercard cardholders, two hundred thirty-five (235) winners and three hundred (300) alternates will be selected in accordance with Section 5(iv) of these Official Rules. The first 135 winners will each receive one ticket for themselves and one for a companion to the VIP Karting Experience; the next 100 will each receive one keychain, one cap, and one en mousepad from a motorsports tea.
 - (a) A cardholder will be named a winner if, at the end of the Promotion, the cardholder meets the following participation requirements:
 - Has registered in the Promotion.
 - Is one (1) of the two hundred seventy-four (274) winners with the greatest number of accumulated entries.
- iv. Winners will be selected on January 29, 2027. If circumstances prevent selection on that date, selection will occur on February 4, 2027; if circumstances also prevent selection then, it will occur on February 9, 2027. Alternate winners will then be selected to replace any winner who fails to meet the requirements of these Rules, in the order established in Sections 5(i), 5(ii), and 5(iii).

In the event of a tie, the winner will be determined based on the following criteria, applied in the order listed below:

- (a) Date on which the total entries qualifying the person for the winner ranking were first accumulated.
- (b) Time at which that total was first accumulated.
- (c) Greatest number of transactions used to first accumulate that total.

FirstBank will verify and certify that the winners of each prize meet the participation requirements established in these Rules.

6. Prize Notification and Claim Procedures:

- i. Travel Experience Winner: The winner will be notified in writing by certified mail, return receipt requested, at the last known address, and by telephone at the number appearing on the registration form.
 - (a) The winner must claim the prize within five (5) calendar days after receipt of the certified-mail notice at the Marketing and Corporate Communications Department, first floor of the FirstBank Building, Avenida Arterial Hostos, Calle 2, Building 1, San Juan, PR 00918. If not claimed during that period, the prize will be awarded to an alternate winner. If necessary, the winner will accept any reasonable delay in delivery, subject to applicable law and regulation. To claim the prize, the winner must present current government-issued photo identification from Puerto Rico or the United States, and/or a valid passport, showing a Puerto Rico address, together with FirstBank's official winner notice

- ii. **VIP Karting Experience Winners:** Each winner will be notified by email sent by FirstBank to the address registered in the winner's *Tu Banca Digital* account or provided at registration. Participants are responsible for keeping contact information current and checking Promotion communications. FirstBank is not responsible for notices not received because an email address is incorrect, incomplete, outdated, or inactive.

(a) The notice will include a prize-acceptance form that the winner must complete **within three (3) calendar days after the notice is sent**. As part of that form, the winner must:

- Confirm acceptance of the prize.
- Authorize Mastercard and/or its authorized representatives to contact the winner to coordinate delivery.
- Provide the requested information to coordinate the prize.

Additionally, to receive the prize, the winner must:

- Present current official photo identification issued by Puerto Rico or the United States, or a valid passport.
- Complete and sign any document, liability release, or authorization required by FirstBank, Mastercard, or the experience providers.
- For prizes including companions, ensure each companion signs the corresponding liability release and any other required document.

If a winner does not claim the prize within three (3) calendar days, an alternate winner will be contacted.

- iii. **Winners of the motorsports team articles:** Each winner will be notified by email sent by FirstBank to the address registered in the winner's *Tu Banca Digital* account or provided at registration. Participants are responsible for keeping contact information current and checking Promotion communications. FirstBank is not responsible for notices not received because an email address is incorrect, incomplete, outdated, or inactive.

(a) The notice will include a prize-acceptance form that the winner must complete **within three (3) calendar days after the notice is sent**. As part of that form, the winner must:

- Confirm acceptance of the prize.
- Authorize Mastercard and/or its authorized representatives to contact the winner to coordinate delivery.
- Provide the requested information to coordinate the prize.

Additionally, to receive the prize, the winner must:

- Present current official photo identification issued by Puerto Rico or the United States, or a valid passport.
- Provide a valid address where the winner wishes the prize to be sent.
- Acknowledge that delivery will be made to the address provided and that FirstBank and Mastercard are not responsible for failed delivery due to incorrect, incomplete, or untimely updated addresses.

If a winner does not claim the prize within three (3) calendar days, an alternate winner will be contacted.

In the event of the winner's death, no family member, heir, or estate may claim the prize.

7. **Prize Fulfillment:** Once the winner satisfactorily completes the prize-acceptance process and submits all required documentation, FirstBank, Mastercard, or their authorized representatives will coordinate delivery of the applicable prize.

i. **Travel Experience Winner**

- (a) The winner will be contacted by Mastercard and/or its designated provider to coordinate destination selection, travel dates, and reservations.
- (b) The winner and companion must complete all required documentation and provide the information necessary to coordinate the trip within the established terms.

ii. **VIP Karting Experience**

- (a) Mastercard and/or its authorized representatives will coordinate with the winner the assigned date and time for the experience at Sector Sixty6 in Caguas.
- (b) The winner and companions must present valid photo identification to participate.

iii. **Motorsports teamMerchandise Winners**

- (a) The winner must provide a valid physical address for receipt of the prize.
- (b) The merchandise will be sent to the address provided by the winner.
- (c) FirstBank, Mastercard, and their representatives are not responsible for delays or failed deliveries caused by an incorrect, incomplete, or outdated address provided by the winner.
- (d) Delivery dates are subject to inventory availability and processing and shipping times.

If the winner does not provide required documentation, information, or authorizations within the established term, the winner will lose the right to receive the prize and FirstBank may award it to an alternate winner as provided in these Rules.

8. **Use of Winner's Image and Prize Delivery Conditions:** By registering in the Promotion, the winner grants FirstBank and each of its respective subsidiaries, affiliates, advertising, promotions, public-relations, or digital-marketing agencies, including their designated agents, the right to publish and advertise the winner's name, voice, image, or likeness in any advertising medium available in the Commonwealth of Puerto Rico and the United States of America, without monetary or other compensation. All obligations of FirstBank will cease upon delivery of the prize, which will be subject to execution of a delivery receipt and the corresponding liability-release document or agreement provided by FirstBank.

9. **Other General Conditions of Participation:** All information collected by FirstBank will be used solely for the purposes established in these Rules and in accordance with FirstBank's policies for handling personal information. Any fraudulent entry and/or entry containing incomplete, incorrect, or false information, or information that otherwise prevents or hinders FirstBank from identifying the participant, whether or not a winner, will be disqualified and removed from the Promotion without liability to FirstBank. FirstBank is not responsible for incomplete, incorrect, or unintelligible names, mailing addresses, or email addresses. Any falsified entry, entry that appears falsified, or entry showing any other indication that it is not an authentic request to participate or that an attempt is being made to damage or undermine the legitimate operation

of the Promotion will be disqualified and removed, and the participant may be referred to the appropriate governmental authorities for civil and criminal proceedings. Such determination will be in the sole discretion of FirstBank and/or its authorized agents. All entries must contain all required information to be valid. Entries become FirstBank's property and will not be returned.

By participating, as applicable, the participant consents to FirstBank's use of personal information collected as part of the Promotion in accordance with the Online Privacy Policy available at <https://www.1firstbank.com/pr/es/politicas/politica-de-privacidad-de-medios-en-linea.html>, which the participant acknowledges having read and accepted. The participant also consents to FirstBank's and/or its agents' use of personal information provided for participation solely to implement and administer this Promotion.

- 10. **Winner's Responsibility:** FirstBank, its subsidiaries or affiliates, and its advertising and public-relations agencies will not be liable for direct or indirect damages caused to the winner, a family member, third parties, or property in connection with the enjoyment, acceptance, use, misuse, or nonuse of the prize. Any tax assessed or imposed on the prize after delivery will be the winner's sole responsibility. The winner will also 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 accepting the prize.
- 11. **Cancellation:** FirstBank reserves the right to cancel, postpone, or modify this Promotion, its advertising, and the Rules applicable to it, including but not limited to designating new beginning and ending dates. Any such changes will be timely published and notified in accordance with applicable law and regulations.
- 12. **Laws:** This Promotion is subject to the laws of Puerto Rico.
- 13. **Rules:** The Rules will be posted in all of our branches beginning **October 27, 2026** and ending **January 22, 2027**, and will also be available in <https://www.1firstbank.com/pr/en/promoevents/karting.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 Promotion: "Enjoy the extraordinary", Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Participation in the Promotion will constitute full acceptance of these Rules and FirstBank's decisions, which will be final.
- 14. **Sponsor:** This Promotion 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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