Todo está en uno

Sweepstakes Rules: "May the Holidays Bring You That *Feeling*"
(the "Sweepstakes")

1. **Duration:** The entry period for the electronic drawing Sweepstakes begins on November 16, 2026 and ends on January 16, 2027. No purchase or payment is necessary to participate or receive prizes.

2. **Eligibility to Participate in the Sweepstakes:**

   i. **Eligible to participate are: (i) any natural person (individual); (ii) 18 years of age or older as of November 16, 2026; (iii) legal residents of Puerto Rico; and (iv) who are customers of FirstBank Puerto Rico ("FirstBank") by having received the disbursement of at least one (1) personal loan during the Sweepstakes entry period.**

   ii. **<u>Not eligible</u> to participate in the Sweepstakes:**

      (a) FirstBank commercial or corporate customers.

      (b) FirstBank officers or employees, including those of its subsidiaries and affiliates, and employees of FirstBank's advertising and public relations agencies who participate in any stage of the Sweepstakes.

      (c) Customers with delinquent accounts, accounts charged off, or who are otherwise in breach of the terms and conditions applicable to their relationship with FirstBank, its affiliates and/or subsidiaries, as of the date the winners are selected by random drawing.

      (d) Customers who received a loan disbursement from FirstBank during the Sweepstakes entry period and whose loan is closed at the time the winners are selected by random drawing.

   iii. **<u>FirstBank may require winners to certify that they meet the eligibility requirements and are not among the persons excluded from participating</u>**.

3. **Registration and Entries:**

   i. **Regular entry: Customers who receive the disbursement of their personal loan with FirstBank during the period beginning November 16, 2026 and ending January 16, 2027 will be automatically entered to participate in the electronic drawing to be held in accordance with these Rules.**
      a. **Eligible customers will earn one entry for every $5,000 disbursed, up to a maximum of 3 entries per customer.**

   ii. Mail-in entries: An existing customer who meets the eligibility requirements set forth in these Rules may alternatively participate, without registering and without making any purchase, by sending by regular mail a 3x5 index card with their first name and two last names, address, email address (the email provided must be the one registered on their deposit account or *Tu Banca Digital*, as applicable), and telephone number to Sweepstakes: "Que estas Fiestas te Regalen ese *Feeling*." Corporate Marketing and Communications Department, FirstBank Puerto Rico, PO BOX 9146, San Juan, PR 00908-0146. If such information is not provided or does not match FirstBank's records, FirstBank reserves the right to reject the entry, as provided in these Rules. All entries submitted will become the property of FirstBank, which may dispose of them at its discretion. Entries may not be delivered at any FirstBank office or branch, nor will they be accepted by fax. An eligible customer may submit only one (1) mail-in entry for the same electronic drawing. Mail-in entries must be postmarked by the Postal Service between November 16, 2026 and January 16, 2027, and must be received by FirstBank at least three (3) days before the date of the first random drawing, as provided in these Rules.

      FirstBank is not responsible for entries that are lost, incomplete, illegible, incorrect, late, stolen, unsent, destroyed, or without postage; or for any error, omission, interruption, defect, or delay in transmission or communication; technical or mechanical failures or malfunctions; failures or malfunctions of telephones, telephone lines, or telephone systems; failures of electronic equipment or computer hardware or software; or inaccurate entry information, whether caused by equipment, the programming used in the Sweepstakes, human processing error, or any other cause. FirstBank reserves the right to determine the validity of entries submitted and to void any entry suspected of tampering with or damaging the administration of this Sweepstakes, or of participants who violate the Official Rules of this Sweepstakes.

   iii. The odds of winning depend on the number of entries of each customer.

4. **Prizes:**

i. **A total of twelve (12) winners and twelve (12) alternates will be selected, and prizes will be distributed as follows:**
   (a) **The first four (4) randomly selected winners will each receive a $1,000 prize.**
   (b) **The next eight (8) randomly selected winners will each receive a $500 prize.**

ii. Restrictions:
   (a) The prize is non-transferable and may not be substituted or exchanged for other products or services. FirstBank reserves the right to substitute the prize with another of equal or greater value.
   (b) If the winner has a deposit account with FirstBank, the prize amount will be deposited into that account.
   (c) If the winner does not have a deposit account with FirstBank, the prize amount will be delivered by gift card.

5. **Selection of Winners by Random Drawing:** Twelve (12) winners and twelve (12) alternate winners will be selected at random in a single electronic drawing to be held on January 22, 2027. Each prize will be awarded to the winners in the order in which they are drawn. The alternate winners will then be drawn and will take the place of any winner who is not eligible to receive the prize. FirstBank reserves the right to select additional alternate winners, if necessary. FirstBank also reserves the right to verify and/or require the winner and/or alternate winner (if replacing a winner) to certify that they meet the eligibility requirements set forth in these Rules. Only one (1) prize will be awarded per winner. A participant may win only one (1) time; therefore, if a participant is selected more than once as a winner or alternate winner, another winner will be selected. If the randomly selected personal loan has more than one signer, the selected winner will be the primary borrower. The random selection of winners will take place at FirstBank's offices located at 1519 Ponce de León Ave., corner of Calle del Parque, Stop 23, Santurce-San Juan, PR 00908 on January 22, 2027. If any situation prevents the drawing for the selection of winners from being held on January 22, 2027, the drawing will be held on January 27, 2027 or January 29, 2027.

6. **Notification:** Each winner will be notified in writing by certified mail, return receipt requested, at their last known address. The winner will also be notified by telephone at the number on the loan application.

7. **Prize Claim:** Each winner must claim their prize **within fifteen (15) calendar days** after receipt of the certified mail notification, at the Corporate Marketing and Communications Department, 1st floor of the FirstBank Building located at Avenida Arterial Hostos, Calle 2, Building 1, San Juan, PR 00918. If the prize is not claimed within that period, it 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 regulations. To claim the prize, the winner must present a valid photo ID issued by the Commonwealth of Puerto Rico or the United States Government and/or a valid passport, showing a Puerto Rico address, together with the official FirstBank notification stating that they are a winner.

   If the winner does not claim the prize within fifteen (15) calendar days, the alternate winner will be contacted to replace the original winner.

   If the winner dies on or before the date of the electronic drawing, no family member, heir, or estate may 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 announce their 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 any other compensation. 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 to be provided by FirstBank.

9. **Other General Conditions of Participation**: All information collected by FirstBank will be used solely for the purposes set forth in these Rules and in accordance with FirstBank's policies for handling personal information. Any fraudulent entry and/or entry with incomplete, incorrect, or false information, or that otherwise prevents or hinders FirstBank from identifying the participant, whether or not 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 illegible names, mailing addresses, or email addresses. Any entry that is forged, appears to be forged, or shows any other indication that it is not an authentic entry or that there is an attempt to damage or undermine the legitimate operation of the Sweepstakes will be disqualified and removed from the Sweepstakes, and the participant may be referred to the appropriate government authorities for the corresponding 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 valid. Entries become the property of FirstBank and will not be returned.

   By participating, where applicable, the participant consents to the use of the personal information collected as part of the Sweepstakes by FirstBank 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. By participating in this Sweepstakes, the participant also consents to the personal information provided for participation being used by FirstBank and/or its agents solely for the purposes of implementing and administering this Sweepstakes.

10. **Winner's Responsibility:** FirstBank, its subsidiaries or affiliates, and its advertising and public relations agencies will not be liable for any direct or indirect damages caused to the winner, family members, third parties, or property in connection with the enjoyment, acceptance, use, misuse, or non-use of the prize. Any tax levied or

imposed on the prize after its delivery 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 government entities of Puerto Rico or the United States as a result of accepting the prize.

11. **Cancellation:** FirstBank reserves the right to cancel, postpone, or modify this Sweepstakes, its advertising, and the applicable Rules, including, but not limited to, setting 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 (DACO) 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 at all our branches from November 16, 2026, through January 16, 2027, and will also be available at https://www.1firstbank.com/pr/en/documents/sweeptakes/sweeptake-rules-feeling-eng.pdf on our Facebook page. You may also request an individual copy of the Rules from the Corporate Marketing and Communications Department, Avenida Arterial Hostos, corner of Calle 2, Building 1, San Juan, PR 00918. You may also request it by mail by sending a self-addressed, stamped envelope to: COPY OF THE SWEEPSTAKES RULES "May the Holidays Bring You That Feeling," Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Participation in the Sweepstakes constitutes full acceptance of these Rules and of FirstBank's decisions, which will be final.

14. **Sponsor:** This Sweepstakes is sponsored by FirstBank, located at the FirstBank Building, Avenida Arterial Hostos, Calle 2, Building 1, San Juan, PR 00918, Corporate Marketing and Communications Department, P.O. Box 9146, San Juan, PR 00908-0146, Tel. 787.729.8244, website https://www.1firstbank.com/pr.

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