

**Rules for Sweepstakes Mastercard Beyond:
“With each purchase you get closer.”**

1. **Duration:** The sweepstakes period (the “Sweepstakes”) begins on **November 15, 2023**, and ends on **January 31, 2024**. **No purchase or payment is required to participate and receive prizes.**
2. **Eligibility:** Any natural person (individual), who is a customer of FirstBank Puerto Rico (“FirstBank”), who is of legal age (twenty-one (21) years or older) as of **November 15, 2023**, and a legal resident of Puerto Rico and who has a **FirstBank Beyond Mastercard Credit Card for individuals**, is eligible to participate.

The following persons **are not eligible** to participate in the Sweepstakes:

- a. FirstBank clients whose accounts are overdue, delinquent, charged off or are otherwise in breach of the terms and conditions applicable to their relationship with FirstBank, its affiliates and/or subsidiaries during the Sweepstakes period.
- b. Clients with their FirstBank Beyond Mastercard account closed.
- c. Officers or employees of FirstBank, including its subsidiaries and affiliates, and their respective advertising and public relations agencies, as well as the immediate family members of such officers and employees. FirstBank may require the winners to certify in writing that they are not included among the persons exempt from participating.
- d. In the event of death of the participant on or before the date of the Sweepstakes, neither such participant nor its heirs or successors may claim the prize.

This Sweepstakes does not apply to Beyond Business Mastercard and Beyond Visa products.

3. Ways to Participate:

- a. **Existing Cardholder:** You must complete and submit the registration form at firstbankbeyond.com to enter and participate in the Sweepstakes. Also, cardholders who have an account on Facebook (www.facebook.com), and that the email provided by them to FirstBank is the same as the one they use in said Facebook account, will be targeted with ads that will collect and store user information in the database assigned on Facebook for that ad. The cardholder who fills out the required information and accepts the terms and conditions of the Sweepstakes within this advertisement on Facebook, will in turn be registered in the Sweepstakes.
 - i. **Active Cardholders:** will receive one (1) entry for every dollar (\$1.00) on purchases you make with your FirstBank Beyond Mastercard credit card from November 15, 2023, through January 31, 2024.
 - a) **Active Cardholders whose median weekly transactions between July 2022 to July 2023 is (1) or more:** will receive 500 automatic entries when you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024. Subsequently, you will receive one (1) participation for every dollar (\$1.00) in purchases made with your FirstBank Beyond Mastercard credit card between the dates of November 15, 2023 to January 31, 2024.
 - ii. **Inactive and Never Active Cardholders** will receive 500 automatic entries after you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024.
 - a) Afterwards, you will receive one (1) automatic participation for every dollar (\$1.00) spent on purchases with your FirstBank Beyond Mastercard credit card posted between November 15, 2023, through January 31, 2024.
 - b) Inactive and Never Active Cardholder means a customer whose median on monthly transactions from September 2022 to August 2023 is less than one (1).
- b. **New customer:** By applying for your FirstBank Beyond Mastercard credit card and subject to getting approved during the period of the Sweepstakes, you will automatically receive 500 entries after successfully completing your first purchase between will receive 500

automatic entries after you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024.

- i. Afterwards, you will receive one (1) automatic participation for every dollar (\$1.00) spent on purchases with your FirstBank Beyond Mastercard credit card posted between November 15, 2023, through January 31, 2024.
- c. **Additional Participations Available to all Existing Cardholders**
 - i. Cardholders will receive 500 participations when enrolling on or before November 29, 2023.
- d. **Additional Participations Available to All Registered Cardholders:**
 - i. Cardholders will receive three (3) additional entries for each dollar spent in purchases made with your FirstBank Beyond Mastercard credit card from will receive 500 automatic entries after you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024. in the following eligible merchant categories: gasoline, supermarkets and drugstores.
 - ii. Cardholders will receive five (5) additional entries for each dollar spent in purchases made with your FirstBank Beyond Mastercard credit card from will receive 500 automatic entries after you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024.. in the following eligible merchant categories: airlines, car rentals, lodging, restaurants and streaming services.

Eligible purchases will be considered based on the date they are posted in the FirstBank Beyond Mastercard credit card account used for said purchases (and not necessarily the date the purchase was made). Participations will be retroactive.

- e. **Participation by Phone:** Existing cardholder of a FirstBank Beyond Mastercard credit card for individuals may register by phone by calling 1.855.701.2265 and notifying the agent that they wish to register and participate in the Sweepstakes Mastercard Beyond: **“With each purchase you get closer.”**. After completing registration, the existing cardholder will be able to obtain the additional participations mentioned in section 3a. of these Rules.
 - f. **Participation by Mail:** Existing cardholders of a FirstBank Beyond Mastercard credit card for individuals that have registered in the Sweepstakes and meet the eligibility requirements, may participate without having to make a purchase, by mailing a 3” x 5” index card or reasonable facsimile with your name and two last names, address, and telephone number, tied to the credit card account, according to FirstBank’s records, to **LOVE, PO BOX 193477 SAN JUAN, PR 00926**. All entries submitted will be the property of FirstBank, who may dispose of them at its best discretion. Entries may not be delivered to any FirstBank’s branches or offices, at the offices of LOVE, or by fax. You can participate as many times as you wish but each entry must be mailed in separate envelopes and have the US Postal Service postage stamp between will receive 500 automatic entries after you complete your first purchase with your FirstBank Beyond Mastercard credit card between November 15, 2023, through January 31, 2024.
 - g. **Registration Information:** In order to be eligible for the Sweepstakes under any of the ways provided in these Rules, the cardholder must include in his/her registration all the information requested in the registration form, including, but not limited to: the email, mailing address and telephone number, which are tied to the FirstBank Beyond Mastercard Credit Card for individuals, according to FirstBank’s records. In the event that such information is not provided or does not match FirstBank’s records, FirstBank reserves the right to reject such participation, as provided in these Rules.
 - h. FirstBank is not responsible for any lost, incomplete, illegible, incorrect, late, stolen, unshipped, destroyed, or entries without postage; or for any error, omission, interruption, defect or delay in transmission in communication; technical or mechanical failures or malfunctions; failures or malfunctions in telephones, telephone lines or telephone systems; failures of electronic equipment, computer hardware, or software; or inaccurate information, whether due to equipment, software, or human processing error, or otherwise. FirstBank reserves the right to determine the validity of any entry submitted and may void any entries suspected of tampering with or damaging the operation of this Sweepstakes or cardholders who violate the official Rules of this Sweepstakes.
- 4. Prizes:** There will be a total of **six (6) prizes** to be distributed among the winners which will be drawn successively in the Sweepstakes. Twelve (12) different winners will be chosen (six (6) winners and six (6) alternate winners) and only one (1) prize will be awarded for each winner, regardless of the number of entries.
- a. The prizes consist of:
 - 1. Five (5) prepaid Mastercard Gift Cards of \$1,000 each.

2. **One (1) prize of one (1) Black Mazda CX - 30 2.5 S 2023.** The winner will be responsible of any insurance, including compulsory insurance, title transfer costs and tire recycling expenses.
- b. Prizes are non-transferable, cannot be redeemed for cash, and cannot be substituted or exchanged for other products or services. FirstBank reserves the right to substitute prizes for others of equal or greater value.
5. **Drawings:**
 - a. In the Sweepstake of the five (5) prepaid Mastercard gift cards with a value of \$1,000 each, one (1) winner and one (1) alternate winner will be randomly selected in five (5) electronic sweepstakes to take place on the following dates:
 - i. December 1, 2023
 1. Should any situation arise that prevents the sweepstakes from taking place on December 1, 2023, then the sweepstakes shall take place on December 8, 2023.
 - ii. December 15, 2023
 1. Should any situation arise that prevents the sweepstakes from taking place on December 15, 2023, then the sweepstakes shall take place on December 22, 2023.
 - iii. December 29, 2023
 1. Should any situation arise that prevents the sweepstakes from taking place December 29, 2023, then the sweepstakes shall take place on January 5, 2023.
 - iv. January 12, 2023
 1. Should any situation arise that prevents the sweepstakes from taking place on January 12, 2023, then the sweepstakes shall take place on January 15, 2023.
 - v. January 26, 2023
 1. Should any situation arise that prevents the sweepstakes from taking place on January 26, 2023, then the sweepstakes shall take place on February 2, 2023.

For each of the prizes consisting of one (1) prepaid Mastercard gift card with a value of \$1,000, these will be awarded to the first winner to emerge in each random drawing, according to the date provided in these Rules. On that same date, the alternate winner will be drawn, who will take the place of the first winner who does not meet all the pre-established requirements in these Rules. In any case, the order in which they were selected will be followed.

- b. In the Sweepstake, for one (1) prize of one (1) Black Mazda CX - 30 2.5 S 2023, one (1) winner and one (1) alternate winner will be randomly selected in one (1) single electronic sweepstakes to be held on February 16, 2024. The prize will be awarded to the first winner selected in said draw. On that same date, the alternate winner will be drawn, who will take the place of the first winner in the event that he or she does not meet all the pre-established requirements in these Rules. If any situation arises that prevents the random drawing from occurring on February 16, 2024, the drawing would be held on February 23, 2024 or March 1, 2024.
- c. FirstBank will verify and certify that the winners of each of the prizes comply with the participation requirements pre-established in these Rules. Only one prize per winner, regardless of the number of entries. If a participant is selected more than once as a winner or alternate winner, we will proceed to select a new winner. Odds of winning depend on the number of entries received. The drawings will be held at the FirstBank offices located at Avenida Muñoz Rivera #876, Floor 3.
6. **Notification:** Each winner will be notified in writing by certified mail with return receipt requested, to the winner's last known address.
7. **Prize Claim:** The winner must claim his/her prize at the FirstBank Building, Marketing Department 1st floor, FirstBank Building, Avenida Arterial Hostos, Calle 2 Edificio 1, San Juan, PR 00918 within ten (10) calendar days after receipt of the notification by certified mail. 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 the applicable laws and regulations. To claim a prize, the winner must present a valid personal photo ID issued by the Commonwealth of Puerto Rico, the Government of the United States and/or a valid passport, showing address in Puerto Rico, along with the official notification from FirstBank providing the name of the winner.

If the winner does not claim their prize within ten (10) calendar days, alternate winners will be contacted in the same order in which they were drawn to replace the original winner.

8. **Release:** The winner grants FirstBank, and each of its respective subsidiaries, affiliates, advertising, promotions, public relations, or digital marketing agencies, with its designated agents, the right to publish and advertise the winner(s)' name, voice, image or likeness in any

advertising media in the Commonwealth of Puerto Rico and the United States of America, without monetary compensation of any kind. Any obligation of FirstBank will cease upon delivery of the prize, which will be subject to the execution and delivery of the corresponding document or release agreement, which will be provided by FirstBank. FirstBank does not offer and is not responsible for defects or damages of the prizes of this Sweepstakes.

9. **Other General 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 instituted by FirstBank. Any fraudulent entry and/or information that is incomplete, incorrect, false or otherwise prevents or hinders FirstBank from identifying the cardholder, whether or not such is the winner, will be disqualified and removed from the Sweepstakes without liability on the part of FirstBank. FirstBank is not responsible for incomplete, incorrect or unintelligible names, postal addresses or email addresses. Any entry that is falsified, counterfeit or appears to have been falsified, or shows any other indication that it is not a *bona fide* or genuine entry request 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 cardholder may be referred to the applicable government authorities for the appropriate civil and criminal proceedings. Such a determination shall be at the sole discretion of FirstBank and/or its authorized agents. All entries must contain all information required in these Rules to be valid. All entries shall become the property of FirstBank and will not be returned.

By participating, the cardholder consents to the personal information collected as part of the Sweepstakes being used by FirstBank in accordance with the Internet Privacy Policy available on <https://www.1firstbank.com/pr/es/Documents/First-BanCorp-Online-Media-Privacy-Policy.pdf>, whose policy the cardholder acknowledges has read and accepted. By participating in this Sweepstakes, the cardholder also consents that the personal information provided by him or her for his or 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 its advertising and public relations agencies shall not be liable for direct or indirect damages caused to the winner, family, third party, or their respective property, in any way related with the enjoyment, acceptance, use, misuse or disuse of the prize(s). Any taxes levied or imposed on the prize after delivery will be the sole responsibility of the winner. In addition, the winner will be responsible for paying any income tax or any other taxes set by the Commonwealth of Puerto Rico or other governmental entities of Puerto Rico or the United States of America, due to the acceptance of the prize.
11. **Cancellation:** FirstBank reserves the right to cancel, postpone, or modify this Sweepstakes, its advertising, and the rules applicable to it, including but not limited, to changes to the Sweepstakes period. Any such changes will be posted in a timely manner and notified to the Secretary of the Department of Consumer Affairs ("DACO") in accordance with applicable law and regulation.
12. **Laws:** This Sweepstakes is subject to all applicable Puerto Rico and federal laws and regulations.
13. **Rules:** The rules will be published in all our branches from November 15, 2023 to January 31, 2024, and will also be available on [firstbankbeyond.com](https://www.firstbankbeyond.com), and on our Facebook page. In addition, you may request an individual copy of the Rules by mail, by sending a pre-addressed, pre-paid envelope to: Copy of the Rules of the Sweepstakes Mastercard Beyond: **"With each purchase you get closer."** FirstBank's Marketing and Corporate Communications Department (232) at PO Box 9146, San Juan, PR 00908-0146. Participation in the Sweepstakes constitutes full acceptance of these Rules and FirstBank's decisions, which shall be final.
14. **Promoter:** This Sweepstakes is sponsored by FirstBank, located at FirstBank Building, Marketing and Corporate Communications Department in 1st floor, Arterial Hostos Ave. St. 2 Bld. 1, San Juan, PR 00918 with postal address at PO Box 9146, San Juan, PR 00908-0146, telephone (787) 729-8200, website: <https://www.1firstbank.com/pr>, and/or email: cristina.felix@firstbankpr.com.

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