

THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES

Your Destiny is to Enjoy
(THE "RULES")

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. SWEEPSTAKES PERIOD. This sweepstakes (the "Sweepstakes") begins on October 1st, 2024 and ends on November 30th, 2024 (the "Sweepstakes Period").

3. PROMOTER. This Sweepstakes is sponsored by Banco Popular de Puerto Rico ("Popular"), whose contact information is as follows:

- (a) Postal Address: Marketing and Customer Knowledge (729), P.O. Box 362708, San Juan, P.R. 00936-2708
- (b) Physical Address: Edificio 209, Ave. Muñoz Rivera, Suite 703, Piso 7, Hato Rey, Puerto Rico 00918
- (c) Internet address: <https://www.popular.com/>

4. ELIGIBILITY. Individuals who meet all the following criteria are eligible to participate in the Sweepstakes:

- a) Be a legal resident of Puerto Rico
- b) Be of legal age, be twenty-one (21) years old or older
- c) Be a Mastercard credit cardholder: JetBlue Mastercard, JetBlue Mastercard Eleva, JetBlue Card, Mastercard Novel, AAdvantage® Mastercard Black or Mastercard Black
- d) Have an active Mastercard credit card account with Banco Popular and be in good standing at the moment of the Sweepstake.
- e) Must not have a past due or charged-off account with Banco Popular or any of its affiliates, subsidiaries, or related companies.
- f) The winner and guest must have valid passports and the ability to travel on a cruise to the Caribbean, Scandinavia, or the Mediterranean on the specified dates.

This includes any employee of Popular, Inc., and its subsidiaries and their respective advertising, promotions, and public relations agencies, as long as they meet all the above criteria and have not participated in any of the stages of the Sweepstakes. Void where prohibited.

5. HOW TO PARTICIPATE. Participants may participate in the following ways:

- a) Cardholders: Registering their Mastercard credit card at popular.com/promo-mc or by calling toll free 1-877-222-2319 to enter the credit card number and offer **code 6333** and using the eligible credit card during the Sweepstake's Period. Participants will receive one (1) automatic entry per \$1 on purchases during the Sweepstake's Period. Purchase credits posted during the Sweepstake's Period will be excluded.
- b) May also participate, with no purchase, by sending a 4"x 6" postal card in an envelope with their name, address, telephone number and the last four (4) digits of the Mastercard card, to the following address:

Sweepstakes: Your Destiny is to Enjoy
Banco Popular de Puerto Rico
Marketing & Customer Knowledge (729)
P.O. Box 362708, San Juan, P.R. 00936-2708

Only one (1) postal card per person for one (1) entry will be accepted for the Sweepstake's Period. Mail-in entries must be postmarked by November 30th, 2024, and received by Popular by December 4th, 2024. After the Sweepstake's Period, entries will not be accepted. Entries received by mail without a purchase will be entered electronically.

Popular is not responsible for emails or entries that are lost, incomplete, illegible, late, with incorrect address or diverted from their course, stolen, with insufficient postage or mutilated; or for any error, omission, interruption, defect or delay in transmission in the communication; failures or malfunctions of a technical or mechanical nature; failures or malfunctions of telephones, telephone lines or telephone systems; errors in the Official Rules, in any advertisement or other material relating to the Sweepstakes; failures in electronic equipment, computer hardware or software; or inaccurate entry information, whether due to the teams, the programming used in the Sweepstakes, human processing error, or other cause. Banco Popular reserves the absolute right to determine the validity of the submitted entries and to reject them if they do not comply with the rules of the Sweepstakes, or if an unauthorized method has been used to participate.

6. SELECTION OF POTENTIAL WINNERS AND ALTERNATES. Five (5) potential winners and five (5) alternate potential winners will be randomly selected from the total entries received by means of a digital raffle that will be held on December 18th, 2024. Odds of winning depend on the number of entries received.

7. PRIZES. The following prize (the “Prize”) will be raffled:

PRIZES		
Prize Level	Number of Prizes to Raffle	Prize Description
Grand Prize	Five (5) winners	<p>Each winner and guest will be able to choose from one of these cruise experiences:</p> <p>Caribbean: ICON OF THE SEAS - 9 days and 8 nights, including:</p> <ul style="list-style-type: none"> - Round trip tickets for winner & guest from San Juan to Miami (With carry-on and checked bag included) - One night stay at the Intercontinental Miami with breakfast included. - Transportation from Residence – Airport – Port – Airport – Residence - Travel Insurance - \$1,000 Mastercard Prepaid Card - 8 days and 7 nights in a double room with balcony at the Icon of the Seas with one of the following itineraries: <p>Option 1 - Western Caribbean & Perfect Day</p> <ul style="list-style-type: none"> • April 26 Departure from Miami at 4:30 PM • April 27 Sea Day • April 28 Costa Maya Port, Mexico 8:00 AM – 5:00 PM • April 29 Roatan, Honduras 7:00 AM – 4:00 PM • April 30 Cozumel, Mexico 8:00 AM – 6:00 PM • May 1 Sea Day • May 2 Perfect Day at Coco Cay, Bahamas 7:00 AM – 5:00 PM • May 3 Arrival to Miami at 6am and return to San Juan. <p>Option 2 - Eastern Caribbean & Perfect Day</p> <ul style="list-style-type: none"> • April 19 Departure from Miami at 5:00 PM • April 20 Sea Day • April 21 Sea Day • April 22 Basseterre, St. Kitts & Nevis 8:00 AM – 6:00 PM • April 23 Charlotte Amalie, St. Thomas 7:00 AM – 2:00 PM • April 24 Sea Day • April 25 Perfect Day at Coco Cay, Bahamas 8:30 AM – 5:00 PM • April 26 Arrival to Miami at 6am and return to San Juan. <p>Option 3 - Eastern Caribbean & Perfect Day</p> <ul style="list-style-type: none"> • April 5 Departure from Miami at 4:30 PM • April 6 Sea Day • April 7 Sea Day • April 8 Philipsburg, St. Maarten 8:00 AM – 6:00 PM • April 9 Charlotte Amalie, St. Thomas 7:00 AM – 2:30 PM • April 10 Sea Day • April 11 Perfect Day at Coco Cay, Bahamas 8:30 AM – 5:00 PM • April 12 Arrival to Miami at 6am and return to San Juan. <p>Mediterranean: NORWEGIAN ESCAPE 13 days and 12 nights (Italy, Greece, and France), including:</p> <ul style="list-style-type: none"> - Round trip tickets for winner & guest to San Juan-Madrid-Venice and from Barcelona-Madrid-San Juan (Carry-on and checked bag included) - One night stay on arrival at the Double Tree by Hilton Tiestre with breakfast included. - One night stay on departure at the Hyatt Regency Barcelona Tower with breakfast included. - Transportation from Residence – Airport – Port – Airport – Residence - Travel Insurance - \$1,000 Mastercard Prepaid Card - 11 days and 10 nights in a double room with balcony on the Norwegian Escape with the following itinerary:

PREMIOS

Nivel	Cantidad de Premios Para Sortear	Descripción del Premio
Gran Premio	Cinco (5) ganadores	<ul style="list-style-type: none"> • May 15 Departure from Venice (Trieste), Italy 5:00 PM • May 16 Split, Croatia 7:00 AM – 9:00 PM • May 17 Dubrovnik, Croatia 7:00 AM – 7:00 PM • May 18 Corfu, Greece 8:30 AM – 5:00 PM • May 19 Messina (Sicily), Italy 8:00 AM – 5:00 PM • May 20 Naples, Italy 6:45 AM – 7:00 PM • May 21 Rome (Civitavecchia), Italy 6:45 AM – 7:00 PM • May 22 Florence / Pisa, Italy 6:45AM – 8:00 PM • May 23 Cannes, France 6:00AM – 5:00 PM • May 24 Palma (Majorca), Spain 12:00 AM – 8:00 PM • May 25 Barcelona, Spain 5:00 AM • May 26 Return to San Juan, PR <p>Scandinavia: SILHOUETTE CELEBRITY CRUISE 12 days and 11 nights (Netherlands, Iceland, and Ireland) including:</p> <ul style="list-style-type: none"> - Round trip tickets for winner & guest from San Juan to Amsterdam (Carry-on and checked bag included) - Transportation from Residence – Airport – Port – Airport – Residence - Travel Insurance - \$1,000 Mastercard Prepaid Card - 11 days and 10 nights in a double room on the Silhouette Celebrity Cruise with the following itinerary: <ul style="list-style-type: none"> • July 16 Departure from Amsterdam, Netherlands 5pm • July 17 Sea Day • July 18 Sea Day • July 19 Akureyri, Iceland 8:00 AM – 8:00 PM • July 20 Ísafjörður, Iceland 8:00 AM – 7:00 PM • July 21 Reykjavík, Iceland 7:00 AM – 11:00 PM • July 22 Sea Day • July 23 Sea Day • July 24 Cork, Ireland 9:00 AM – 6:30 PM • July 25 Waterford, Ireland 8:00 AM – 6:00 PM • July 26 Sea Day • July 27 Return to Amsterdam, Netherlands <p>The winner and guest must have a valid passport and will be responsible for complying with any requirements, conditions, and/or travel/entry restrictions to the destination they choose, as applicable. If the winner is not able to make the trip they will be disqualified, and an alternate winner will be notified.</p> <p>The Prize does not include costs and expenses not specified in these Rules, such as means, taxes, gratuities, excursions, incidental and personal expenses.</p> <p>Certain circumstances, such as location, nature of travel, inclement weather, applicable laws and regulations or other operational matters, may require changes to the itinerary and/or cancellations to one or more components of the Prize. In the event of any change to the itinerary and/or cancellation to one or more components of the Prize, the remaining components will discharge Popular's obligation to deliver the Prize to the winner and no additional compensation will be provided.</p>

Popular reserves the right to substitute the Prize for another of equal or greater value. The Prize is not transferable and cannot be substituted in whole or in part by the winners nor can it be exchanged for cash. Only one Prize will be awarded per winner. The prize will be awarded to the main cardholder named in the winning account, as determined by the account registry. All entries, both those submitted through the use of a credit card, and those submitted via mail have the same chances of winning. Winners will be entirely responsible for any applicable federal, state and/or local taxes related to the acceptance and receipt of their respective Prize, as well as any other related costs.

8. NOTIFICATION TO POTENTIAL WINNERS AND ALTERNATES. Potential winners will be notified by phone and/or email. The potential winners must respond within five (5) working days of notification to claim the Prize (the “**Term**”). If the potential winners do not respond within the Term, it will be understood that they have waived the Prize and an alternate potential winner will be notified (in the same way as a potential winner), who will have the same Term to respond.

9. DELIVERY OF PRIZES. Popular will coordinate the delivery of the Prize. If necessary, each winner will accept any reasonable delay in relation to the delivery of the Prize. Prior to receipt of the Prize, each winner must:

- (a) Submit a copy of their current driver’s license or other valid government photo ID; and
- (b) Sign and deliver to Popular a Certification of Eligibility and Release.

10. DISQUALIFICATIONS. Popular reserves the right to evaluate each participant to determine their eligibility to participate in the Sweepstakes and their compliance with these Rules and any applicable requirements. Popular may disqualify any participant (including the winners), at any time, for failing to comply with these Rules and any applicable requirement. Any attempt to violate any of these Rules or to provide false information will be processed in accordance with current laws.

11. CONSENT TO USE OF IMAGE. By accepting the Prize, the winners consent and grant Popular, Inc., Mastercard, its subsidiaries and their respective advertising, promotional and public relations agencies, the irrevocable right to use their image (including their name, photograph, portrait, voice, signature, attribute or any representation of your person) for any purpose related to the Sweepstakes (including for commercial or advertising purposes), through any means, anywhere in the world, and for an unlimited time, without notice, consent or compensation.

12. RELEASE OF LIABILITY. By entering this Sweepstakes, participants agree that Popular, Inc., Mastercard, its subsidiaries and their respective advertising, public relations, and promotions agencies will not be responsible for any claim, liability, loss, damage (including punitive, incidental, and consequential damages), or expense (including attorneys’ fees), direct or indirect, arising out of or in connection with participation in this Sweepstakes or the acceptance, use, or misuse of any Prize. Any obligation of Popular will cease and will be fully satisfied when the Prize is delivered.

13. SOCIAL NETWORKS. This Sweepstakes is not sponsored, endorsed, administered by, or associated with the social networks in which it has been advertised. Participants release the same from any responsibility related to the Sweepstakes.

14. APPLICABLE LAWS. This Sweepstakes is subject to all applicable laws and regulations of the Commonwealth of Puerto Rico and the United States of America (“**Applicable Laws**”). Popular reserves the right to suspend or cancel the Sweepstakes; or modify these Rules, their terms and conditions or the announced Prize in accordance with Applicable Laws.

15. ACCEPTANCE; RULES. Participating in the Sweepstakes will constitute full acceptance of these Rules and the decisions of Popular, which will be final. The Sweepstakes Rules will be available at the following address:

www.popular.com/promo-mc

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