

THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES
Win a stay at the St. Regis Bahía Beach Resort, PR or a trip to Argentina 2023
(THE "RULES")

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. SWEEPSTAKES PERIOD. This sweepstakes (the "**Sweepstakes**") begins on November 22, 2023 and ends on January 21, 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 Popular Visa credit cardholder: Visa PREMIA® Rewards, Visa Cash Rewards, Visa Novel, Visa Return, Visa Ideal, Visa Garantizada, Visa Novel S, Visa Indigo, Popular / AAdvantage® Visa Signature, Popular / AAdvantage® Visa Signature Plus, Popular / AAdvantage® Visa Infinite, Visa Infinite, Black Dual, Indigo Dual.
- d) Have an active Visa credit card account with Banco Popular and 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) Have availability and valid passports to travel to Argentina from May 6 to May 15, 2024, if chosen by winner.

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 Visa credit card at popular.com/promo-visa or by calling toll free **1-877-222-2319** to enter the credit card number and offer code **6344** and using the eligible credit card during the Sweepstake's Period. Participants will receive one (1) automatic entry per each \$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 Visa card, to the following address:
Sweepstakes: Win a stay at the St. Regis Bahía Beach Resort, PR or a trip to Argentina 2023
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 January 22, 2024 and received by Popular by January 25, 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. Two (2) potential winner and four (4) alternate potential winners will be randomly selected from the total entries received by means of a digital raffle that will be held on February 2, 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 winners	Prize Description
Grand Prize	Two (2) winners	Each winner can choose between one of the following prizes:
		<p>Three-night stay at St. Regis Bahía Beach Resort in Puerto Rico, for winner and a plus one in the Deluxe Garden View category to be selected between the dates of March 1 and October 31, 2024. Dates must be requested 6-8 weeks in advance and are subject to availability. Includes taxes, service charges, and resort fee.</p> <ul style="list-style-type: none">Room credit provided at check-in of \$300 per stay for hotel facility expenses.Spa treatment valued at \$287.00 per guest per stay. Access to the facilities to use the spa's steam bath, sauna and jacuzzi.One round of golf per guest per stay includes golf club rental.One dinner for two at Paros restaurant per stay. Four course fixed price menu. Does not include wine pairing. Reservations required.Daily use of the tennis courts, basketball courts, video spinning, wellness and fitness center.Use of bicycle with safety equipment.Use of kayaks, canoes, or paddleboard for up to 1 hour.Use of fishing rods for catch and release fishing.Access to the inflatable water park.Daily 1-hour kayak tour for 2 people.Access to boogie board, kite flying on the beach or surfboard for 1 hour.Daily use of 1 hour of beach tennis area.Daily use of mask and snorkel for 2 people.Not included: Any additional cost, not mentioned above. <p>Trip for the winner and companion to Buenos Aires, Calafate and Iguazú, Argentina from May 6 to 15, 2024.</p> <ul style="list-style-type: none">Round-trip Economy air transportation from Puerto Rico to Buenos Aires, Argentina and domestic flights according to schedule.Stay in double occupancy in a preselected category 4 hotel: in Buenos Aires, Calafate and Iguazú. With daily breakfasts included.Day 1: Travel day from San Juan to Buenos Aires, Argentina.Day 2: City Tour of the city we will visit the main attractions of the city: El Obelisco, La Plaza de Mayo, neighborhoods such as La Boca with its popular Caminito street, Recoleta, Palermo, Puerto Madero, soccer stadium. Dinner Show at La Ventana, one of the most prestigious tango houses in the city. Dinner at Fogón, wine pairing not included.Day 3: Free in the city of Buenos Aires.Day 4: Transfer to the national airport to board the domestic flight to the city of El Calafate.Day 5: Full-day excursion to the Perito Moreno Glacier. Entrance to the Glacier National Park, Nautical Safari along the Brazo Rico to appreciate the ice floes. From the boat we take a walk-in front of the southern wall of the glacier with the possibility of observing landslides from the glacier front of 60 to 70 m. Tall. Dinner at NATIVO EXPERIENCE.Day 6: Transfer to the national airport to board the flight to Buenos Aires and connection to Iguazú.Day 7: Visit to the Argentine Falls. After taking the Ecological Train, we will enter the upper and lower walkways of the Argentine National Park. Such magnitude of wild nature obtains its maximum expression in “The Devil's Throat”, where the tumultuous waters form countless rainbows. Dinner at The Argentine Experience.Day 8: Iguazu jungle experience with hikes and boat rides through waterfalls and canyons. The tour starts at the Operational Center or the Visitor Center. Guided by bilingual experts (Spanish and English), you'll explore the jungle through the Yacaratí Trail.Day 9: Free day in Buenos Aires.Day 10: Transfer to Ezeiza International Airport for the return flight to San Juan, Puerto Rico.Travel insurance for two people in the “Preferred” category.Any additional cost, not mentioned above is not included.

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 three (3) working days of notification to claim the Prize (the “**Term**”). If a potential winner does 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, the winner will accept any reasonable delay in relation to the delivery of the Prize. Prior to receipt of the Prize, the 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.
- (c) If the prize for the trip to Argentina is selected, the winner and guest must submit a copy of their valid passport.

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., Visa, 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., Visa, 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:
<http://www.popular.com/promo-visa>

16. GENERAL EXCLUSIONS OF THE TRAVEL INSURANCE FOR THE ARGENTINA PRIZE: War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military, or usurpation of power. Participation in military service with the armed forces of any country or international authority. In the military, naval or air service of any country. Suicide or self-destruction, self-inflicted injury, or any attempt at it. The loss or damage that a contributing cause was the commission or attempt to commit an unlawful act by or on behalf of the insured or his or her beneficiaries. Infection with the Human Immunodeficiency Virus (HIV) or variants including Acquired Self Immunodeficiency (AIDS) and AIDS-related complex (ARC). Hernia of any kind. Scuba diving or Aqualung products, mountaineering or mountaineering that requires the use of ropes or guides, skydiving, glider flights, winter sports, professional sports, or other running races. This exclusion applies to training and preparation practices for all those activities.

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