

THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES
Win a trip inspired by The Little Mermaid to Sardinia, Italy
(THE “RULES”)

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. SWEEPSTAKES PERIOD. This sweepstakes (the “Sweepstakes”) begins on June 8, 2023 and ends on July 31, 2023 (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 Sardinia, Italy by December 31, 2023.

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-vs 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 trip inspired by The Little Mermaid to Sardinia, Italy
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 July 31, 2023 and received by Popular by August 7, 2023. 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. One (1) 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 August 10, 2023. 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	One (1) winner	<ul style="list-style-type: none"> • Round trip airfare for four in economy class from San Juan (Puerto Rico) to Cagliari Airport, Sardinia. • Rental Car: For 7 days, to be picked-up/dropped-off at Cagliari Airport, Sardinia, incl. GPS hire. • 3 nights’ self-catered accommodation in a converted tower overlooking the sea in Santa Teresa Gallura, Sardinia. • 3 nights’ luxury (4-star) hotel accommodation in Cagliari, including daily breakfast. • Private Sailboat Adventure from Santa Teresa Gallura: (Full day) Includes entrance tickets to the Maddalena Archipelago National Park, skipper and lunch. A traditional Sardinian lunch of pasta with fish, Vermentino wine, beer, fruit, Sardinian sweets and Sardinian liqueur. • Private Tour of Cagliari’s Historical Old Town, a former Royal Palace and San Benedetto’s Market: (Half Day) Includes private guide and all entry tickets. • Sardinian Cooking Class: Includes pick-up and drop-off from hotel accommodation, all equipment, instructor, and lunch. • Dinner at a Michelin-Star Restaurant overlooking the Sea: Includes 4-course tasting menu. • \$2,500 USD for personal expenses. • Travel insurance, provided as a cash reimbursement up to the value of \$250 USD per person. • Management travel services provided by Element London Ltd.

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 winner will be notified by phone and/or email. The potential winner must respond within three (3) working days of notification to claim the Prize (the “Term”). If the 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.

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:
www.popular.com/promo-vs

16. ADDITIONAL TERMS AND CONDITIONS.

- a. The prize package is for up to 4 people, all of whom must travel at the same time with the same itinerary. At least one traveler must be aged 21 or over. If any travelers are aged under 18, they must have prior parental or guardian permission. All travelers will require a passport valid for at least 6 months on the date of travel.
- b. Roundtrip economy / coach flights (inclusive of all applicable airport taxes, fees, and duties) from San Juan to Sardinia, Italy. Flights may be indirect and not all routings will be available, flight itinerary will be determined by prize provider at their sole discretion. The trip must include a Saturday night stay.
- c. Accommodations for six nights: three nights in a converted tower with two bedrooms for 4 adults and three nights in one quadruple occupancy room for 4 adults, depending on the package, in a 4-star hotel with daily breakfast in Sardinia, Italy. Accommodation will be selected by Element London Ltd at their sole discretion.
- d. Incidentals, gratuities, telephone calls, or any other personal expenses, not listed here, incurred during the trip will be the responsibility of the winner.
- e. A credit card for incidentals will be requested by the hotel at check in.

- f. Prize cannot be taken over Christmas, New Year or Public Holidays in the prize package destination or the country of departure; Exact date shall be agreed to in writing and agreed to by all parties.
- g. A cash allowance, up to the value of \$250 USD per adult, will be provided for winner and guests to purchase travel insurance. And present proof of purchase to Element London LTD prior to the date of travel.
- h. For the rental car, the named driver must be aged 21 or over, with a full clean driving license that has been held for over one year. Any drivers aged 25 or under, or with less than three years driving experience, may need to pay a supplementary cost for car rental. An international driver's license or other paperwork; a credit card (not a debit card) in the name of the driver with available funds (value advised upon booking) will be required by the car rental company in order for the driver to collect the car. Costs associated with fuel, authorizing one or more additional drivers, and any additional equipment such as baby seats are excluded from the Prize Package and must be paid for by the driver.
- i. The prize is non-refundable and non-transferable. No cash alternative is available.
- j. Winner travels at own risk. Promoter reserves the right to cancel, modify, suspend, or terminate the promotion or prize.
- k. Where applicable, any modifications to the prize will be at the winner's own expense.
- l. The prize package inclusions are subject to availability, where any of the stated inclusions are unavailable, Element London Ltd will offer suitable alternatives of equal value.
- m. If the winner is unable to participate in any of the stated activities, then Element London Ltd will offer suitable alternatives of equal value, alternative activities will be determined by the prize provider at their sole discretion.
- n. Spending money is provided to the value of \$2,500 USD and is for the winner only.
- o. All cash allowances will be converted into the winner's local currency and will be sent to one nominated bank account.
- p. Nothing in this travel package authorizes any person to use the Walt Disney Company's and its affiliated companies (collectively, "Disney") name, brand, intellectual property, characters or reputation in conjunction with this travel package or any prize promotions whatsoever and that a valid promotional agreement with Disney is a precondition for use of this prize package in association with Disney's name or Disney-owned intellectual property.
- q. The Walt Disney Company, and each of their respective parent, affiliates, and subsidiaries are not responsible for the promotion, administration or execution of the travel package, competition, contest or sweepstakes.
- r. The Walt Disney Company is not a so-called "sponsor", "administrator", or "prize provider". The Walt Disney Company, its parent, related, affiliated and subsidiary entities and their respective officers, directors, agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, illnesses, demands, damages, actions, and/or causes of actions that arise out of and/or are in any way related to the prize travel package, the receipt, use and/or enjoyment of the prize travel package, or prize-related activity including, without limitation, travel, the promotion, the competition, the contest or the sweepstakes;
- s. The prize recipients and their guests are solely responsible, at their own cost, for staying updated on and complying with any of the latest COVID-19 restrictions.

* * *