

THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES
Win a trip to Sidney, Australia to the FIFA™ WOMEN'S WORLD CUP 2023
(THE "RULES")

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. SWEEPSTAKES PERIOD. This sweepstakes (the "Sweepstakes") begins on March 1, 2023 and ends on May 15, 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 Visa credit cardholder: Visa PREMIA® Rewards, Visa Cash Rewards, Visa Novel, Visa Return, Visa Ideal, Visa Secure, Visa Novel S, Visa Indigo, Popular / AAdvantage® Visa Signature, Popular / AAdvantage® Visa Signature Plus, Popular / AAdvantage® Visa Infinite, Visa Infinite, Black Dual, Indigo Dual or
- d) Open a Banco Popular Visa credit card (Visa PREMIA® Rewards, Visa Cash Rewards, Popular / AAdvantage® Visa Signature Plus, Black Dual) between March 1 and May 15, 2023.
- e) Have an active Visa credit card account with Banco Popular and in good standing at the moment of the Sweepstake.
- f) Must not have a past due or charged-off account with Banco Popular or any of its affiliates, subsidiaries, or related companies.
- g) Have availability and valid passports to travel to Sidney, Australia, from August 15 to 21, 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-visa or by calling toll free **1-877-222-2319** to enter the credit card number and offer code **6366** 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) New accounts: When you open a Banco Popular Visa Credit card between March 1 and May 15, 2023 you will receive 5,000 automatic entries.
- c) 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 to Australia to the FIFA™ WOMEN'S WORLD CUP 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 May 15, 2023 and received by Popular by May 20, 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 May 24, 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	<p>A trip to Sidney, Australia to the FIFA™ WOMEN’S WORLD CUP 2023 from August 15 - 21,2023 – thanks to Visa - for the winner and a guest. Includes:</p> <ul style="list-style-type: none"> ▪ Round-trip air transportation to Sydney, Australia from August 15 to 21, 2023. ▪ Tickets for two (2) for two (2) matches, including the final match on August 20, 2023. ▪ 6 night’s hotel accommodations at 4-star hotel ▪ Local airport transfers & all scheduled activities. ▪ Daily breakfast and light snacks available throughout the day ▪ \$600 Visa prepaid card ▪ Discover the charms of Sydney with scheduled tours and cultural activities. ▪ Visa Concierge at the hotel, medical and security support staff <p>The winner and his/her companion must have a valid passport and will be responsible for complying with any requirements, conditions and/or travel/entry restrictions to Australia, as applicable. If the winner is not be able to make the trip from August 15 to 21, 2023, will be disqualified and an alternate winner will be notified.</p> <p>The Prize does not include goods or services not specified in the itinerary, such as food, drinks, and other services. Also, the Prize does not include costs and expenses not specified in these Rules, such as means, taxes, gratuities, 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 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-visa

16. ADDITIONAL TERMS AND CONDITIONS.

Tickets to the FIFA Women's World Cup 2023™, whether awarded as a prize and/or are included as part of a promotion, must be accepted as awarded. Such tickets are subject to FIFA's terms and conditions at www.fifa.com/tickets (which FIFA may change at any time), which are deemed to have been accepted by any holder or user of any such ticket."

Visa Inc., its affiliates and entities sponsored by Visa, do not organize, nor are they responsible for, this activity, campaign, contest, raffle or benefit ("Activity "). By participating in this Activity, you understand and agree that all Claims related to the Activity, must be made against the organizer of the Activity. If to participate in this Activity You must possess or use a payment credential licensed by Visa, then you understand and agree that any Claim related to the operation of said credential, must be made by You directly to the entity that issued said payment credential. You agree not to make any Claim against Visa related to the Activity. "You" means each person participating in the Activity, together with that person's assignees, successors, distributors, guardians, heirs and legal representatives. "Claim" means any type of claim, legal action, lawsuit, guardianship, denunciation and embargo, regardless of its cause (for example, without limitation, negligence, gross negligence or fraud).

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