THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES
Vive la SanSe con Mastercard y Popular (THE "RULES")

1. **NO PURCHASE NECESSARY TO ENTER OR WIN**.

2. **SWEEPSTAKES PERIOD**. This sweepstakes (the "**Sweepstakes**") begins on November 13, 2026 and ends on January 6, 2027 (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 cardholder of at least one of the following Mastercard credit cards: JetBlue Mastercard, JetBlue Mastercard Eleva, JetBlue Card, Mastercard Novel, AAdvantage® Mastercard Black, Mastercard Black and/or JetBlue Business Mastercard.
   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.

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.

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

a) Cardholders: Registering their consumer 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 6366** 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 the following way (Purchase credits posted during the Sweepstake's Period will be excluded):

b) Cardholders: Registering their JetBlue Business Mastercard credit card at www.popular.com/promo-business/ or by calling toll free **1-866-756-7870** with offer **code 6366** and using the eligible credit card during the Sweepstake's Period. Participants will receive one (1) entry per $1 on purchases during the Sweepstakes Period. Any credit received for purchases made in the Sweepstakes Period will be excluded.

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 Mastercard card, to the following address:

Sweepstakes: Vive la SanSe con Mastercard y Popular
Banco Popular de Puerto Rico
Marketing & Customer Knowledge (729)
P.O. Box 362708, San Juan, P.R. 00936-2708

First Prize: Participants will receive entries during the Sweepstakes Period as follows (any credit received for purchases made in the Sweepstakes Period will be excluded):

- Mastercard Novel, JetBlue Mastercard and JetBlue Card card – after making $700 in net purchases during the Sweepstakes Period, you receive one (1) entry for every $1 in net purchases accumulated during the Sweepstakes Period.
- Mastercard Black, JetBlue Mastercard Eleva and AAdvantage® Mastercard Black – after making $4,000 in net purchases during the Sweepstakes Period, you receive one (1) entry for every $1 in net purchases accumulated during the Sweepstakes Period.
- JetBlue Business Mastercard – after you make $8,000 in net purchases during the Sweepstakes Period, you receive one (1) entry for every $1 in net purchases accumulated during the Sweepstakes Period.

Second Prize: Participants will receive entries during the Sweepstakes Period as follows (Any credits received for purchases made in the Sweepstakes Period will be excluded): 1 entry for every $1 in net purchases accumulated during the Sweepstakes Period.

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 7, 2027, and received by Popular by January 11, 2027. 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. As follows:

(A) two (2) potential winners and four (4) alternate potential winners for the First and Second Raffles of the stay in San Juan;
(B) one (1) potential winner and two (2) alternate potential winners for the Third Raffle of the stay in San Juan;
(C) twenty-five (25) potential winners and twenty (20) alternate potential winners for the Fourth Raffle

will be randomly selected from the total entries received by means of four digital raffles that will be held on January 12, 2027:

- First Raffle among Mastercard Novel JetBlue Mastercard and JetBlue Card cardholders who reach $700 or more in purchases during the Sweepstakes period.
- Second Raffle among Mastercard Black, JetBlue Mastercard Eleva and AAdvantage® Mastercard Black, cardholders who reach $4,000 or more in purchases during the Sweepstakes Period.
- Third Raffle among JetBlue Business Mastercard cardholders who reach $8,000 or more in purchases during the Sweepstakes Period.
- Fourth Raffle among all Mastercard cardholders for the Second Prize.

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**
FIRST PRIZE	**Five (5) Winners**	▪ **Two (2) winners** will be selected from participating Mastercard Novel, JetBlue Mastercard and JetBlue Card cardholders. ▪ **Two (2) winners** will be selected from participating cardholders with Mastercard Black, JetBlue Mastercard Eleva and AAdvantage® Mastercard Black. ▪ **One (1) winner** will be selected from among participating cardholders with JetBlue Business Mastercard. **Each winner and guest will enjoy from January 21 to January 25, 2027:** • VIP round-trip transportation to Old San Juan • 4 nights and 5 days stay at a 4-star hotel in Old San Juan with breakfast included • One Priceless dinner to choose from preselected restaurants • Preselected Spa Service • Welcome gift • $750 Mastercard prepaid card If the winner is not available for the established dates they will be disqualified, and an alternate winner will be notified. The Prize does not include costs and expenses not specified in these Rules, such as means, taxes, gratuities, excursions, incidental and personal expenses. 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.
SECOND PRIZE	**Twenty-five (25) Winners**	• **Twenty-five (25) winners** will be selected from among the participating Mastercard cardholders to attend one day (Friday 22, Saturday 23 or Sunday 24 January 2027) at the Jangueo Lounge on Calle San Sebastián in San Juan with up to three (3) companions. The Lounge will be open from 11 am to 9 pm with drinks and snacks 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 one (1) working day 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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