THE OFFICIAL RULES FOR THE BANCO POPULAR DE PUERTO RICO SWEEPSTAKES
Win a 2027 Hyundai Santa Fe Hybrid with your Visa debit card
(THE "RULES")

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. SWEEPSTAKES PERIOD. This sweepstakes (the "**Sweepstakes**") begins on November 4, 2026, and ends on January 8, 2027 (the "**Sweepstakes Period**").

3. PROMOTER. This Sweepstakes is sponsored by Banco Popular de Puerto Rico ("**Banco 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) Have your individual Popular debit card with logo Visa open at the time of the Sweepstakes: ATH Classic Plus, ATH Classic Plus POP, Visa Securities, Visa Platinum Popular Premium, Visa Platinum Popular One.
d) Must not have a past due or charged-off account with Banco Popular or any of its affiliates, subsidiaries, or related companies.
e) Be registered in Mi Banco.

Any employee of Popular, Inc., and its subsidiaries and their respective advertising, promotions, and public relations agencies, are eligible to participate 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) Participants will receive one (1) entry for each transaction made during the Sweepstakes Period when registering their Popular debit card with Visa logo and email associated with Mi Banco on the form that will be available through the website www.popular.com/en/experiences/contests/. All entries must be received during the Sweepstakes Period. Only one entry per person will be accepted. After the Sweepstakes Period, no entries will be accepted. Odds of winning depend on the number of entries received.

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 2027 Hyundai Santa Fe Hybrid with your Visa debit card
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 8, 2027, and received by Banco Popular by January 9, 2027. After the Sweepstake's Period, entries will not be accepted. Entries received by mail without a purchase will be entered electronically.

Banco 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 winners and three (3) potential alternate winners will be selected randomly from the total number of entries received by means of a digital draw to be held on the following dates: January 20, 2027. The 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	**One (1) winner**	**Gray 2027 Hyundai Santa Fe Hybrid**

Does not include insurance, ACAA registration, license plate fees, or mandatory liability insurance.

Banco 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. The Potential winner will be notified by phone and/or email. The potential winner must respond within two (2) 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. Banco 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 receiving 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 Banco Popular a Certification of Eligibility and Release.

10. DISQUALIFICATIONS. Banco 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. Banco 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 participating in this Sweepstakes, participants agree that Popular, Inc., Visa, and their respective affiliates and/or subsidiaries and their respective advertising, public relations, and promotions agencies will not be responsible for any claims, liabilities, losses, damages (including punitive, incidental, and consequential damages), or expenses (including attorneys' fees), direct or indirect, arising out of or related to participation in this Sweepstakes, the availability and awarding of the Prize, acceptance of the Prize and/or use or misuse of the Prize. Any, and all obligations of Banco Popular and/or its respective affiliates and/or subsidiaries to the winners of the Prize will cease and will be fully satisfied upon the delivery of the Prize.

13. SOCIAL NETWORKS. This Sweepstakes is not sponsored, endorsed, administered by, or associated with the social networks on 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**"). Banco 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 Banco Popular, which will be final. The Sweepstakes Rules will be available at the following address: www.popular.com/en/experiences/contests/.

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