

Official Rules – The ScoreCard® Rewards ScoreBIG Sweepstakes

NO PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING; NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. Eligibility: The Sweepstakes is open to legal residents of the fifty (50) United States and the District of Columbia and Guam who are 18 years of age or older as of August 1, 2015, and who, by August 1, 2015, is a cardholder in good standing enrolled in the ScoreCard Reward program with one of the participating FIBA member financial institutions (“Participating Financial Institutions”). Employees of Sponsor, Administrator, and Participating Financial Institutions, and their parent companies, subsidiaries, affiliates, and advertising and promotions agencies, and their immediate families (spouse and parents, children and siblings, and their spouses), and individuals living in the same households of such employees are ineligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating, entrants (“Entrants”) agree to these Official Rules and accept decisions of the Sponsor as final. The Sweepstakes is void in Puerto Rico and where prohibited by law.

2. To Enter: The Sweepstakes runs from August 1, 2014, through October 31, 2015 (“Promotion Period”). Eligible participants with accounts in good standing at the time of statement production for the months of August, September and October will automatically receive one (1) entry in the Sweepstakes each month, for a total of three (3) possible entries. Eligible participants also will earn one (1) additional entry for each purchase transaction that earns ScoreCard Bonus Points or Cash Back during the Promotion Period, effective on the date the purchase transaction is posted to an eligible card account. In the event of a dispute over the identity of an Entrant, the entry will be deemed as entered by the name of the primary cardholder listed on the card account on the date the entry was earned.

3. To Enter Without Purchase or Obligation: Hand-print your name, address, city, state, zip, day and evening phone numbers, and the words “ScoreBIG Sweepstakes 2015” on a blank 3” by 5” card, and mail in a stamped #10 envelope to: Fidelity Information Services, 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: ScoreBIG Sweepstakes 2015. Mail-in entries must be postmarked by October 31, 2015, and received by November 7, 2015. Enter as often as you wish; however, only one entry per postmarked envelope will be accepted. No mechanical reproductions of entries will be permitted.

4. Drawing: On or about November 15, 2015, Sponsor will conduct a random drawing from all eligible entries.

5. Prizes: Odds of winning depend on the number of eligible entries received during the Promotion Period.

Grand Prize Winner. There will be one (1) Grand Prize winner drawn. The winner will receive 1,000,000 ScoreCard Bonus Points.

ARV: \$10,000.00

First Place Prize Winner. There will be one (1) First Place Prize winner drawn. The winner will win:

- \$1,000 Southwest® gift card
- (3) Nights at Hyatt for two (Hyatt Inspire Certificates)
- (3) Day Rental Car (National One Day Premium Vehicle Certificates)
- One \$500 Visa® gift card

ARV: \$2,600.00

Second Place Prize Winner. There will be one (1) Second Place Prize winner drawn. The winner will win ScoreCard's Outdoor Adventure Package. The package includes:

- HERO4 Silver HD Camcorder by GoPro[®]
- Grab Bag of Mounts for GoPro[®] Camcorder by GoPro[®]
- Mountain Bike by Trek[®]
- Apple Watch[®] by Apple[®]
- Beats[™] by Dr. Dre[™] Powerbeats2 Wireless Headphones

ARV: \$1,300.00

Third Place Prize Winners. There will be five (5) Third Place Prize winners drawn. Each winner will receive one (1) HERO Edition Camcorder by GoPro[®].

ARV: \$129.99

Fourth Place Prize Winners. There will be ten (10) Fourth Place Prize winners drawn. Each winner will receive one (1) PlayStation[®] TV System by Sony[®].

ARV: \$99.00

Fifth Place Prize Winners. There will be fifteen (15) Fifth Place Prize winners drawn. Each winner will receive one (1) \$50 Visa gift card.

ARV: \$50.00

Total ARV of all prizes: \$16,289.95.

Any difference between the ARV listed herein and actual value of prizes will not be awarded. Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor's sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value. If a CashBack cardholder wins the grand prize, ScoreCard will create an online account with a balance of 1,000,000 points so that the cardholder can redeem for any items within the standard merchandise catalog. **For, First Place Prize,** certain travel restrictions and black-out periods may apply. All costs and expenses not included in prize description will be the responsibility of the winner, including, without limitation, additional ground transportation, telephone charges, taxes and gratuities.

6. To Claim Prize: All winners will be notified by mail and will be required to complete and sign an affidavit of eligibility and liability release and, where legal, a publicity release, which must be returned within fourteen (14) days from the date of the prize notification letter. Acceptance of the prize constitutes permission (except where prohibited by law) to use the winner's name, hometown, and likeness for purposes of advertising, promotion, and publicity in any media without additional compensation. For the Grand Prize, First Prize and Second Prize, if notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, a second attempt will be made to notify the winner. If the second notification letter is returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, the prize will be awarded to an alternate winner. For the Third, Fourth and Fifth Prizes, if notification letter is returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, the prize will be forfeited and an alternate winner will not be selected.

7. Limitation of Liability: By participating in the Sweepstakes, Entrants and winners agree to release and hold harmless Sponsor, Administrator, Participating Financial Institutions, and their affiliated entities, employees, officers, directors, agencies and representatives (the “Released Parties”), from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the Sweepstakes, or possession, acceptance and/or use or misuse of any prize or participation in any Sweepstakes-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. **Except as expressly set forth herein, the Released Parties make no representations or warranties regarding the Sweepstakes and the Sweepstakes is provided “AS IS” and without warranty of any kind. The Released Parties hereby disclaim all warranties and conditions of merchantability, fitness for a particular purpose, title and non-infringement.** The Released Parties have no liability and no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or authority. In no event shall the Released Parties be liable for any indirect, punitive, incidental, special or consequential damages arising out of, or in any way connected with, the Sweepstakes, whether based on contract, tort, strict liability or otherwise, even if advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the foregoing limitation may not apply to all Entrants. Entrants who do not comply with these Official Rules, or attempt to interfere with the Sweepstakes in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Sweepstakes-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. The winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description. Sponsor reserves the right to cancel or modify the Sweepstakes if fraud or technical failure compromises the integrity of the Sweepstakes as determined by Sponsor in its sole discretion.

8. Personal Data & Privacy: All entries become the sole property of Sponsor and will not be returned. By entering the Sweepstakes, Entrant agrees to treatment of their personal information in accordance with the privacy policy at http://www.scorecardrewards.com/general_privacyPolicy.asp.

9. Disputes: The Sweepstakes is governed by the laws of the United States and the State of Florida, without respect to conflict of law doctrines. As a condition of participating in the Sweepstakes, Entrants agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or in connection with the Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Florida having jurisdiction. Further, in any such dispute, under no circumstances will Entrants be permitted to obtain awards for, and hereby waive all rights to claim indirect, punitive, incidental, special or consequential damages, including attorneys’ fees, other than Entrant’s actual out-of-pocket expenses (e.g., costs associated with entering the Sweepstakes), and Entrant further waives all rights to have damages multiplied or increased.

10. Winners List: For a list of prize winners, send a self-addressed, stamped envelope by November 15, 2015 to: Fidelity Information Services, 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: ScoreBIG Sweepstakes 2015 – Winners List request.

11. Sponsor: The Sweepstakes is sponsored by Fidelity Information Services, 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716 (“Sponsor”).