

Back to Care Sweepstakes Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

Promotion Overview:

Back to Care Sweepstakes (the “Promotion”) includes an instant win game (“Instant Win Game”) and a sweepstakes (“Sweepstakes”).

Eligibility:

This Promotion is open only to legal residents of the 50 United States the District of Columbia, and Other U.S. Territories who are at least 18 years old at the time of entry and who are CareCredit cardholders as of August 24, 2026. Account must be in good standing at the time of winner notification. To receive a prize valued at \$2,000 or more, entrant must be able to submit a valid IRS Form W-9. Employees of Synchrony Bank (the “Sponsor”), Merkle Inc. (“Administrator”), Retail Finance International Holdings, Inc., and their parent and affiliate companies as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible.

Agreement to Official Rules; Entrants Will Be Disqualified for Violations:

Participation constitutes entrant’s full and unconditional agreement to these official rules (“Official Rules”). The Promotion is subject to all applicable federal, state and local laws and regulations and is void where prohibited. Sponsor’s and Administrator’s decisions are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein.

In the event there is a discrepancy or inconsistency between any statements contained in any Promotion-related materials (including printed versions of these Official Rules) and the Official Rules as posted on the Promotion Site (defined below in the How to Register section), the Official Rules as posted on the Promotion Site shall prevail, govern and control.

Entrants agree that they may not use or attempt to use any method to obtain more than the stated number of permissible Sweepstakes entries or Instant Win Game plays using robotic, automatic, programmed or any other means, including but not limited to using multiple/different email addresses, identities, registrations and logins or any other methods. Violation of these requirements or any other

aspect of these Official Rules will void all Sweepstakes entries and Instant Win Game plays for the person(s) responsible for such action and result in their disqualification from the Promotion.

Sponsor/Administrator:

Sponsor: Synchrony Bank, 170 West Election Road, Draper, UT 84020. Administrator: Merkle Inc. (previously known as HelloWorld, Inc.), 3000 Town Center, Suite 2000, Southfield, MI 48075. The CareCredit credit card is issued by Synchrony Bank.

Timing:

The Promotion begins on September 1, 2026 at 12:00 a.m. Eastern Time ("ET") and ends on September 30, 2026 at 11:59 p.m. ET (the "Promotion Period"). The Sweepstakes consists of 4 weekly entry periods (each a "Weekly Entry Period") and a grand prize entry period (the "Grand Prize Entry Period"), as outlined in the below table. The Weekly Entry Periods and the Grand Prize Entry Period are referred to herein collectively as "Entry Periods." Administrator's servers are the official time-keeping devices for the Promotion.

Entry Period	Start Date at 12:00 a.m. ET	End Date at 11:59 p.m. ET	Postmark/Sent Date	Receive by Date	Approximate Drawing Date
1	9/1/2026	9/7/2026	9/8/2026	9/15/2026	10/19/2026
2	9/8/2026	9/14/2026	9/14/2026	9/21/2026	10/19/2026
3	9/15/2026	9/21/2026	9/21/2026	9/28/2026	10/19/2026
4	9/22/2026	9/30/2026	9/30/2026	10/7/2026	10/19/2026
Grand Prize	9/1/2026	9/30/2026	9/30/2026	10/7/2026	10/19/2026

How to Register; Receive Initial Sweepstakes Entry; Receive Instant Win Game Play:

During the Promotion Period, visit carecredit.com/backtocaresweeps ("Promotion Site") and follow the links and instructions to accurately complete and submit the registration form, including your first and last name (initials are not sufficient), email address, phone number, home address (P.O. Boxes are not permitted) and date of birth. You will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing, 1 Sweepstakes entry into the Grand Prize drawing, and 1 play for the Instant Win Game for registering. Log in daily to receive 1 play for the Instant Win Game each day during the Promotion Period.

Then, follow the links and instructions to either initiate the Instant Win Game or click on the "skip" button and the results of the Instant Win Game will be displayed. Potential winners of the Instant Win Game will also receive an email notification with prize claim instructions. Only potential winners who timely complete prize claim requirements and/or are verified as eligible will be awarded a prize. If you play the Instant Win Game and you are not a potential winner of an Instant Win Game Prize, you will, however, receive 1

additional Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 additional Sweepstakes entry into the Grand Prize drawing.

Entry Limit: There is a limit of 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing for registering and 1 Instant Win Game play per day during the Promotion Period for either registering or logging in but each entrant is limited to winning 3 Instant Win Game Prizes as set forth below; there is a limit of 1 additional Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 additional Sweepstakes entry into the Grand Prize drawing per day during the Promotion Period if you lose the Instant Win Game, as outlined above.

How to Receive Additional Sweepstakes Entries:

During each Weekly Entry Period, new actions will be available for you to complete in order to earn Sweepstakes entries. Once an action is available, you may complete it anytime during the remainder of the Promotion Period, as outlined below:

Weekly Entry Period Action is Unlocked	Action
1	Visit the CareCredit App Download Page
1	Enter a CareCredit App and Email Secret Word
2	Provide a Card Photo
2	Tell A Friend
3	Provide a Testimonial
3	Provide a Photo or Video in Provider Office
4	Visit CareCredit Marketplace
4	Enter a CareCredit Marketplace and Email Secret Word

The Purchase action is available during the entire Promotion Period. All details related to each action are outlined below:

Visit the CareCredit App Download Page: After you register for the Promotion, follow the links and instructions to click on the “Download the CareCredit App” button and you will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing.

Mail-in Alternate Method of Entry (“AMOE”): To earn an additional entry without downloading the app, or if you have already downloaded the app, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to “Back to Care Sweepstakes – App,” c/o Merkle Inc., P.O. Box 5021, Department 869339, Kalamazoo, MI 49003-5021, U.S.A. **You must also list out the Weekly Entry Period for which you are entering on the outside of the envelope, (e.g., “Weekly**

Entry Period 1”). You will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing. Limit: 1 request per envelope. If you do not indicate the Weekly Entry Period on the outside of the envelope, your entry will be voided, and you will not receive any entries into the Sweepstakes. All mail-in entries must be sent/postmarked by the dates listed in Timing Section above. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Entry Limit: There is a limit of 1 entry per person by 1 of the methods (CareCredit App or AMOE) described above.

Enter a Secret Word: Visit the Sponsor’s mobile app or read marketing emails from the Sponsor to locate a Promotion secret word. Once you locate a secret word, visit the Promotion Site and follow the links and instructions to enter the secret word and you will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing.

Mail-in Alternate Method of Entry (“AMOE”): To earn an additional entry without having the mobile app or receiving marketing emails, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to “Back to Care Sweepstakes – Mobile App Activity Secret Word,” c/o Merkle Inc., P.O. Box 5021, Department 869339, Kalamazoo, MI 49003-5021, U.S.A. **You must also list out the Weekly Entry Period for which you are entering on the outside of the envelope, (e.g., “Weekly Entry Period 1”).** You will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing. Limit: 1 request per envelope. If you do not indicate the Weekly Entry Period on the outside of the envelope, your entry will be voided, and you will not receive any entries into the Sweepstakes. All mail-in entries must be sent/postmarked by the dates listed in Timing Section above. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Entry Limit: There is a limit of up to 5 entries per person by 1 of the methods or combination of methods (Secret Word or AMOE) described above.

Provide a Card Photo: After you enter the Promotion, follow the links and instructions to provide a photo of your CareCredit credit card in your wallet ("Card Photo"). *Please do not include your CareCredit credit card number in your Card Photo.* You will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing.

Card Photo Guidelines: No credit card transaction is required. Your Card Photo must be your original work. If you include the names or likenesses of other individuals, you must have their permission to be included and to grant the rights set forth below. If requested, entrant must be able to provide such permissions in a form acceptable to Sponsor. Your Card Photo may not be indecent, obscene, hateful, tortious, defamatory, libelous, contain material that violates or infringes another's rights, disparage Sponsor, Administrator, or any other person or party, or contain material that is unlawful in any way. The Card Photo must not contain brand names or trademarks other than those owned by Sponsor, which entrant has a limited license to use to incorporate in his/her Card Photo. Sponsor reserves the right to disqualify any Card Photo that it finds unlawful, or in violation of these Official Rules, all in its sole discretion. Released Parties (as defined below) are not responsible for lost, late, unreceived, damaged, incomplete, invalid, unintelligible, garbled, delayed, or misdirected Card Photo or failure to receive Card Photo due to limitation of third-party network platforms all of which will be void.

Entry Limit: There is a limit of 1 entry per person via Card Photo method described above.

Tell A Friend: After you register for the Promotion, you will be invited to submit the names and email addresses of up to 4 friends who must be a legal resident of the 50 United States the District of Columbia, and Other U.S. Territories and at least 18 years old. Each person that you refer will receive an email from Synchrony Bank. You may only refer persons with whom you have an existing relationship. For the referral of a friend with valid email address, you will receive 2 Sweepstakes entries into the applicable Weekly Entry Period drawing and 2 Sweepstakes entries into the Grand Prize drawing.

Entry Limit: There is a limit of up to 8 entries per person via the Tell A Friend method described above.

Provide a Testimonial: After you enter the Promotion, follow the links and instructions to provide a photo and written testimonial (500 characters or less) and/or video testimonial (90 seconds or less) answering one of the following prompts.

Prompts:

1. Share a time when the CareCredit credit card helped you, your family or your pet get health and wellness appointments, treatments, or procedures.
2. How has your CareCredit credit card made it easier to get the care you want or need?
3. What's something your pet does that always makes you laugh?

Your response will be referred to as your testimonial ("Testimonial"). If you provide a written Testimonial and photo, you will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing. If you upload a video Testimonial, you will receive 2 Sweepstakes entries into the applicable Weekly Entry Period drawing and 2 Sweepstakes entries into the Grand Prize drawing.

Testimonial Guidelines: No credit card transaction is required for your Testimonial. Your Testimonial must be based on your honest opinion and personal experience. Your Testimonial must be your original work. If you include the names or likenesses of other individuals, you must have their permission to be included and to grant the rights set forth below. If requested, entrant must be able to provide such permissions in a form acceptable to Sponsor. Your Testimonial may not be indecent, obscene, hateful, tortious, defamatory, libelous, contain material that violates or infringes another's rights, disparage Sponsor, Administrator, or any other person or party, or contain material that is unlawful in any way. The Testimonial must not contain brand names or trademarks other than those owned by Sponsor, which entrant has a limited license to use to incorporate in his/her Testimonial. Sponsor reserves the right to disqualify any Testimonial that it finds unlawful, or in violation of these Official Rules, all in its sole discretion. Released Parties (as defined below) are not responsible for lost, late, unreceived, damaged, incomplete, invalid, unintelligible, garbled, delayed, or misdirected Testimonial or failure to receive Testimonial due to limitation of third-party network platforms all of which will be void.

Sponsor's Use of Testimonials: Posting a Testimonial constitutes entrant's consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis, and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. If requested, entrant will sign any documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Testimonial.

Entry Limit: There is a limit of up to 3 entries per person via the Testimonial method described above.

Provide a Photo or Video in Provider Office: After you enter the Promotion, follow the links and instructions to provide a photo or video of yourself at your provider's office ("Submission"). *Please obtain consent from your provider before taking any photos or videos.* You will receive 5 Sweepstakes entries into the applicable Weekly Entry Period drawing and 5 Sweepstakes entries into the Grand Prize drawing.

Mail-in Alternate Method of Entry ("AMOE"): To earn additional entries without visiting your provider's office, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to "Back to Care Sweepstakes – Submission," c/o Merkle Inc., P.O. Box 5021, Department 869339, Kalamazoo, MI 49003-5021, U.S.A. **You must also list out the Weekly Entry Period for which you are entering on the outside of the envelope, (e.g., "Weekly Entry Period 1").** You will receive 5 Sweepstakes entries into the applicable Weekly Entry Period drawing and 5 Sweepstakes entries into the Grand Prize drawing. Limit: 1 request per envelope. If you do not indicate the Weekly Entry Period on the outside of the envelope, your entry will be voided, and you will not receive any entries into the Sweepstakes. All mail-in entries must be sent/postmarked by the dates listed in Timing Section above. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Submission Guidelines: No credit card transaction is required. Your Submission must be your original work. If you include the names or likenesses of other individuals, you must have their permission to be included and to grant the rights set forth below. If requested, entrant must be able to provide such permissions in a form acceptable to Sponsor. Your Submission may not be indecent, obscene, hateful, tortious, defamatory, libelous, contain material that violates or infringes another's rights, disparage Sponsor, Administrator, or any other person or party, or contain material that is unlawful in any way. The Submission must not contain brand names or trademarks other than those owned by Sponsor, which entrant has a limited license to use to incorporate in his/her Submission. Sponsor reserves the right to disqualify any Submission that it finds unlawful, or in violation of these Official Rules, all in its sole discretion. Released Parties (as defined below) are not responsible for lost, late, unreceived, damaged, incomplete, invalid, unintelligible, garbled, delayed, or misdirected Submission or failure to receive Submission due to limitation of third-party network platforms all of which will be void.

Sponsor's Use of Submissions: Posting a Submission constitutes entrant's consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a

worldwide basis, and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. If requested, entrant will sign any documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Submission.

Entry Limit: There is a limit of 5 entries per person by 1 of the methods (Photo or Video in Provider Office method or AMOE) as described above.

Visit CareCredit Marketplace: After you register for the Promotion, follow the links and instructions to click on the button to visit the CareCredit Marketplace and you will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing.

Entry Limit: There is a limit of 1 entry per person via the Visit CareCredit Marketplace method described above.

Enter a Secret Word: Visit the CareCredit Marketplace or read marketing emails from the Sponsor to locate a Promotion secret word. Once you locate a secret word, visit the Promotion Site and follow the links and instruction to enter the secret word and you will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing.

Mail-in Alternate Method of Entry (“AMOE”): To earn an additional entry without receiving marketing emails, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to “Back to Care Sweepstakes – CareCredit Marketplace Activity Secret Word,” c/o Merkle Inc., P.O. Box 5021, Department 869339, Kalamazoo, MI 49003-5021, U.S.A. **You must also list out the Weekly Entry Period for which you are entering on the outside of the envelope, (e.g., “Weekly Entry Period 1”).** You will receive 1 Sweepstakes entry into the applicable Weekly Entry Period drawing and 1 Sweepstakes entry into the Grand Prize drawing. Limit: 1 request per envelope. If you do not indicate the Weekly Entry Period on the outside of the envelope, your entry will be voided, and you will not receive any entries into the Sweepstakes. All mail-in entries must be sent/postmarked by the dates listed in Timing Section above. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for

lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Entry Limit: There is a limit of up to 5 entries per person by 1 of the methods or combination of methods (Secret Word or AMOE) described above.

Make a Purchase: During Promotion Period, make a purchase transaction(s) using your CareCredit credit card. Purchases are subject to credit approval. You will earn additional Sweepstakes entries as outlined in the table below.

***Mail-in Alternate Method of Entry ("AMOE"):** To earn an additional entries without making a purchase, print your name, address, day and evening phone numbers, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to "Back to Care Sweepstakes – Purchase," c/o Merkle Inc., P.O. Box 5021, Department 869339, Kalamazoo, MI 49003-5021, U.S.A. You will earn additional Sweepstakes entries as outlined in the table below. Limit: 1 request per envelope. All mail-in entries must be sent/postmarked by the dates listed in Timing Section above. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Number of Eligible Purchases or AMOEs sent	Sweepstakes Entry Multiplier
1	2 times
2	3 times
3 or more	4 times

After the conclusion of the Promotion Period, Administrator will calculate the number of Weekly Entry Period Sweepstakes entries and Grand Prize Sweepstakes entries and award bonus entries as follows:

If you make 1 eligible purchase transaction or send in 1 AMOE request, as outlined above, you will earn 2 times the number of Sweepstakes entries and Grand Prize Sweepstakes entries earned during the Promotion Period for completed actions listed above (entries earned x 2).

If you make 2 eligible purchases transactions, send in 2 AMOE requests, or make 1 eligible purchase transaction and send in 1 AMOE request, as outlined above, you will earn 3 times the

number of Sweepstakes entries and Grand Prize Sweepstakes entries earned during the Promotion Period for completed actions listed above (# entries earned x 3).

If you make 3 or more eligible purchases transactions, send in 3 AMOE requests, or make any combination of 3 eligible purchase transactions and AMOE requests as outlined above, you will earn 4 times the number of Sweepstakes entries and Grand Prize Sweepstakes entries earned during the Promotion Period for completed actions listed above (# entries earned x 4).

Entry Limit: There is a limit to 3 eligible purchases and AMOE (any combination of the 2 methods) during Promotion Period.

Entry Restrictions:

Multiple entrants are not permitted to share the same email address. In the event of a dispute as to the identity of an entrant, Sponsor and Administrator will rely on the information submitted by the entrant to register for this Promotion. If any additional information provided by entrant is inconsistent with the information provided at registration for this Promotion, Sponsor and/or Administrator may disqualify such entrant and such disqualification may result in the forfeiture of any prizes won. Sponsor, in its discretion, may require additional documentation from entrant to show proof of entrant's identity.

Operation of Sweepstakes and Instant Win Game:

Administrator is an independent organization whose decisions as to the administration and operation of the Promotion, including the selection of potential winners, are final and binding in all matters related to the Promotion.

Sweepstakes:

Administrator will randomly select each potential Entry Period winner from all eligible entries received during the applicable Entry Period on or around the dates listed in Timing Section above and will notify potential winners by email. Non-winning Weekly Entry Period entries will carry over into subsequent Weekly Entry Periods. The odds of winning a prize depend on the total number of eligible entries received during the applicable Entry Period.

Instant Win Game:

There will be 1,005 random, computer-generated winning times seeded throughout the Promotion Period, one for each Instant Win prize offered. If you are the first player to play the Instant Win Game at or after one of the randomly-seeded times, you will be a potential instant winner of the prize indicated, subject to verification of potential winner's eligibility. The odds of winning an Instant

Win prize depend on the date/time of entrant's game play, the number of prizes remaining available at the time of the game play, and the number of eligible Instant Win Game plays received. The number of prizes available to be won will diminish as they are awarded.

Potential Winners Subject to Verification:

All potential winners are subject to verification by Sponsor and Administrator. **An entrant is not a winner of any prize, even if the Instant Win Game or Sweepstakes should so indicate, unless and until entrant's eligibility has been verified and entrant has been notified that verification is complete.**

Sponsor will not accept screen shots or other evidence of winning in lieu of its validation process. Any Instant Win Game play that occurs after the system has failed for any reason is deemed a defective play, is void and will not be honored.

Winner Requirements:

Potential winners (or parent/legal guardian if winner is a minor in their state of residence) of prizes valued at \$2,000 or more will be required to sign and return a Declaration of Compliance, Liability Waiver and where not prohibited a Publicity Release ("Declaration") and an IRS Form W-9 which must be received by Administrator within 5 days of the date notice or attempted notice is sent, in order to claim the prize. All other potential winners may be required to provide their name, home mailing address (P.O. Boxes not permitted) and date of birth to confirm eligibility and for purposes of prize fulfillment within 5 days of the date notice or attempted notice is sent, in order to claim the prize. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration or provide any other requested information within the required time period, or the prize is returned as undeliverable, the potential winner forfeits the prize.

Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner of any prize valued at \$25 or more is disqualified for any reason or forfeits the prize, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only 3 alternate drawings will be held, after which the prize will remain un-awarded. Unclaimed prizes valued at \$25 or less will not be awarded.

Prizes:

Sweepstakes Prizes: Quantity, Description and Approximate Retail Value ("ARV"):

- **1 Grand Prize:** \$5,000, payable in the form of a check. ARV: \$5,000.00.
- **4 Weekly Prizes (1 Weekly Prize awarded per Weekly Entry Period):** \$500, payable in the form of a check. ARV: \$500.00 each.

Instant Win Prizes: Quantity, Description and ARV:

- **25 First Prizes:** Each winner's choice of either a \$25.00 Amazon eGift card or a \$25.00 Starbucks Gift Card. Terms and conditions apply. ARV: \$25.00.
- **50 Second Prizes:** Each winner's choice of either a \$20.00 Amazon eGift card or a \$20.00 Starbucks Gift Card. Terms and conditions apply. ARV: \$20.00.
- **330 Third Prizes:** Each winner's choice of either a \$10.00 Amazon eGift card or a \$10.00 Starbucks Gift Card. Terms and conditions apply. ARV: \$10.00.
- **600 Fourth Prizes:** Each winner's choice of either a \$5.00 Amazon eGift card or a \$5.00 Starbucks Gift Card. Terms and conditions apply. ARV: \$5.00.

Total ARV of all prizes:

The total ARV of all available prizes in the Promotion is \$14,925.00.

Amazon eGift Card:

Restrictions apply, see amazon.com/gc-legal

Starbucks Gift Card:

The eGift amount reflects the balance of the card at the time of delivery and is not necessarily the current balance of the card. Reload your Card, check your balance and find out how to register and protect your Card balance at participating Starbucks stores, starbucks.com/card or 1-800-782-7282. Your Starbucks Card may only be used for making purchases at participating Starbucks stores. Cannot be redeemed for cash unless required by law. Refunds only provided for unused Cards with the original receipt. This card does not expire, nor does Starbucks charge fees. Complete terms and conditions available on our website. Use of this Card constitutes acceptance of these terms and conditions. Treat this eGift like Cash. See our [full Terms & Conditions](#). [Contact Us](#). [Privacy Policy](#).

Additional Prize Terms:

Prizes are non-transferable, and no substitution will be made except as provided in the Sponsor's sole discretion should the prize become unavailable. In this case, a prize of equal or greater value will be offered. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Winners of a prize equal to or greater than \$2,000 will receive an IRS Form 1099 MISC reporting the actual value of the prize received. ARVs are determined as of the time these Official Rules were published and the value of a prize may fluctuate. A winner is not entitled to any difference between the ARV and the actual value of the prize at the time the prize is awarded. Where applicable, prize style, size and all other details will be determined by Sponsor in its sole discretion. All other costs and expenses associated with acceptance of the prize that are not

expressly set forth herein shall be solely the winner's responsibility. Prizes are provided "as is" without warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, or fitness for a particular purpose. Prizes will be fulfilled approximately 8-10 weeks after winner confirmation. Limit of 1 Sweepstakes Grand Prize, 1 Sweepstakes Weekly Prize, and 3 Instant Win Game Prizes per person.

Release:

By receipt of any prize, winners agree to release and hold harmless Sponsor, Administrator, Retail Finance International Holdings, Inc., and their respective subsidiaries, affiliates, suppliers, distributors, advertising and promotion agencies and prize suppliers and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from any and all actions, claims, injury, loss or damage arising in any manner, directly or indirectly, from participation in this Promotion and/or acceptance, use, inability to use, misuse or redemption of a prize (including any injury or harm related thereto).

Publicity:

Except where prohibited, participation in the Promotion constitutes each winner's consent and grant to Sponsor and its agents to use the following information about the winner (to the extent provided by winner as part of the entry or winner confirmation process): winner's name, city, state, likeness, photograph, entry, social handle and photo, voice, opinions and/or prize information for promotional advertising or other purposes, in any media without further notice, review, approval, payment or other consideration. Sponsor is not obligated to use any of the above-mentioned information or content but may do so and may edit these materials at its sole discretion, without further obligation or compensation. Sponsor will not use any of the above mentioned information in a manner that is inconsistent with its Privacy Policy or applicable law.

General Conditions:**Sponsor's Right to Modify or Cancel:**

Sponsor reserves the right to cancel, suspend and/or modify the Promotion, including but not limited to fulfillment of the prize(s), where any of the following "Issues" occur:

- Fraud
- Technical failures;
- Human error;

- Any other factor that impairs the integrity or proper functioning of the Promotion; or
- Any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, widespread illnesses, declarations of war, acts of God, acts of terrorism) that interferes with any aspect of the Promotion, as determined by Sponsor in its sole discretion.

Where one or more of the above Issues occurs, Sponsor will make reasonable efforts to award all remaining Sweepstakes prizes by conducting a random drawing from among all eligible entries received up to the date of the Issue; and/or modify the prizes offered. Instant Win prizes tied to seeded winning times that take place after Issues have occurred will not be awarded.

Sponsor's Right to Disqualify Entrants:

Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion, including but not limited to submitting fraudulent entries, or to be acting in violation of the Official Rules of this Promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Sponsor's Right to Limit Prizes Awarded to the Number Stated in these Official Rules:

In no event will Sponsor be obligated to award more than the stated number of prizes set forth in these Official Rules. In the event that more winner notifications are distributed or more prizes are claimed, due to a printing, production, seeding, computer, or other error of any kind, than the stated number of prizes, Sponsor reserves the right to award only the stated number of prizes based on the winner selection process described in these Rules, or if necessary, through a random drawing from among those entrants who were notified, confirmed to be eligible and where applicable, took the required action to claim the prize.

Limitations of the Scope of Responsibility:

The Released Parties are not responsible for:

- Any incorrect or inaccurate information either provided by entrants or caused by printing errors or by any of the equipment or programming associated with or utilized in the Promotion;
- Technical failures of any kind, including but not limited to malfunctions, interruptions, or disconnections to the internet, social media platforms, in phone lines or network hardware or software;

- Unauthorized human intervention in any part of the Promotion, including but not limited to the entry process;
- Technical or human error which may occur in the administration of the Promotion, including but not limited to the processing of entries;
- Late, lost, undeliverable, damaged or stolen mail; delayed or misdirected entries or failure to receive entries due to limitation of third-party social network platforms;
- Entries that are erroneously deleted, lost or destroyed or corrupted. In this case, entrants sole remedy is to take the required actions to receive another entry(s) in the Promotion, if it is possible; or
- Any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or to the receipt, use, inability to use or misuse of any prize.

Limitation of Liability/Governing Law:

EXCEPT WHERE PROHIBITED, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, INCLUDING COSTS ASSOCIATED WITH ENTERING THIS PROMOTION, BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; AND (2) UNDER NO CIRCUMSTANCES WILL ENTRANT BE PERMITTED TO OBTAIN AWARDS FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO CLAIM, INDIRECT, PUNITIVE, INCIDENTAL AND CONSEQUENTIAL DAMAGES AND ANY OTHER DAMAGES, OTHER THAN FOR ACTUAL OUT-OF-POCKET EXPENSES, AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. EACH ENTRANT HEREBY WAIVES THEIR RIGHT TO CONTEST JURISDICTION FOR ANY SUCH DISPUTE OR CLAIM. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

Disputes Resolution and No Class Relief:

Any claim, cause of action or proceeding arising out of or relating to any Promotion shall be resolved by mandatory, binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA") as supplemented by AAA's Supplementary Procedures for Consumer-

Related Disputes. The Federal Arbitration Act, and not any state law concerning arbitration, shall apply. The arbitration award shall be final and exclusive, and the prevailing party in the arbitration may file an action in court to confirm and to enforce the arbitration award. Entrants irrevocably waive any rights to seek and/or obtain injunctive or other equitable relief. Should either party pursue any other judicial or administrative action with respect to any matter included within the scope of this binding arbitration provision, the responding party will be entitled to recover its costs, expenses and attorneys' fees incurred as a result of such action. Further, any and all disputes, claims and causes of action arising out of or connected with a Promotion, or any prize awarded, will be resolved individually, without resort to any form of class action. If a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.

Severability:

If any provision of these Official Rules is found to be invalid, illegal, or unenforceable by a court or other tribunal of competent jurisdiction, that provision will be enforced to the fullest extent permitted by law. Remaining provisions will remain in full force and effect. If any provision is determined to be overly broad, it will be limited and enforced to the extent allowed by applicable law.

Entrant's Personal Information:

Information collected from entrants is subject to [Sponsor's Privacy Policy](#).

Winner List:

See this [winner list](#) for the Promotion winners. The winner list will be posted after winner confirmation is complete.

Name Removal Notification System:

If you would like your name removed from Sponsor's marketing mailing list, please send your name and address to Synchrony Bank Promotion Opt-Out, PO Box 71726, Philadelphia, PA 19176-1726 and your name will be removed within 60 days of the request.