

2025 CareCredit Let's Get Digital Sweepstakes

Official Rules

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

1. Eligibility: The 2025 CareCredit Let's Get Digital Sweepstakes (the "Promotion") is open only to legal residents of the fifty (50) United States, the District of Columbia, and Other U.S. Territories who are at least eighteen (18) years old at the time of entry and who are CareCredit cardholders as of September 2, 2025. ***Card must be in good standing at the time of winner notification.*** Employees of Synchrony Bank (the "Sponsor"), Merkle Inc. (the "Administrator"), and their respective parent and affiliate companies (collectively, ("Sweepstakes Entities")) as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Promotion is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein. The Promotion consists of a sweepstakes (the "Sweepstakes") and an instant win game (the "Instant Win Game").

2. Sponsor: Synchrony Bank, 170 West Election Road, Draper, UT 84020. **Administrator:** Merkle Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075. The CareCredit credit card is issued by Synchrony Bank.

3. Timing: The Promotion begins on October 8, 2025 at 12:00 a.m. Eastern Time ("ET") and ends on November 30, 2025 at 11:59 p.m. ET (the "Promotion Period"). The Sweepstakes consists of eight (8) 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."

Entry Period	Start Date at 12:00 a.m. ET	End Date at 11:59 p.m. ET	Postmark Date	Received by Date	Approximate Drawing Date
Weekly 1	10/8/2025	10/14/2025	10/14/2025	10/21/2025	10/28/2025
Weekly 2	10/15/2025	10/21/2025	10/21/2025	10/28/2025	11/4/2025
Weekly 3	10/22/2025	10/28/2025	10/28/2025	11/4/2025	11/11/2025
Weekly 4	10/29/2025	11/4/2025	11/4/2025	11/11/2025	11/18/2025
Weekly 5	11/5/2025	11/11/2025	11/11/2025	11/18/2025	11/25/2025
Weekly 6	11/12/2025	11/18/2025	11/18/2025	11/25/2025	12/2/2025
Weekly 7	11/19/2025	11/25/2025	11/25/2025	12/3/2025	12/10/2025
Weekly 8	11/26/2025	11/30/2025	12/1/2025	12/8/2025	12/15/2025
Grand Prize	10/8/2025	11/30/2025	12/1/2025	12/8/2025	12/15/2025

Administrator's computer is the official time-keeping device for this Promotion.

4. How to Enter:

During the Promotion Period, visit carecredit.com/LetsGetDigital (the "Website") and

- Accurately complete and submit the registration form including your full name (initials are not sufficient), a valid email address, home address (P.O. Boxes are not permitted), phone number, and date of birth. You will receive one (1) Sweepstakes entry into the applicable Weekly Entry Period drawing, one (1) Sweepstakes entry into the Grand Prize drawing and one (1) Instant Win Game play for that day. On the Instant Win Game page, follow the links and instructions to play the Instant Win Game. Your Instant Win Game results will be instantly displayed. You will either win an Instant Win Game Prize (a "Game Prize"), receive two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) additional Sweepstakes entries into the Grand Prize drawing, or receive a "lose" message. Potential

winners of the Instant Win Game will be provided directions for validation. All potential winners are subject to verification before any Game Prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.

- Log in daily to receive one (1) additional Instant Win Game play each day during the Promotion Period.

Limits: Each entrant may receive one (1) Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing for registering; each entrant may receive one (1) Instant Win Game play per day during the Promotion Period for either registering or logging in but each entrant is limited to winning one (1) Game Prize as set forth below; and up to four (4) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and four (4) Sweepstakes entries into the Grand Prize drawing during the Promotion Period as an outcome of playing the Instant Win Game. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of plays/entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's plays/entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected registrations, which will be disqualified. In the event of a dispute as to the identity of any 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.

Additional Sweepstakes Entries: During the Promotion Period, there are several ways to earn additional Sweepstakes entries up to the overall Sweepstakes limit (100 entries), as outlined below:

- CareCredit App*:** After you register for the Promotion, follow the links and instructions to click on the "Download the CareCredit App" button and you will receive two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) Sweepstakes entries into the Grand Prize drawing.

*Mail-in Alternate Method of Entry ("AMOE"): To earn 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 "CareCredit Let's Get Digital Sweepstakes – App Bonus Entry," c/o Merkle Inc., P.O. Box 5022, Department 867077, Kalamazoo, MI 49003-5022, 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 two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) Sweepstakes entries into the Grand Prize drawing. Limit: One (1) request per envelope. If you do not indicate a 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 postmarked by the dates listed in Section 3 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.

Limit: With respect to subsection a, the App method of entry/AMOE, each entrant is limited to two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) Sweepstakes entries into the Grand Prize drawing during the Promotion Period.

- Click on Well U Podcast Buttons:** After you register for the Promotion, follow the links and instructions to click on the Apple, iHeart Radio, YouTube, Pandora, and Spotify icons

and you will earn one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing per clicked icon. Limit: Each entrant may complete this action/obtain the applicable additional entries only one (1) time per icon during the Promotion Period up to a maximum five (5) additional entries.

- c. **Visit the Care Experts Page:** After you register for the Promotion, follow the links and instructions to click on the button to visit the Care Experts page and you will receive one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing. Limit: Each entrant may complete this action/obtain the applicable additional entries only one (1) time per Weekly Entry Period during the Promotion Period.
- d. **Visit Well U Page:** After you register for the Promotion, follow the links and instructions to click on the button to visit the Well U page and you will receive one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing. Limit: Each entrant may complete this action/obtain the applicable additional entries only one (1) time per Weekly Entry Period during the Promotion Period.
- e. **Visit Marketplace:** After you register for the Promotion, follow the links and instructions to click on the buttons to visit the CareCredit Marketplace and/or Synchrony Marketplace and you will receive one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing per clicked page. Limit: Each entrant may complete this action/obtain the applicable additional entries only one (1) time per Weekly Entry Period during the Promotion Period per clicked page.
- f. **Enter a Secret Word:** After you register for the Promotion,
 - i. **Visit the Sponsor's mobile app*, website or marketing emails** to locate a Promotion secret word. Once you locate a secret word, visit the Website and follow the links and instruction to enter the secret word and you will earn one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing.

*Mail-in Alternate Method of Entry ("AMOE"): To earn additional entries without having the mobile 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 "CareCredit Let's Get Digital Sweepstakes – Secret Word," c/o c/o Merkle Inc., P.O. Box 5022, Department 867077, Kalamazoo, MI 49003-5022, 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 one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize drawing. Limit: One (1) request per envelope. If you do not indicate a 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 postmarked by the dates listed in Section 3 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.

Limit: With respect to subsection f(i), the secret word method of entry/AMOE, each entrant is limited to one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) Sweepstakes entry into the Grand Prize

drawing for each secret word entered or AMOE request during the Promotion Period, up to thirty-five (35) total.

- ii. **Listen to Live Broadcast** to obtain a secret word which will be announced twice during livestream (once at the halfway point and again at the end). For full details regarding the live broadcast, please visit www.carecredit.com/careexpertslive. One (1) secret word will be announced during the live broadcast. After the broadcast, visit the Website and follow the links and instruction to enter the secret word announced on the live broadcast and you will earn ten (10) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and ten (10) Sweepstakes entries into the Grand Prize drawing.

***Mail-in Alternate Method of Entry ("AMOE"):** To earn additional entries without listening to the live broadcast, 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 "CareCredit Let's Get Digital Sweepstakes – Live Secret Word," c/o Merkle Inc., P.O. Box 5022, Department 867077, Kalamazoo, MI 49003-5022, 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 ten (10) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and ten (10) Sweepstakes entries into the Grand Prize drawing. **Limit:** One (1) request per envelope. If you do not indicate a 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 postmarked by the dates listed in Section 3 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.

Limit: With respect to subsection f(ii), the Live Broadcast secret word method of entry/AMOE, each entrant is limited to ten (10) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and ten (10) Sweepstakes entries into the Grand Prize drawing.

- g. **Click on Synchrony Bank High Yield Savings Account Button:** After you register for the Promotion, follow the links and instructions to click on the Synchrony Bank High Yield Savings Account icon. You will earn two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) additional Sweepstakes entries into the Grand Prize drawing. **Limit:** Each entrant may complete this action/obtain the applicable additional entries only one (1) time during the Promotion Period.
- h. **Click to Learn more about Synchrony Partners:** After you register for the Promotion, follow the links and instructions to click on each CareCredit partner icon. There will be a total of three (3) icons. You will earn two (2) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and two (2) Sweepstakes entries into the Grand Prize drawing per clicked icon. **Limit:** Each entrant may complete this action/obtain the applicable additional entries only one (1) time per icon during the Promotion Period up to a maximum six (6) additional entries.
- i. **Play Instant Win Game Multiple Times:** After you play the Instant Win Game five (5) times during the Promotion Period, you will receive one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) additional Sweepstakes entry into the Grand Prize drawing. Each entrant may receive up to ten (10) Sweepstakes entries for playing the Instant Win Game up to fifty (50) times during the Promotion Period.

***Mail-in Alternate Method of Entry ("AMOE"):** To earn additional entry without playing the Instant Win Game multiple times, 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 "CareCredit Let's Get Digital Sweepstakes – Game Bonus Entry," c/o Merkle Inc., P.O. Box 5022, Department 867077, Kalamazoo, MI 49003-5022, 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 one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) additional Sweepstakes entry into the Grand Prize drawing. Limit: One (1) request per envelope. If you do not indicate a 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 postmarked by the dates listed in Section 3 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.

Limit: With respect to subsection i, the Play Instant Win Game Multiple Times method of entry/AMOE, each entrant is limited to ten (10) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and ten (10) Sweepstakes entries into the Grand Prize drawing during the Promotion Period.

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

- Share a time when the CareCredit credit card helped you, your family or your pet get health and wellness appointments, treatments, or procedures.
- What are you hoping to use your CareCredit credit card for and why? Tell us about what this treatment or procedure means to you and why it will improve your, your family's or your pet's lives.
- Share a special/emotional moment between you or your family and your pets.

Your response will be referred to as your testimonial ("Testimonial"). If you provide a written Testimonial and photo, you will receive three (3) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and three (3) additional Sweepstakes entries into the Grand Prize drawing. If you upload a video Testimonial, you will receive five (5) additional Sweepstakes entries into the applicable Weekly Entry Period drawing and five (5) additional Sweepstakes entries into the Grand Prize drawing. Limit: Each entrant may complete this action/obtain the applicable additional entries one (1) time for providing a written testimonial and photo and one (1) time for providing a video testimonial during the Promotion Period.

****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 in Section 5, 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 in Section 10, below) are not responsible for lost, late, unreceived, damaged, incomplete,

invalid, un-intelligible, garbled, delayed, or misdirected Testimonial or failure to receive Testimonial due to limitation of third-party network platforms all of which will be void.

Overall Sweepstakes Entry Limit: Each entrant may receive up to one hundred (100) total Sweepstakes entries during the Promotion Period from a combination of all methods outlined above in Section 4 (How to Enter and Additional Sweepstakes Entries).

5. 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.

6. Sweepstakes/Instant Win Game: Administrator is an independent judging organization whose decisions as to the administration and operation of the Promotion and 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 Section 3 above. Non-winning Weekly Entry Period entries will carry over into subsequent Weekly Entry Periods. Instant Win Game: Two hundred and one (201) random, computer-generated winning times, one for each Game Prize listed below, will be generated during the Promotion Period. If you are the first player to play the Instant Win Game at or after one of the randomly generated times, you will be a potential instant winner of the Game Prize indicated. YOU MAY ONLY WIN ONE INSTANT WIN GAME PRIZE DURING THE PROMOTION PERIOD.

7. ALL POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR OR ADMINISTRATOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION. 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, AND THE POTENTIAL INSTANT WIN GAME WINNER AND/OR SWEEPSTAKES WINNER HAVE 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 PLAY THAT OCCURS AFTER THE SYSTEM HAS FAILED FOR ANY REASON IS DEEMED A DEFECTIVE PLAY, IS VOID AND WILL NOT BE HONORED.

8. Verification of Potential Winners: Receiving a prize is contingent upon compliance with these Official Rules. The potential Sweepstakes winners will be notified by email or phone. The potential Grand Prize winner (parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability and Publicity Release which must be received by Administrator, within five (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 or fails to sign and return the Declaration of Compliance, Liability and Publicity Release or provide any other requested information within the required time period (if applicable), or prize is returned as undeliverable, potential winner forfeits the prize. In the event that a potential winner of a prize valued over \$25 is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. There will be three (3) alternate drawings after which the prize will remain unawarded. Unclaimed Instant Win Game Prizes valued at or less than \$25 will not be awarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Promotion.

9. Prizes:

Sweepstakes Prizes: ONE (1) GRAND PRIZE: \$5,000, payable in the form of a check. If winner has a High Yield Savings Account with Synchrony Bank or applied for one during the Promotion Period (regardless of whether their application was approved or rejected), they will receive \$10,000, payable in the form of a check. Winner does not need to add or maintain funds in their High Yield Savings Account at any time in order to receive the \$10,000 Grand Prize. Approximate Retail Value ("ARV"): up to \$10,000.00. EIGHT (8) WEEKLY PRIZES (one (1) awarded per Weekly Entry Period): \$500, payable in the form of a check. ARV: \$500.00. Odds of winning a Sweepstakes Prize depend on the number of eligible entries received during the applicable Entry Period. Limit: One (1) Sweepstakes Grand Prize and one (1) Sweepstakes Weekly Prize per person during the Promotion Period.

Instant Win Game Prizes: FIFTEEN (15) FIRST PRIZES: A \$100 Amazon.com Gift Card. Restrictions apply, see [amazon.com/gc-legal](https://www.amazon.com/gc-legal). ARV: \$100.00. FIFTY (50) SECOND PRIZES: A \$50 Amazon.com Gift Card. Restrictions apply, see [amazon.com/gc-legal](https://www.amazon.com/gc-legal). ARV: \$50.00. ONE HUNDRED THIRTY-SIX (136) THIRD PRIZES: A \$25 Amazon.com Gift Card. Restrictions apply, see [amazon.com/gc-legal](https://www.amazon.com/gc-legal). ARV: \$25.00. Odds of winning an Instant Win Game Prize depend on the number of Instant Win Game Prizes available divided by the number of eligible Instant Win Game plays. Limit: One (1) Instant Win Game Prize per person during the Promotion Period.

For All Prizes: No cash equivalent and all prizes are non-transferable, and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. TOTAL ARV OF ALL PRIZES: up to \$21,400.00.

10. Release: Winners and Entrants agree to release, defend, discharge, indemnify and hold harmless each of the Sweepstakes Entities, Virgin Group Limited, Independence Pet Holdings, Inc., J.Crew Group, Inc., and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such entity's officers, directors, employees and agents (collectively, the "Released Parties") from and against any and all liability, claims, costs, or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with creation of or submitting an entry or otherwise participating in or preparing for any aspect of the Sweepstakes, the receipt, ownership, possession and/or use or misuse of prize awarded or any typographical or other error in these Official Rules or the announcement or offering of the prizes or for any claims or causes of action based on publicity rights, defamation or invasion of privacy and claims based on or from any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweepstakes activity and/or Prize. Sweepstakes entrants agree that Released Parties shall have no responsibility or liability for human error; incorrect or inaccurate transcription of registration and/or account information; any technical malfunctions of the telephone network, computer online system, computer dating mechanism, computer equipment, software, or Internet service provider utilized by Sponsor; interruption or inability to access the Website, or Sponsor or affiliated entities' respective websites, or any online service via the Internet due to hardware or software compatibility problems; any damage to entrant's (or any third person's) computer and/or its contents related to or resulting from any part of a Sweepstakes; any lost/delayed data transmissions, omissions, interruptions, viruses, bugs, defects; and/or any other errors or malfunctions, even if caused by the negligence of the Sponsor. Released Parties are not responsible for any late, lost, incomplete, illegible, stolen, undelivered, misdirected or postage-due entries or applications, or for any computer, technical, printing, typographical, human or other error, including, without limitation, errors by any of the equipment or programming associated with or utilized in the Sweepstakes or which may occur in the printing, the offering or announcing of prizes, administration of the Sweepstakes or the processing of entries of any kind relating to or in connection with this Sweepstakes.

Each Sweepstakes entrant further agrees to indemnify and hold harmless Released Parties from and against any and all liability resulting or arising from any Sweepstakes and to release all rights

to bring any claim, action or proceeding against Released Parties and hereby acknowledge that Sponsor has neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, relative to a prize, including express warranties provided exclusively by a supplier of such prize that may be sent along with a prize. Sponsor is not responsible for the actions of entrants in connection with any Sweepstakes, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity, or proper conduct of a Sweepstakes. The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; or (5) 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 receipt or use or misuse of any prize. If for any reason an entrant's entry or play is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another Sweepstakes entry or Instant Win Game play, if possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

Entrants further understand and agree that all rights under Section 1542 of the Civil Code of California ("Section 1542") and any similar law of any state or territory of the United States that may be applicable with respect to the foregoing release are hereby expressly and forever waived. Entrants acknowledge that Section 1542 provides that: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY." The releases hereunder are intended to apply to all claims not known or suspected to exist with the intent of waiving the effect of laws requiring the intent to release future unknown claims.

11. Publicity: Except where prohibited, participation in the Promotion constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

12. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes or Instant Win Game, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries or plays received up to the time of the impairment. 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 Sweepstakes or Instant Win Game or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. **ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES OR THE INSTANT WIN GAME 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 AND TO DISQUALIFY SUCH ENTRANT FROM THE SWEEPSTAKES. IN ADDITION, SPONSOR RESERVES THE RIGHT TO PERMANENTLY DISQUALIFY ANY PERSON IT BELIEVES HAS INTENTIONALLY VIOLATED THESE OFFICIAL RULES.** Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Each winner acknowledges that no other party nor any agent or attorney of any other party has made any promise, representation or warranty whatsoever, express or implied, not contained herein concerning the subject matter hereof, to induce the winner to execute any document and winners acknowledge that they have not executed any document in reliance on any such promise, representation or warranty not contained herein. Any waiver by the Sponsor and its affiliates of any term of any document in a particular instance shall not be a waiver of such term for the future. Each winner agrees that the invalidity or enforceability of any part of any document shall in no way affect the validity or enforceability of any of the remainder of that document.

13. 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.

14. Dispute Resolution and No Class Relief: Any claim, cause of action or proceeding arising out of or relating to any Sweepstakes 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 Sweepstakes, 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.

15. Entrant's Personal Information: Information collected from entrants is subject to the [Sponsor's Privacy Policy](#).

16. Winner List: For a winner list, please [click here](#). The winner list will be posted after winner confirmation is complete.

17. 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 965004, Orlando, FL 32896-5004 and your name will be removed within 60 days of the request.

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