

Synchrony Zero FOMO Summer Sweepstakes

Official Rules

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

Eligibility:

Synchrony Zero FOMO Summer Sweepstakes (the “Sweepstakes”) 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. 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. (the “Administrator”), 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 each entrant’s full and unconditional agreement to these official rules (“Official Rules”). The Sweepstakes 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 Sweepstakes. Winning a prize is contingent upon fulfilling all the requirements set forth herein.

In the event there is a discrepancy or inconsistency between any statements contained in any Sweepstakes-related materials (including printed versions of these Official Rules) and these Official Rules, these Official Rules shall prevail, govern and control.

Entrants may not attempt to obtain more than the permitted number of entries by any means, including but not limited to using multiple email addresses, identities, or registrations, or by using any third-party artificial intelligence sites/applications, or robotic, automated, or programmed methods. Entrants may not tamper with the entry process, the Promotion Site, or any related website, or network; circumvent any security measures; act in an unsportsmanlike or disruptive manner; or take any other action that in any way undermines the operation of the Sweepstakes or otherwise violate these Official Rules. Sponsor may, in its sole discretion, disqualify any entrant who engages in such conduct and void all associated entries. Any attempt to deliberately undermine the Sweepstakes may violate criminal and civil law, and Sponsor reserves the right to seek damages to the fullest extent permitted by law. Sponsor’s failure to enforce any provision of these Official Rules shall not constitute a waiver of that provision.

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.

Timing:

The Sweepstakes begins on July 24, 2026 at 12:00 a.m. Eastern Time ("ET") and ends on August 31, 2026 at 11:59 p.m. ET (the "Promotion Period"). Administrator's servers are the official time-keeping devices for the Sweepstakes.

How to Enter:

During the Promotion Period, visit the [promotion site](#) ("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, and home address (P.O. Boxes are not permitted). You will receive 1 entry into the Sweepstakes (each, an "eligible entry"). Then, you may answer the optional survey question.

Entry Limits:

You may receive 1 entry per calendar day (12:00 a.m. ET to 11:59 pm ET) during the Promotion Period. The timing of each entry shall be determined by the Promotion Site. 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 Sweepstakes. If any additional information provided by entrant is inconsistent with the information provided at registration for this Sweepstakes, the 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.

Prize Drawing and Winner Requirements:

Administrator is an independent organization whose decisions as to the selection of the potential winners are final and binding. Administrator will randomly select the potential Sweepstakes winners for each prize category from among all eligible entries received during the Promotion Period, on or around September 1, 2026 and will notify potential winners by email. Potential Grand Prize and First Prize winners (or parent/legal guardian if winner is a minor in their state or territory of residence) 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. Potential Second Prize winners (or parent/legal guardian if winner is a minor in their state or territory of residence) will be required to complete a Declaration which must be received by Administrator 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, the IRS Form W-9, 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 is disqualified for any reason or forfeits any 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.

Prizes:

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

- **1 Grand Prize:** A \$10,000 check. ARV: \$10,000.
- **5 First Prizes:** A \$3,000 check. ARV: \$3,000.
- **25 Second Prizes:** A \$1,000 check. ARV: \$1,000.

Total ARV:

The total ARV of all available prizes offered in the Sweepstakes is \$50,000.

Odds of Winning:

The odds of winning a prize depend on the total number of eligible entries received during the Promotion Period.

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. 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 will be fulfilled approximately 8-10 weeks after winner confirmation. Limit of 1 prize per person.

Release:

By receipt of any prize, winners agree to release and hold harmless Sponsor, Administrator 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 Sweepstakes 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 Sweepstakes 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, Sweepstakes 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 Sweepstakes, 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 Sweepstakes; 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 Sweepstakes, 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.

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(s) 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 Sweepstakes;
- 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 Sweepstakes, including but not limited to the entry process;
- Technical or human error which may occur in the administration of the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes 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:

- Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event will attorneys' fees be awarded or recoverable; and
- 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 Sweepstakes, 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 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.

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 Sweepstakes winners. The winner list will be posted after winner confirmation is complete.

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