

VISA OLYMPIC WINTER GAMES SWEEPSTAKES 2018 OFFICIAL RULES

- 1. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
- 2. ELIGIBILITY:** The *Visa Olympic Winter Games Sweepstakes 2018* ("Sweepstakes") is open only to legal residents of the fifty (50) United States and District of Columbia, 18 years of age or older as of January 1, 2018, and individuals who are legal residents of Canada who are of the age of legal majority in their territory or province of residence as of January 1, 2018 ("**Eligible Participant**"). Commercial card eligibility is subject to employer policies regarding Sweepstakes participation. Void in Puerto Rico and where prohibited. Employees of the International Olympic Committee ("**IOC**"), U.S. Olympic Committee ("**USOC**"), the Organizing Committee for the PyeongChang 2018 Olympic Games, Canadian Olympic Committee, all members of participating national teams and their individual athletes, Visa Inc., Visa U.S.A. Inc., Visa Canada Corporation (Visa U.S.A., Inc. and Visa Canada Corporation, collectively, "**Sponsors**"), Visa International Service Association, and their respective successors, affiliates, and client financial institutions, prize suppliers, and advertising and promotion agencies, Wire Stone, LLC, a part of Accenture Interactive and each of their respective parents, subsidiaries, divisions, affiliates, and advertising and promotion agencies, and their respective agents, representatives, officers, directors, shareholders, and employees (collectively, "**Releasees**"), and each of their immediate family members (spouse, parents, children, and siblings, and their respective spouses, regardless of where they live) and individuals living in the same households of each of these individuals, whether related or not, of the above are not eligible to enter or win. Sweepstakes is subject to all applicable federal, state, local, provincial, territorial and municipal laws.
- 3. SWEEPSTAKES TIMING:** Begins at 12:00:00 AM Pacific Time ("PT") on January 1, 2018 and ends at 11:59:59 PM PT on February 28, 2018 ("**Promotional Period**").
- 4. TO ENTER:** There are two (2) ways to enter the Sweepstakes: **1) Automatic Entry:** An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each purchase made with an eligible Visa card within the United States or Canada during the Promotional Period at a participating merchant location in the United States or Canada. Certain restrictions may apply. Only eligible Visa purchases or payments made with a Visa card that is not in default under the customer agreement for that account and issued by a participating financial institution in the U.S. or Canada, processed through Visa Inc.'s transaction-processing system during the Promotional Period, are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S.-dollar or non-Canadian-dollar purchases, Interlink®-processed transactions, Interac®-processed transactions, purchases made in the United States and Canada authorized by entering a PIN (personal identification number), payment of late fees, overdraft or over-limit fees, payment of annual fees, automated teller machine (ATM) transactions, Visa health and benefit cards, and/or other fees assessed on your account are excluded from automatic entry. In addition, purchases made with Canadian issued gift cards, corporate incentive cards, and rebate cards are excluded from automatic entry. Other restrictions may apply. Visa cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 PM PT on February 28, 2018, in order to be eligible. **2) Non-Purchase Entry:** To enter without an eligible Visa card, purchase or obligation by postal mail by hand-printing your name, address, city, state/province/territory, ZIP or postal code, email address, and daytime and evening telephone numbers (including area code) on a 3" x 5" card, and mail, in a #10 envelope with sufficient postage affixed, to: Visa Olympic Winter Games Sweepstakes 2018: P.O. Box 795, Plainview, NY USA 11803-0795 Each mail-in entry will count as one (1) entry into the drawing. Mail-in entries must be postmarked by February 28, 2018, and received by March 7, 2018 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate, postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, postage-due or inaccurate and entries by any means that subvert the entry process are void. Entries become the property of the Sponsors' and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsors' sole discretion. Eligible Participants do not need to fill out any additional forms to enter, nor will any additional forms be sent. Proof of mailing does not constitute proof of delivery.
- 5. DETERMINATION OF WINNER:** The potential Grand Prize (as defined below) winner will be selected in a random drawing at or about 3:00 PM PT on March 15, 2018, from among all eligible automatic and mail-in entries received and combined from all eligible jurisdictions. The random drawing will be conducted under the supervision of Wire Stone, LLC, a part of Accenture Interactive ("**Judge**"), an independent judging organization. Judge's and Sponsors' decisions are final and binding on all matters relating to this Sweepstakes. Potential Grand Prize winner will be notified by overnight or postal mail and/or telephone or email to the phone number/email associated with the potential Grand Prize winner's VISA cardholder account, or the information provided in the mail entry, as applicable, on or about March 20, 2018. Potential Grand Prize winner will be required to sign an affidavit/declaration of eligibility/liability release and where legal, a publicity release and for U.S. residents, federal and state tax and withholding releases (as applicable), and return these documents, properly executed, via fax or email within forty-eight (48) hours of notification and the original documents with seven (7) days of the date of notification via postal mail. Non-compliance within this time frame and/or with these Official Rules; Sponsors' inability to contact the potential winner within a reasonable time period; or if prize notification is returned as undeliverable may result in such potential winner's disqualification, to be determined by the Sponsors in their sole and absolute discretion, and, at Sponsors' discretion and time permitting, the Grand Prize may be awarded to a potential alternate winner. As a condition for receiving the Grand Prize, if the potential winner is a resident of Canada he/she will be required to correctly answer (unaided) a time-limited mathematical skill-test question (administered by telephone or via declaration of eligibility form) without assistance or mechanical or electronic aid in order to receive the Grand Prize. If the selected Canadian potential winner cannot be reached within a reasonable time period or answers the question incorrectly and/or not within the time allotted as determined by Sponsors, he/she will be disqualified and, at Sponsors' sole discretion, the Grand Prize may be awarded to an alternate winner. Upon Grand Prize forfeiture or disqualification, no compensation will be given.
- 6. ODDS:** Estimated odds of winning a Grand Prize are 1: 10,287,063,308 however, the actual odds of winning depend upon the total number of eligible entries received from all eligible jurisdictions.
- 7. GRAND PRIZE DESCRIPTION: There is one (1) Grand Prize to be awarded.** One (1) eligible winner will receive a 7-day/6-night trip for two (2) people (winner and one (1) guest) to the winner's choice of any past Olympic Winter Games Host City (See below for a list of eligible host cities.). Prize includes round-trip, coach class, air transportation for two (2) people from a major international U.S. or Canadian gateway airport nearest the winner's home to selected Host City, round-trip transportation to/from airport and hotel, hotel accommodations (one (1) room, double occupancy), a private or small group tour of local area, and a \$1,000 USD (\$1,297 CDN) Visa Prepaid product (for Grand Prize winner only) (the "**Grand Prize**"). Grand Prize will also include \$6,660 USD (\$8,635 CDN) cash (awarded in the form of a check to the winner) that may be used toward the payment of any/all applicable taxes and withholdings associated with the Grand Prize. **Total Approximate Retail Value ("ARV") of Grand Prize: \$21,660 USD ((\$28,086 CDN).** All Canadian dollar conversion rates are as of July 7, 2017. **The following are past Olympic Winter Games host cities from which the Grand Prize winner may choose:** Sochi, Russia; Vancouver, British Columbia, Canada; Torino, Italy; Salt Lake City, Utah, United States; Nagano, Japan; Lillehammer, Norway; Albertville, France; Calgary, Alberta, Canada; Sarajevo, Yugoslavia; Lake Placid, New York, United States; Innsbruck, Austria; Sapporo, Japan; Grenoble, France; Squaw Valley, California, United States; Cortina d'Ampezzo, Italy; Oslo, Norway; St. Moritz, Switzerland; Garmisch-Partenkirchen, Germany; and Chamonix, France (each, a "**Host City**").

If a U.S. resident, Grand Prize winner must supply Administrator with his/her social security number for tax purposes and Grand Prize winner will receive an IRS Form 1099 from the Administrator for the ARV of the Grand Prize (stated above) for the calendar year won.

Actual retail value of Grand Prize depends upon the Grand Prize winner's point of departure and choice of Host City, existing rates at the time of travel, and any difference between the stated ARV and the actual value if any, will not be awarded. Grand Prize winner and his/her guest must travel within one year of the awarding of the Grand Prize (the "**Travel Period**") If the Grand Prize winner is unable to travel during the Travel Period, he or she may be required to forfeit the Grand Prize and an alternate winner may be selected in Sponsors' sole discretion; Guest must be of legal age of majority in his/her jurisdiction of residence (and at least 18) unless child or legal ward of winner, and will be required to execute and return a travel release prior to issuance of travel documents. If guest is child or legal ward of winner, Grand Prize winner will be required to execute and return such documents on behalf of such child or legal ward. Travel arrangements will be made through the travel coordinator and on carrier(s) designated by Sponsors. Trip is subject to air/hotel availability and other conditions and restrictions. A valid credit card will be required to check-in to the hotel. Airline and flight times to be selected by air supplier and/or Sponsors at their sole discretion. One or more stopovers may be required on air transportation. Winner and his/her guest must travel together at the same time on the same itinerary. Air transportation and hotel accommodations must be taken together and cannot be taken separately. **No change, extension or substitution of trip dates is permitted, except at Sponsors' sole discretion. Sponsors will not replace any lost or stolen tickets, travel vouchers, certificates, gift cards, or similar items once they are in winner's possession or in the possession of any guest.** Sponsors shall not be responsible for any cancellations, delays, diversions, substitutions, or any acts or omissions whatsoever by the air carriers, hotels, or other transportation companies or any other persons providing any of these services and accommodations to passengers, including any results thereof, such as changes in services or accommodations necessitated by same. Grand Prize conditions may be added or modified by companies providing those portions of the Grand Prize. The Grand Prize restrictions/conditions stated herein are not all-inclusive and may be subject to additional restrictions/conditions, which may be stated in the

affidavit and release and/or travel documents. Grand Prize winner and his/her guest are responsible for obtaining all necessary travel documents including passports, visas, immunizations and medications as well as travel insurance (and all other forms of insurance), that they may wish to obtain (at their own expense) prior to travel and hereby acknowledge that the Sponsors have not and will not obtain or provide travel insurance or any other form of insurance. It is the responsibility of the Grand Prize winner and his/her guest to arrive at the designated U.S. or Canadian gateway airport in time for each flight. Visa gift cards are subject to certain terms and conditions as specified by Visa. Grand Prize must be accepted as awarded. Any unused, unclaimed or declined portion of the Grand Prize will be forfeited, have no cash value and Sponsors shall have no obligation to provide either an alternative or value-in-kind. No substitutions, cash equivalents, or transfer of the Grand Prize is permitted, whether in whole or in part, except at the sole discretion of the Sponsors, which reserve the right to substitute the Grand Prize (or portion thereof) with one of comparable or greater value at their sole discretion, except as otherwise provided herein. All federal, state/provincial, municipal and local and withholding taxes, and any other costs and expenses associated with Grand Prize acceptance and use not specifically stated within these Official Rules as being provided as part of the Grand Prize, are the sole responsibility of the Grand Prize winner, including, without limitation, additional transportation, meals, luggage fees, gratuities, and souvenir expenses that may be incurred by the Grand Prize winner. Grand Prize may not be transferred or substituted except at the Sponsors' sole discretion. If Grand Prize winner is at least 18 years of age but still considered a minor in his/her state/province or place of residence, Grand Prize may be awarded in the name of his/her custodial parent or legal guardian, who will be responsible for fulfilling all requirements imposed on winners set forth herein. Such custodial parent or legal guardian will also be required to accompany minor Grand Prize winner on trip as his/her guest. All Grand Prize details are at Sponsors' sole discretion.

- 8. CONDITIONS OF PARTICIPATION:** By entering, Eligible Participants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsors and judges, which are final and binding. By accepting the Grand Prize, the Grand Prize winner consents to the use of his/her name, image, likeness, photograph, voice, statements about the Sweepstakes and biographical material for advertising, publicity, and promotional purposes by Sponsors, or any party designated by the Sponsors, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law. By participating, Eligible Participants and agrees to cause guest to release, and hold harmless Releasees from any claims, actions, injury, loss, or damage of any kind, including but not limited to, illness, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Sweepstakes or from the acceptance, possession, or use or misuse of the Grand Prize (including any travel/activity related thereto). This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties. Eligible Participants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Sweepstakes including but not limited to the Grand Prize.
- 9. GENERAL:** Sponsors, and Administrator will collect, store, use information from the Eligible Participants and his/her guest solely for the purpose of the operation of the Sweepstakes, the Grand Prize drawing, to notify the potential winner and fulfill prize. Sponsors will not share this information with any third party, except as necessary for the administration of the Sweepstakes or winner notification as applicable, nor attempt to contact entrant, unless entrant has agreed to receive further information on Sponsors' products and promotions. Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries or transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Sweepstakes, including, without limitation, any error or problem that may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the Grand Prize, the cancellation or postponement of any event, or in any Sweepstakes-related materials. Entry materials that have been tampered with or altered are void. Sponsors reserve the right, in their sole discretion (subject only to applicable laws, including without limitation, any laws or regulations under the Régie des alcools, des courses et des jeux (the "Regie") to cancel or suspend part or all of this Sweepstakes at any time without notice, obligation or liability, if in the judges' opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if virus, bugs, non-authorized human intervention, force majeure or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes. In the event of cancellation, Sponsors may void any entries they suspect are at issue and, at their discretion, if terminated, award the Grand Prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. In the event of any discrepancy or inconsistency between the terms of the Official Rules and the terms or statements contained in any short-form Sweepstakes rules, the terms and conditions of the Official Rules shall prevail, govern and control. **Caution: Any attempt by an Eligible Participant or any other individual to damage the web site or undermine the legitimate operation of the Sweepstakes may be in violation of criminal and civil laws and, should such an attempt be made, the Sponsors reserve the right to seek damages and other remedies (including attorneys' fees) from any such person to the fullest extent permitted by law, including criminal prosecution.** Sponsors' failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsors reserve the right to disqualify Eligible Participants who violate these Official Rules or interfere with this Sweepstakes in any manner. If an entrant is disqualified, Sponsors reserve the right to terminate that entrant's eligibility to participate in the Sweepstakes. **For residents of Quebec only:** any litigation regarding the conduct or organization of this Sweepstakes may be submitted to the Régie for ruling. Any litigation regarding the awarding of the Grand Prize may be submitted to the Régie only for purposes of helping the parties reach a settlement.
- 10. GOVERNING LAW/DISPUTES:** These Official Rules and the Sweepstakes are governed by US and Canadian law and are subject to all applicable federal, state, provincial and local laws and regulations. Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, USA without giving effect to any choice of law or conflict of law rules (whether of the State of California, USA or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of California, USA. Jurisdiction and venue shall be solely within the State of California, USA.
- 11. WINNER NAME:** To obtain the name of the Grand Prize winner, available after March 31, 2018, mail a self-addressed stamped envelope by April 15, 2018, to: Visa Olympic Winter Games Sweepstakes 2018, P.O. Box 997, Plainview, NY 11803-0997. Residents of Canada may omit return postage.
- 12. SPONSORS & ADMINISTRATOR:** The Sponsors of this Sweepstakes are Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999 and Visa Canada Corporation, P.O. Box 124 Toronto, ON M5H 3Y2. The administrator of this Sweepstakes is Wire Stone, LLC, a part of Accenture Interactive, 35 Pinelawn Road, Suite 108W, Melville, NY 11747.

CONSUMER DISCLOSURE: NO PURCHASE, OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. No entrant has yet won. (1) Grand Prize: One (1) winner will receive a 7-day/6-night trip for two (2) people (winner and one (1) guest) to the winner's choice of any past Olympic Winter Games host city (See Official Rules for list of cities). Grand Prize includes round-trip, coach class, air transportation for two (2) people from a major international U.S. or Canadian gateway airport nearest the winner's home to selected city, round-trip transportation to/from airport and hotel, hotel accommodations (one (1) room, double occupancy), a private or small group tour of local area, and a \$1,000 USD (\$1,297 CDN) Visa Prepaid product (for winner only). Grand Prize will also include \$6,660 USD (\$8,635 CDN) cash (awarded in the form of a check to the winner) that may be used toward the payment of any/all applicable taxes and withholdings associated with the Grand Prize. **Total Approximate Retail Value ("ARV") of Grand Prize: \$21,660 USD (\$28,086 CDN).** All Canadian dollar conversion rates are as of July 7, 2017. The estimated odds of winning the Grand Prize are 1: 10,287,063,308 however, the actual odds of winning depend upon the total number of eligible entries received. Automatic entries must be received by 11:59:59 PM PT on February 28, 2018, in order to be eligible. Mail-in entries must be postmarked by February 28, 2018 and received by March 7, 2018 in order to be eligible. Sweepstakes begins at 12:00:00 AM PT on January 1, 2018 and ends at 11:59:59 PM PT on February 28, 2018. Open to U.S. residents (18+) and Canadian residents (the age of majority). Mathematical skill-testing question must be answered correctly for any Canadian potential winner. See Official Rules above for complete details, including Grand Prize restrictions. Sponsored by Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999 and Visa Canada Corporation, P.O. Box 124 Toronto, ON M5H 3Y2.

