

***NO BORROWING (PURCHASE) NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. BORROWING WILL NOT IMPROVE THE CHANCES OF WINNING ANY SPECIFIC DRAWING.** For additional entry categories listed above, **entrants can earn bonus entry(s) through each feature only once.** Open only to legal residents of AL, AZ, DE, FL, GA, ID, KS, MS, MO, NV, NM, SC, TN, TX, UT, and WI, who are 18 years of age or older, or the age of majority in their state (19 in AL), as of the Giveaway Start Date. Giveaway begins 11/29/2023 at 12:01 am EST (“Start Date”) and ends 12/31/2023 at 11:59 pm EST (the “Sweepstakes Period”). Access official rules below for complete eligibility, prize descriptions, odds disclosures and other details. Sponsored by TMX Finance Corporate Services, Inc. **VOID WHEREVER PROHIBITED OR RESTRICTED BY LAW.** Standard text and data rates may apply.

****Subject to product eligibility and account approval.** Account approval requires satisfaction of all eligibility requirements. TitleMax®, TitleBucks®, and InstaLoan® services, products, and funded amounts vary and are not available in all stores or states. Minimum/maximum funded amounts may vary by state, store, product, or based on results of an ability to repay analysis (where applicable). Final approval will only be granted after a review of all required documents. Must be at least 18 years of age (19 in Alabama). Funds distributed via ACH to the borrower's debit card, MoneyGram (where available) or Dash Prepaid Card. The Prepaid Technologies Mastercard Prepaid Card is issued by Pathward, N.A., Member FDIC pursuant to a license by Mastercard International Incorporated. The card may be used everywhere Debit Mastercard is accepted.

ENTRANTS CAN ONLY REDEEM ADDITIONAL ENTRIES ONCE THROUGH EACH FEATURE LISTED ABOVE. ACTION REQUIRED TO REDEEM MUST OCCUR WITHIN THE SWEEPSTAKES PERIOD TO BE ELIGIBLE.

****New Account:** TitleMax®, TitleBucks®, and InstaLoan® services, products, and funded amounts vary and are not available in all stores or states. Minimum/maximum funded amounts may vary by state, store, or product. Min in SC is \$601. Must be at least 18 years of age (19 in Alabama) and provide valid government-issued ID. Account approval requires satisfaction of all eligibility requirements, including a credit inquiry, and military “covered borrower” check. **With Title:** Motor vehicle appraisal and a review of title condition required. Please bring a free and clear title and the vehicle. Ability to repay analysis required in MO, NV, certain TX locations and UT (with income documentation in NV and TX). Proof of insurance required for certain TX products. **Without Title:** NOT AVAILABLE IN ALL STORES OR STATES. Must provide active eligible bank account details (dated within the last 60 days). If your bank account statement does not show recurring income deposits, applicant must provide other proof of income from within the last 60 days. In NV, proof of gross monthly income is also required. In AZ, a valid AZ motor vehicle registration in your name is also required. For new personal/unsecured loan customers without SSN or ITIN, maximum loan amount is \$601 in SC, \$350 in other qualifying states. **Florida Customers:** Must bring proof of residency. If applying with your title you must also bring in the title, vehicle and proof of insurance. A motor vehicle appraisal and a review of title condition is required. **New Mexico Customers:** A motor vehicle appraisal and a review of title condition is required. Please bring free and clear vehicle title, the vehicle, proof of NM residency and proof of insurance.

*****Available Funds:** **Borrowing is not required for entering Sweepstakes or getting additional entries.** Not all customers have Available Funds, and it may not be offered in all stores/states or for all products. Available Funds are the difference between your outstanding account balance and the amount qualified for at origination or new appraisal (if applicable). For LOC customers, Available Funds are the amount of your unused credit balance. Accessing Available Funds requires new loan/pawn agreement, or for LOC customers, a new draw. TN and KS LOC customers may be subject to a new vehicle appraisal/account review before funds can be accessed. TN Pledge customers can access any available funds by taking out a 2nd pledge using the same collateral. Customers in MO, certain TX locations and

UT may request any Available Funds in store after an Ability to Repay analysis. **Available Funds not offered in NV or in all TX stores. Any Available Funds you have on your account are subject to change or may expire in full.** SC customers: To obtain Available Funds, the new total must be for at least \$601. Additionally, if your current loan was \$1,000 or less, you must have available and borrow 10% of the current account balance to refinance.

******Referral**: The referring party and the referred party must be at least 18 years of age (19 in Alabama), and referred party must meet new account eligibility requirements. Referred party must enter referring party's referral code when applying for referring party to get bonus entries. Void where prohibited.

NV Customers: Title loans and high interest loans should be used for short-term financial needs only and not as a long-term financial solution. Customers with credit difficulties should seek credit counseling before entering into any title loan or high interest loan transaction.

TX Customers: TitleMax of Texas, Inc., d/b/a TitleMax acts as Credit Services Organization to assist customers in obtaining a loan through an unaffiliated third-party lender. Please see store associate for details.

“Cashing Through The Snow Holiday Giveaway” Sweepstakes OFFICIAL RULES

NO BORROWING (PURCHASE) OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. BORROWING (PURCHASING) OR PAYMENT OF ANY KIND WILL NOT IMPROVE THE CHANCES OF WINNING ANY SPECIFIC DRAWING.

The “Cashing Through The Snow Holiday Giveaway” Sweepstakes (the “Sweepstakes”) is intended for legal residents of the United States of America (“USA”) residing in AL, AZ, DE, FL, GA, ID, KS, MO, MS, NM, NV, SC, TN, TX, UT, and WI only and shall only be construed and evaluated according to applicable USA law and applicable state law. Do not enter this Sweepstakes if you are not a resident as described above or are otherwise ineligible to enter in accordance with these Official Rules at the time of entry. The Sweepstakes is sponsored by TMX Finance® Corporate Services (the “Sponsor”), reachable at: Legal Department, P.O. Box 8323, Savannah, Georgia 31412.

ELIGIBILITY (“Eligibility”): Eligible parties for Sweepstakes are as follows: legal residents of the USA states AL, AZ, DE, FL, GA, ID, KS, MO, MS, NM, NV, SC, TN, TX, UT, and WI who are at least eighteen (18) years of age or the age of majority, whichever is older, in their respective states of permanent residence at the time of entry (each an “Entrant” and together, the “Entrants”), and can provide a valid Social Security Number (“SSN”) upon winning any Prizes valued at \$601 or above. Any winner of Prizes valued at \$601 or above that cannot provide a valid SSN will not be deemed an eligible party and must forfeit their Prize, and an alternative winner will be chosen. **VOID WHEREVER PROHIBITED OR RESTRICTED BY LAW.** Employees, officers, directors, agents and representatives of the Sponsor, ViralSweep (the “Administrator”), each of their respective parent companies, employees, officers, directors, subsidiaries, affiliates, distributors, sales representatives and advertising and promotional agencies, (collectively the “Released Parties”), and members of their immediate families (defined as including spouse, biological, adoptive and step-parents, grandparents, siblings, children and grandchildren, and each of their

respective spouses, regardless of where they reside) or households (whether related or not) of any of the above are NOT eligible to participate in this Sweepstakes. Non-eligibility or non-compliance with any of these Official Rules will result in disqualification. (For the avoidance of doubt, any references in these Official Rules to Entrants shall also include the Entrants who are deemed the Winners (as defined below).

AGREEMENT TO OFFICIAL RULES: By participating, Entrants agree to abide by and be bound by these Official Rules and the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes. Winning a Prize (as defined below) is contingent upon fulfilling all requirements set forth herein.

HOW TO ENTER: The Sweepstakes begins at 12:00:01 a.m. Eastern Standard Time (“EST”) on November 29, 2023 and ends at 11:59:59 p.m. EST on December 31, 2023 (“Sweepstakes Period”). The Sponsor’s database computer is the official time-keeping device for the Sweepstakes. During the Sweepstakes Period, Entrants will be able to enter the Sweepstakes by visiting any of the three (3) Sweepstakes websites, www.titlemax.com/snow, www.titlebucks.com/snow, www.instaloan.com/snow, (each a “Website” and together, the “Websites”). At the Websites, Entrants must click and follow the links and instructions to complete the Sweepstakes registration form. Entrant will be required to provide his/her full name, mobile telephone number, and email address. Each fully completed Sweepstakes registration form will generate one (1) Sweepstakes entry. Limit one (1) registration entry per Entrant. You CANNOT enter the Sweepstakes through a phone call. We will not call you to collect personal information to enter you in the Holiday Giveaway.

Bonus entries:

-New Loan/Pawn or Add-on: Take out a new loan/pawn or add-on (where applicable) of at least \$250 (must take out enough to have a total of at least \$601 in SC and \$500 for FL 1st and 2nd lien products to reach required Company minimum) and receive ten (10) bonus entries. Limit one time additional ten (10) bonus entries (through this feature) per Entrant, regardless of number of transactions. Visit your local TitleMax®, TitleBucks®, or InstaLoan® for more information. Subject to approval. Approval requires satisfaction of eligibility requirements.

-Make A Payment: Make a first-time payment on your TitleMax®, TitleBucks®, or InstaLoan® account through the online Customer Portal (both TitleMax and TitleBucks Customers use the TitleMax Portal) during the Sweepstakes Period and receive five (5) bonus entries. Available ONLY to Customers that have never made a payment through the TitleMax or TitleBucks Customer Portal. Limit one time additional five (5) bonus entries (through this feature) per Entrant, regardless of number of transactions.

-Link Your Payment Account: Link a payment account on your TitleMax® (for both TitleMax and TitleBucks Customers), or InstaLoan® Customer Portal account during the Sweepstakes Period and receive ten (10) bonus entries. Limit one time additional ten (10) bonus entries (through this feature) per Entrant.

-Marketing Opt-In: Check the box on the entry form to consent to Marketing text (SMS) messages and emails and receive five (5) bonus entries. By doing so you are providing your signature, consent and agreement to receive marketing text (SMS) messages and emails from the Sponsor.

Standard text and data rates from your wireless provider may apply. Limit one time additional five (5) bonus entries (through this feature) per Entrant.

-Twitter/X: Follow TitleMax®, TitleBucks®, OR InstaLoan® on Twitter/X through the personalized [link](#) provided on the branded post-entry page and receive one (1) entry. Limit one (1) bonus entry (through visiting either the TitleMax, TitleBucks OR InstaLoan Twitter/X page via the link on the branded post entry page) per Entrant.

-Spin-To-Win: Visit a TitleMax®, TitleBucks®, or InstaLoan® near you to scan a QR code for a chance to win up to fifteen (15) bonus entries.

-Share On Facebook: Share the Cashing Through The Snow Holiday Giveaway branded Facebook post by clicking the personalized linked on the post-entry page to your personal Facebook page for two (2) bonus entries. Limit two (2) bonus entries (through sharing the Giveaway using provided link) per Entrant, regardless of brand.

-Refer a Friend: Entrants also have the opportunity to earn a bonus entry via the Referral Rewards program, which is not affiliated directly with the Giveaway or ViralSweep. Visit refer.titlemax.com or refer.instaloan.com. Share the information via one of the listed ways on the site(s), and the original referrer will receive five (5) bonus entries. No purchase necessary. Only five (5) additional entries (through this feature) per Entrant, regardless of the number of referral links shared.

-Referral Gets A New Loan/Pawn: Receive ten (10) bonus entries if your referral opens a new account with TitleMax®, TitleBucks®, or InstaLoan® during the Sweepstakes Period. Limit one time additional ten (10) bonus entries (through this feature) per Entrant, regardless of number of transactions. The referring party and the referred party must be at least 18 years of age (19 in Alabama), and referred party must meet new account eligibility requirements. Referred party must enter referring party's referral code when applying for referring party to get bonus entries. Void where prohibited.

Limit thirty-five (35) entries per Entrant, regardless of method of entry. To be valid, each entry must provide all requested information, or completion of required action. Proof of entry information at the Websites is not considered proof of delivery to or receipt by Sponsor of an entry. Entries made by any other individual or any entity, and/or originating at any other website or email address, including, but not limited to, commercial Sweepstakes' subscription notification and/or entering service sites, will be declared invalid and disqualified for this Sweepstakes. The use of automated entry devices is prohibited, and no mechanically reproduced entries are allowed; all such entries are void. The Released Parties are not responsible for late, incomplete, delayed, undelivered, or misdirected entries. All entries become the exclusive property of Sponsor and will not be acknowledged or returned except as provided herein. By participating, you consent to Sponsor's and its agents' use of your personal information for the administration of this Sweepstakes.

All information submitted by Entrants will be treated according to Sponsor's Terms of Use & Privacy Policy, available at <https://www.tmxdisclosures.com/tmx-finance-family/terms-of-use-privacy>. By participating in the Sweepstakes and providing your email address or any other applicable contact information, Entrants hereby agree to Sponsor's collection and usage of their personal information and acknowledge that they have read and accepted Sponsor's Terms of Use & Privacy Policy.

GENERAL CONDITIONS: If for any reason the operation or administration of this Sweepstakes is impaired or incapable of running as planned for any reason, including but not limited to (i) infection by computer virus, bugs, (ii) tampering, unauthorized intervention, (iii) fraud, (iv) technical failures, or (v) any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award a Prize (defined below) using all non-suspect eligible entries received as of, or after (if applicable) this cancellation, termination, modification or suspension date, or in any manner that is fair and equitable and best conforms to the spirit of these Official Rules. Sponsor reserves the right, at its sole discretion, to disqualify any individual deemed to be tampering or attempting to tamper with the entry process or the operation of the Sweepstakes or Sponsor's Websites; or acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner in the sole determination of the Sponsor.

CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE; THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. In the event of a dispute as to the identity of a Winner based on an email address, the winning entry will be declared to have been made by the Authorized Account Holder of the email address associated with the registration in question. "Authorized Account Holder" is defined as the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. If an email address has two Authorized Account Holders, the Winner will be the individual whose other information matches what was provided at entry.

RELEASE AND LIMITATIONS OF LIABILITY: By participating in the Sweepstakes, Entrants agree to release and hold harmless the Released Parties, Facebook Inc., Instagram, and Twitter/X from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any Prize, (defined below) including, but not limited to: (i) any technical errors that may prevent an Entrant from submitting an entry; (ii) unauthorized human intervention in the Sweepstakes; (iii) printing errors; (iv) errors in the administration of the Sweepstakes or the processing of entries; or (v) injury, death, 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 receipt of the Prizes (as defined below). Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration

of, entries. Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers, or providers, computer equipment, software, failure of any email or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to Entrant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the Released Parties be liable for attorney fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

Except as expressly provided above, IN NO EVENT WILL RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THIS SWEEPSTAKES OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF A PRIZE.

By participating, Entrants release and agree to hold harmless the Released Parties from any and all liability for any injuries, death or losses or damages to persons or property AS WELL AS CLAIMS/ACTIONS BASED ON PUBLICITY RIGHTS, DEFAMATION, AND/OR INVASION OF PRIVACY that may arise from participating in this Sweepstakes or its related activities or the acceptance, possession, use or misuse of, or any harm resulting from the acceptance, possession, use or misuse of a Prize. Released Parties are not liable in the event that any portion of the Sweepstakes is cancelled due to weather, fire, strike, acts of war or terrorism, pandemic, or any other condition beyond their control.

This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram, or Twitter/X. You understand that you are providing your information to the Sponsor of this Sweepstakes and not to Facebook, Instagram, or Twitter/X.

DRAWING AND NOTIFICATION: The potential Prize Winners will be selected in a random drawing conducted by the Administrator. The Prize drawing will be conducted on or about January 31, 2024. Entrants do not need to be present in any TitleMax, TitleBucks or InstaLoan store during the drawing to be selected. Odds of winning a Prize will depend on the total number of eligible entries received throughout the Sweepstakes Period. The potential Winners will each be contacted by the Sponsor via phone, email and/or USPS mail at the phone number, email and/or address provided at entry. We will ONLY call you for the purposes of informing you generally that the Sweepstakes is taking place, and/or to notify you if your Entry is drawn as a potential Winner. We will not call you to collect personal information to enter you in the Holiday Giveaway.

PRIZES: There is a total of thirty-four (34) available Prizes: one (1) Grand Prize, three (3) First Prizes, five (5) Second Prizes, five (5) Third Prizes, five (5) Fourth Prizes, and fifteen (15) Fifth Prizes.

- The Grand Prize Winner ("Winner"), upon the Sponsor's confirmation of Eligibility, will receive a \$25,000 USD check (the "Prize" or "Grand Prize").
- Each First Prize Winner ("Winner"), upon the Sponsor's confirmation of Eligibility, will receive a

\$10,000 USD check (the “Prize” or “First Prize”).

- Each Second Prize Winner (also, “Winner”), upon the Sponsor’s confirmation of Eligibility, will receive a \$5,000 USD check (the “Prize” or “Second Prize”).
- Each Third Prize Winner (also, “Winner”), upon the Sponsor’s confirmation of Eligibility, will receive a \$2,500 USD check (the “Prize” or “Third Prize”).
- Each Fourth Prize Winner (also, “Winner”), upon the Sponsor’s confirmation of Eligibility, will receive a \$1,000 USD check (the “Prize” or “Fourth Prize”).
- Each Fifth Prize Winner (also, “Winner”), upon the Sponsor’s confirmation of Eligibility, will receive a \$500 e-gift card (the “Prize” or “Fifth Prize”).

TOTAL PRIZE POOL - \$105,000 (USD). Limit one (1) Prize per Entrant.

All other expenses, taxes, etc. associated with Prize acceptance or usage not specifically mentioned herein are the responsibility of the Winners. The Winners will be responsible for all local, state, and federal taxes associated with the receipt of their Prize. **NOTE: No substitution, assignment or transfer of a Prize is permitted, except by Sponsor, who reserves the right to substitute a Prize with another of equal or greater value.**

ADDITIONAL PRIZE CONDITIONS: By accepting a Prize, the Winners agree to release and hold harmless the Released Parties from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of the Prize in question. The potential Winners must each sign and return to the Sponsor, within three (3) days of the date of notice or attempted notice is sent, an Affidavit of Eligibility, Liability & Publicity Release in order to claim the Prize. **Note: The Affidavit sent to a potential Winner will require that the Winner provide their Social Security Number to the Sponsor for Prizes valued at \$601 or above, which will be used solely for tax reporting purposes.** The Winners will be responsible for all local, state, and federal taxes associated with the receipt of their Prize. The Winners must note that the value of their Prize is taxable as income and an IRS Form 1099 will be filed in the name of the Winner for the value of the Prize. The Winners are solely responsible for all matters relating to the Prize after it is awarded. If a Prize or Prize notification is returned as unclaimed or undeliverable to the potential Winner, if a potential Winner cannot be reached or does not comply with notification instructions within three (3) business days from the first notification attempt, if a potential Winner fails to return requisite document(s) within the specified time period, or if a potential Winner is not in compliance with these Official Rules, then such person shall be disqualified and, at Sponsor’s sole discretion, an alternate Winner may be selected for the Prize at issue.

By accepting a Prize, where permitted by law, the Winners grant to the Released Parties and those acting pursuant to the authority of Sponsor and the Released Parties (which grant will be confirmed in writing upon Sponsor’s request), the right to print, publish, broadcast and use worldwide IN ALL MEDIA without limitation at any time their full name, portrait, picture, voice, likeness and/or biographical information for advertising, trade and promotional purposes without further payment or additional consideration, and without review, approval or notification. The Winners also acknowledge that Released Parties have 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 the Prize.

DISPUTES: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of Entrants, Administrator, and Sponsor in connection with the Sweepstakes shall be governed by and construed in accordance with the laws of the State of Georgia, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other state's, province's, or jurisdiction's laws. By participating in the Sweepstakes, Entrant agrees that: (i) any and all disputes, claims, and causes of action arising out of or in connection with the Sweepstakes, shall be resolved individually without resort to any form of class or mass action; (ii) any dispute proceeding shall be governed by binding arbitration as discussed below ; (iii) 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 attorney fees be awarded or recoverable; (iv) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to seek, punitive, incidental, exemplary, consequential, special damages, lost profits, other damages, and/or any rights to have damages multiplied or otherwise increased; and (v) Entrant's remedies are limited to a claim for money damages (if any) and he/she waives any right to seek injunctive or equitable relief.

Entrant, Sponsor, and Administrator (each, a "Party" and collectively the "Parties") each agree to fully and finally settle all disputes pertaining to the Sweepstakes, administration of the Sweepstakes, and/or these Official Rules only through binding arbitration (in each case, a "Dispute"); provided, however, (a) Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in or closest to Savannah, Georgia and any other court with jurisdiction over the Parties. In arbitration, there is no judge or jury, and review is limited. The arbitrator's decision and award are final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction.

The Parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Sweepstakes shall be resolved solely by binding arbitration before a sole arbitrator in an arbitration administered by JAMS Inc. ("JAMS") or any other mutually agreeable arbitration administration service. The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitration shall be commenced and conducted under the JAMS Comprehensive Arbitration Rules and Procedures which are available at the JAMS website: www.jamsadr.com, unless otherwise mutually agreed between the parties. If an in-person hearing is required, except as otherwise required by applicable JAMS rules or applicable law, then it will take place in Savannah, Georgia. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by either Party. The arbitrator must follow applicable law, and if the arbitrator fails to do so, any award may be challenged through the JAMS appeal process, including a three-member panel of JAMS arbitrators. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class or mass actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the Dispute must be brought in a court of competent jurisdiction in Savannah, Georgia. Sponsor agrees to pay the administrative and arbitrator's fees to conduct the arbitration (but specifically excluding any travel or other costs of Entrant to attend the arbitration hearing). If for any reason, a Dispute proceeds in court rather than arbitration, the Dispute shall be commenced or prosecuted in the

state and federal courts located in Savannah, Georgia, and the Parties hereby consent to, and waive all defenses of lack of personal jurisdiction, and forum non conveniens with respect to venue and jurisdiction in such state and federal courts.

In no event shall any Dispute brought by either Party related in any way to the Sweepstakes be commenced more than one (1) year after the cause of action arose. If this provision is found to be illegal or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

The arbitrator is empowered to resolve the Dispute with the same remedies available in court, however, any relief must be individualized to you and shall not affect any other individual. You and each Party also agree that each Party may bring claims against the other in arbitration only in their respective individual capacities and in so doing YOU WAIVE THE RIGHT TO A TRIAL BY JURY, to assert or participate in a class action or mass action lawsuit or class action or mass action arbitration, to assert or participate in a private attorney general lawsuit or private attorney general arbitration, and to assert or participate in any joint or consolidated lawsuit or joint or consolidated arbitration of any kind. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular cause of action, then that cause of action (and only that cause of action) must remain in court and be severed from any arbitration.

SEVERABILITY: The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, the other provisions will remain in effect and will be construed as if the invalid or unenforceable provision were not contained herein.

MISCELLANEOUS: These Official Rules contain the full and complete understanding with respect to the Sweepstakes and supersede all prior and contemporaneous agreements, representations, and understandings, whether oral or written. The headings herein are for convenience only, do not constitute a part of these Official Rules, and shall not be deemed to limit or affect any of the provisions hereof. No amendment to, or waiver of, any provision of these Official Rules shall be effective unless in writing and signed by both Sponsor and Administrator. The waiver by Sponsor or Administrator of any provision of these Official Rules shall not constitute a waiver of any other provision herein. The rights and obligations hereunder may not be assigned by Entrant, whether by operation of law or otherwise, without the prior written consent of Sponsor, and any attempted assignment in violation of the foregoing shall be null and void. These Official Rules shall be binding upon, and inure to the benefit of, the permitted successors and assigns of Sponsor, Administrator, and Entrant.

WINNERS LIST REQUEST: To request confirmation of the name, city, and state of residence of each Winner, please send a self-addressed, stamped business size envelope, by February 28, 2024, to: ASC/VS/TMX Holiday Sweepstakes Winners List Request, P.O. Box 8323, Savannah, Georgia 31412.

This Sweepstakes is not in any manner sponsored, endorsed, administered by, or associated with Instagram, Twitter/X or Facebook, Inc.