

“Triple Your Tax Refund” Sweepstakes
OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING.

SWEEPSTAKES PERIOD: The “Triple Your Tax Refund” Sweepstakes (the “Sweepstakes”) begins at 12:00 AM Eastern Time (“ET”) on January 29, 2024 and ends at 11:59 PM ET on April 15, 2024 (the “Sweepstakes Period”).

ELIGIBILITY: To enter the Sweepstakes, you must be a lawful permanent resident of the fifty (50) United States or the District of Columbia and at least the age of majority in your state of residence (nineteen (19) in Alabama, Nebraska, twenty-one (21) in Mississippi, and eighteen (18) in all other states) at the time of entry (the “Entrant”). Employees of CARD Corporation (the “Sponsor”) and each of its affiliated companies, parents, subsidiaries, and advertising and promotion agencies, including, but not limited to National Sweepstakes Company, LLC (the “Sweepstakes Administrator”), herein (collectively, the “Sweepstakes Entities”), and any service partners, as well as Card Corporation, Pathward®, N.A., The Bancorp Bank, N.A., Central Bank of Kansas City, Mastercard® and Visa® U.S.A. Inc. (collectively, the “Releasees”) and their immediate families (i.e., parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Sweepstakes. Sweepstakes is void outside of the fifty (50) United States, District of Columbia and where restricted or prohibited by law. By entering, Entrant agrees to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsor, which are final and binding.

HOW TO ENTER: There are two (2) ways to receive entries into the Sweepstakes.

1. **Quickpay Direct Deposit Method of Entry:** Receive one (1) entry when Entrant makes one (1) qualifying QuickPay direct deposit for the 2023 Federal tax refund to Entrant’s CARD Premium Bank Account by Pathward (the “Account”), CARD.com Prepaid Visa Card, or CARD.com Prepaid Mastercard (the “Card Account”) during the Sweepstakes Period. PLEASE NOTE: In order to qualify as a qualified entry, the 2023 Federal tax refund must post to the Account or Card Account by 11:59:59 PM ET on April 15, 2024. A 2023 Federal tax refund direct deposit posted to the Account or Card Account after 11:59:59 PM ET on April 15, 2024, will not be considered an entry.
2. **Mail-in Method of Entry: To receive entries into the Sweepstakes without having or using an Account or Card Account,** on a plain 3” x 5” card, legibly print or type your name, age, complete address, city, state, zip code, home phone number (including area code), and email address (if any). Then, mail the 3” x 5” card in a postage-affixed sealed envelope to: “Triple your Tax Refund” Sweepstakes, P.O. Box 427, Newark, NY 14513. Mail-in entries must be postmarked by April 15, 2024, and received by April 22, 2024 to be eligible for the Sweepstakes. No mechanically or programmatically reproduced entries are permitted. One (1) entry per envelope.

Limit of 1 entry per Entrant for the Sweepstakes, regardless of method of entry. Entrant may only use one (1) Account or Card Account and one (1) email address to participate in this Sweepstakes. Entries received from any Entrant, email address, Account or Card Account in excess of the above-stated limitation will be void.

In the event of uncertainty as to the identity of an Entrant, the Entrant and Entrant’s entries will be disqualified. Any Entrant who obtains more than the stated number of entries by using multiple/different identities, Accounts, Card Accounts, email addresses, accounts, and/or any

other methods will void that Entrant's entries. No mechanically or programmatically reproduced entries are permitted. Sponsor will not verify receipt of entries for Entrants. All entries submitted become the sole property of Sponsor and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, postage due or damaged entries, direct deposits or failed internet connections.

RANDOM DRAWING/ODDS OF WINNING: On or about April 26, 2024, one (1) grand prize winner (the "Grand Prize Winner") will be selected in a random drawing conducted under the supervision of the Sweepstakes Administrator, an independent judging organization, whose decisions are based on their sole discretion and interpretation of these Official Rules and are final and binding in all respects. Odds of winning depend upon the total number of entries received during the Sweepstakes Period.

PRIZE:

Grand Prize: One (1) Grand Prize equivalent to the combined dollar amount of the Grand Prize Winner's qualifying 2023 Federal tax refund direct deposit multiplied by three (3), with a maximum value of \$10,000. If the Grand Prize Winner has an open Account or Card Account in good standing, the Grand Prize will be credited to his/her Account or Card Account. In the event that the Grand Prize Winner entered via mail and does not have an Account or Card Account, a check for \$10,000 will be awarded in lieu of triple the amount of his/her FEDERAL tax refund. The maximum Average Retail Value ("ARV") of the Grand Prize is \$10,000. **PLEASE NOTE: ONLY THE GRAND PRIZE WINNER'S FEDERAL TAX REFUND DIRECT DEPOSIT AMOUNT WILL DETERMINE THE FINAL GRAND PRIZE AMOUNT TO BE AWARDED.**

Example 1: An Entrant makes a qualifying electronic deposit of a FEDERAL tax refund of \$2,500 onto their Account or Card Account and this entry is selected as the Grand Prize. The Grand Prize amount to be awarded would be calculated as follows: $\$2,500 \times 3 = \$7,500$.

Example 2: An Entrant makes a qualifying electronic deposit of a FEDERAL tax refund of \$7,500 onto their Account or Card Account and this entry is selected as the Grand Prize. The Grand Prize amount to be awarded would be capped at \$10,000 because three (3) times the qualifying electronic deposit amount is \$22,500 which exceeds the limit for the Grand Prize. In this example, the Grand Prize Winner will receive \$10,000.

The total maximum ARV of all prizes to be awarded is \$10,000.

PRIZE RESTRICTIONS: If the amount of the Grand Prize loaded to the Grand Prize Winner's Account or Card Account causes the Grand Prize Winner's balance to go over the maximum balance limit, the remaining amount of the Grand Prize will be awarded to the Grand Prize Winner in the form of a check. No prize substitution, except at Sponsor's sole discretion or as otherwise provided herein. Grand Prize is not transferable prior to award. All taxes on the Grand Prize are the sole responsibility of the Grand Prize Winner and are not transferable. Grand Prize Winner is solely responsible for all other expenses not specified herein, including but not limited to applicable taxes, card fees, and check cashing fees.

Sponsor reserves the right to exclude entries from any Entrant or potential Grand Prize Winner that is suspected of theft, fraud, or any criminal activity related to Sponsor or its affiliates. Entries associated with fraudulent Accounts, Card Accounts or other unauthorized use of a CARD.com account or card and entries associated with any similar fraudulent or inappropriate activities relating to any such CARD.com accounts or cards will be void and all such Entrants

may be disqualified. Without limiting the foregoing, if an Entrant's Account or Card Account has been closed or its use suspended due to suspected fraud, he/she will not be eligible to win.

NOTIFICATION/PRIZE CLAIMS: Potential Grand Prize Winner will be contacted by telephone or email within five (5) business days of the drawing date. If the Grand Prize Winner cannot be contacted or the Grand Prize Winner does not respond to the email notification within the date and time indicated within such email notification, then that Grand Prize Winner may be disqualified and an alternate Grand Prize Winner may be selected through a random drawing from among all remaining eligible non-winning entries.

Except where prohibited, the potential Grand Prize Winner must sign and return, within five (5) days of receipt, an Affidavit of Eligibility/Liability/Publicity Release and an IRS W-9 Form (the "Paperwork") in order to claim the Grand Prize. Except where prohibited by law, Grand Prize Winner's entry and acceptance of the Grand Prize constitutes permission for the Sweepstakes Entities to use said Grand Prize Winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, and in all forms of media, in perpetuity, without further compensation. If the potential Grand Prize Winner fails to return the Paperwork within that time, if the Grand Prize notification is returned as undeliverable, or if an Entrant is found to be ineligible, or if he/she does not comply with the Official Rules, then the potential Grand Prize Winner will be disqualified, and an alternate Grand Prize Winner may be selected through a random drawing by the Sweepstakes Administrator from the remaining non-winning eligible entries.

SWEEPSTAKES RULES OF PARTICIPATION: This Sweepstakes is subject to all applicable federal, state, and local laws. By participating, Entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an Entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that said Entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other Entrants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor or the Sweepstakes Administrator which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and randomly draw the potential winners for the random drawing(s) in question from the applicable entries received up to the cancellation/suspension date. CAUTION: ANY ATTEMPT BY A PERSON TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

NO LIABILITY: By entering, Entrants and Grand Prize Winner agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless the Sponsor, its affiliates, and their respective agents, representatives, officers, directors, shareholders, and employees, including the aforementioned Releasees in the “ELIGIBILITY” section of these Official Rules, (now collectively defined as the “Releasees”) from any claims, actions, injury, loss or damage of any kind, including, without limitation, 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. 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 or damage to property; and claims of third parties. Entrants 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, without limitation, the implied warranties of merchantability, title, and fitness for a particular purpose, in fact or in law, relative to this Sweepstakes.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of New York.

WINNERS LIST/RULE REQUEST: To receive the name of the Grand Prize Winner or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to be received by May 27, 2024 to: “Triple Your Tax Refund” Sweepstakes, P.O. Box 458, Newark, NY 14513. Please specify “Winners List” or “Rules Request.”

PRIVACY/REMOVAL REQUEST: All personal identification information and Account transaction information used to enter the Sweepstakes shall be kept confidential and secure and will be subject to the privacy policy or policies governing the Entrant’s Account or Card Account.

SPONSOR: CARD Corporation, 231 Market Pl # 218, San Ramon, CA 94583.

This Sweepstakes shall not be published without the written permission of the Sponsor.

©2024 CARD Corporation. All rights reserved.

The Card Premium Bank Account is a checking account established by, and the Premium Visa® Debit Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc, and can be used everywhere Visa debit cards are accepted. Pathward is the issuer of the Account only.

CARD.com Prepaid Mastercard® is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and may be used everywhere Debit Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

The CARD.com Prepaid Visa® Card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank: Member FDIC.

The CARD.com Prepaid Visa® Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Consult your Cardholder Agreement and the fee schedule for fees, terms, and conditions are associated with the approval, maintenance, and

use of the Card. Contact us toll-free 866-345-4520. If live agents are unavailable, you will be able to receive most account information by following the automated prompts, or by logging into your account on our mobile app or at www.card.com. The Visa Prepaid Card may be used everywhere Visa debit cards are accepted. Restrictions apply, see Cardholder Agreement for details.

The CARD.com Prepaid Mastercard® is issued by Central Bank of Kansas City, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Consult your Cardholder Agreement and the fee schedule for fees, terms, and conditions associated with the approval, maintenance, and use of the Card. Contact us toll-free 866-345-4520. If live agents are unavailable, you will be able to receive most account information by following the automated prompts, or by logging into your account on our mobile app or at www.card.com. The Mastercard card may be used everywhere Debit Mastercard is accepted. Restrictions apply, see Cardholder Agreement for details.

Pathward, The Bancorp Bank, Central Bank of Kansas City, Mastercard and Visa do not sponsor or endorse the Sweepstakes.