



Todo está en uno

Rules of the "Gana con FirstBank" Contest

1. **Duration:** Contest begins September 27, 2018 and ends January 11, 2019. No purchase or payment necessary to enter and receive prizes.
2. **Eligibility:** Persons of legal age as of September 27, 2018, who are legal residents of Puerto Rico, and who are not officers or employees of FirstBank, its subsidiaries, advertising and public relations agencies, or immediate family members of such officers and employees, are eligible to enter this contest. FirstBank will require a certification from the winner indicating that she or he is not included among the persons who are not eligible to participate.
3. **There are four (4) ways to enter:**
 - a. **Using your ATH debit card:** FirstBank customers will receive an automatic entry for every purchase transaction made with their FirstBank ATH debit card from September 27, 2018 to January 11, 2019. Transactions made during the periods established as described in Section 5 of these Rules will be eligible to enter.
 - b. **Using ATH Móvil** FirstBank customers will receive an automatic entry for each transfer made from their FirstBank account to another individual or business using ATH Móvil or ATH Móvil Business from September 27, 2018 to January 11, 2019. Transactions made during the periods established as described in Section 5 of these Rules will be eligible to enter.
 - c. **Visiting www.ganaconfirstbank.com:** FirstBank customers will receive ten (10) automatic entries by entering their personal information (first and last names, email, and last 4 digits of their ATH card) in the webpage from September 27, 2018 to January 11, 2019. Transactions made during the periods established as described in Section 5 of these Rules will be eligible to enter.
 - d. **Entering through the mail:** Anyone may enter by mailing a 3x5 (index card) or reasonable facsimile with their name, both last names, address, and phone number to Marketing Department 232, P.O. Box 9146 San Juan, PR, 00908-0146. All entries submitted will be the property of FirstBank, and FirstBank may use them as it deems appropriate. Entries cannot be submitted at FirstBank branches or by fax or electronic means. You may enter as many times as you wish, but each entry must be sent in a separate envelope postmarked from September 27, 2018 to January 11, 2019. Furthermore, entries must be received before January 11, 2019. FirstBank is not responsible for lost, incomplete, illegible, inaccurate, late, stolen, unsent, damaged or postage due entries. FirstBank reserves the right to void any entry suspected of manipulating or damaging the administration of this Contest or entries by participants who are in violation of the Official Rules of this Contest. Transactions made during the periods established as described in Section 5 of these Rules will be eligible to enter.

4. **Prizes:** Prizes awarded during the Contest period:
 - a. Three (3) prizes of \$500 each (October, November, and December 2018)
 - b. **Grand Prize:** There will be one (1) grand prize where the winner may select one (1) auto (valued at \$35,000) among the options offered by Bella Group mentioned in this section. Prize does not include the vehicle license, insurance policy, or ACCA. The models to choose from are:
 - a. Honda Accord 2018, Sport CV1F3 model
 - b. Honda CR-V 2018, LX RW5H3 model
 - c. Mazda 3 SDN 2.5L 6EA iTouring, SKYACTIV BEEJNAB
 - d. Mazda CX-3 GT FWD SKYACTIV DN2FNAN/DN2FNAP
5. **Drawings:** Three (3) random drawings will be held. The odds of winning will depend on the number of entries received. One winner and two alternative winners will be randomly selected for each prize through drawings held at the FirstBank offices located at 1519 Ponce de León Avenue, Stop 23 in Santurce, 1st floor.

The dates of the drawings are as follows:

Entry period for \$500 prize drawings	Date of Drawing
September 27, 2018-October 31, 2018	November 9, 2018
November 1, 2018-Friday-November 30, 2018	December 7, 2018
December 1, 2018-December 31, 2018	January 11, 2019

Entry period for Grand Prize Auto valued at \$35,000	Date of Drawing
September 27, 2018 to January 11, 2019	January 25, 2019

6. **Notification:** The winner will be notified in writing through certified mail with return receipt to the address provided by the winner. To redeem the prize, the winner must present a valid personal photo ID issued by the Commonwealth of Puerto Rico or the U.S. Government, together with FirstBank's official notification indicating that he or she is the winner.
7. **Claiming the Prize:** Prizes are non-transferable. The winner must claim his or her prize at the First Bank Service Center, Marketing Department, located at 1130 Muñoz River Avenue, San Juan, PR, within thirty (30) calendar days of receipt of notification through certified mail. In the event the prize is not claimed during this period, the prize will be awarded to an alternative winner in the same order they were selected. If necessary, the winner will agree to any reasonable delay with relation to the delivery of the prize, subject to applicable law and regulations. The winner must arrange the date and time for picking up the prize with a FirstBank representative from the Marketing Department. They may contact (787) 729-8200, ext. 88019.
8. **Release:** The winner(s) grant FirstBank and its advertising and public relations agencies the right to publish and announce their names, voices, or images in any of the country's advertising media, with no monetary compensation of any kind. Any obligation by FirstBank will cease with delivery of the prize, which shall be subject to the signing of a delivery receipt and the corresponding release document or agreement, which will be provided by FirstBank.
9. **Winner's Responsibility:** FirstBank and its subsidiaries or affiliates and its advertising and public relations agencies will not be liable for direct or indirect damage to the winner, family members, third parties or property in relation to the enjoyment of the prize. Any taxes levied or imposed on the prize after delivery will be the sole responsibility of the winner. Furthermore, the winner will be responsible

for the payment of any income tax or other tax imposed by the Commonwealth of Puerto Rico or other governmental entities as a result of accepting the prize.

10. **Cancelation:** FirstBank reserves the right to cancel, postpone, or modify this contest, its promotion, and its applicable rules, including but not limited to the designation of new start and end dates. Any and all of these changes will be published in a timely manner and will be notified to the Secretary of Consumer Affairs in accordance with current laws and regulations.
11. **Laws:** The Contest is subject to all applicable state and federal laws and regulations.
12. **Rules:** The rules will be posted at FirstBank branches and at www.ganaconfirstbank.com as of September 27, 2018. An individual copy of the Rules may also be requested in the mail by sending a self-addressed stamped envelope to: COPY OF "Gana con FirstBank" CONTEST RULES, FirstBank, Marketing Department 232, PO Box 9146, San Juan, PR 00908-0146. Additionally, the Rules may be requested by calling the phone number provided in Section 13.
13. **Promoter:** This contest is sponsored by FirstBank, 1130 Muñoz Rivera Ave. P.O. Box 9146 San Juan, PR 00908-0146, Tel. (787) 729-8200 Ext. 88019; email: angeles.valle@firstbankpr.com.