

**VISA® 2022 NFL SWEEPSTAKES**  
**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 2022 NFL Sweepstakes** (“**Sweepstakes**”) is open only to legal residents of the fifty (50) United States and the District of Columbia who are eighteen (18) years of age or older as of September 1, 2022. Commercial card eligibility is subject to employer policies regarding sweepstakes participation. Void in Puerto Rico and where prohibited. Employees of the National Football League (“**NFL**”), its member professional football clubs, NFL Ventures, Inc., NFL Ventures, L.P., NFL Properties LLC, NFL Enterprises LLC, NFL Productions LLC, NFL International LLC, NFL International Licensing, Inc. and each of their respective direct and indirect subsidiaries, affiliates, shareholders, officers, owners, directors, agents, representatives, and employees (collectively, the “**NFL Entities**”), Visa U.S.A. Inc. (“**Visa**” or “**Sponsor**”), Visa Inc., Visa International Service Association, and their respective parents, successors, affiliates, subsidiaries, trustees, and client financial institutions, prize suppliers, and advertising and promotion agencies, Don Jagoda Associates, Inc. (“**Administrator**”), and each of their respective agents, representatives, officers, directors, shareholders, and employees (collectively, “**Releasees**”), and each of their immediate family members (spouse or partner, parents, children, siblings, and their respective spouses or partners, regardless of where they live) and individuals living in the same households of each of these individuals, whether related or not, are not eligible to enter or win. Sweepstakes is subject to all applicable federal, state, and local laws. The Sweepstakes is governed by U.S. law.
- 3. SWEEPSTAKES TIMING/DESCRIPTION:** Begins at 12:00:00 AM Pacific Time (“**PT**”) on September 1, 2022, and ends at 11:59:59 PM PT on October 31, 2022 (“**Promotion Period**”). There will be one (1) Grand Prize winner (“**winner**”) selected in a random drawing at the end of the Promotion Period from among all eligible entries received.
- 4. TO ENTER:** There are two (2) ways to enter:
  - **AUTOMATIC ENTRY:** An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made with his/her/their Visa card during the Promotion Period at a merchant location in the U.S. and processed through Visa’s transaction-processing system. **BONUS ENTRY:** An eligible Visa cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible contactless Visa purchase made using his/her/their contactless Visa card or using his/her/their Visa card with a payment-enabled mobile or wearable device during the Promotion Period at a merchant location in the U.S. and processed through Visa’s transaction-processing system. Only eligible Visa purchases or payments made (a) 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. and (b) processed through Visa’s transaction-processing system during the Promotion 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 purchases, Interlink®-processed transactions, purchases authorized by entering a PIN (personal identification number), payment of late fees or over-limit fees, and Visa health and benefit cards are excluded from automatic entry. Other restrictions and exclusions 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 October 31, 2022 in order to be eligible for the random drawing.
  - **TO ENTER BY MAIL WITHOUT PURCHASE OR OBLIGATION:** Hand-print your complete name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and valid email address, on a plain piece of 3" x 5" paper, and mail it in a business-size (#10) envelope with sufficient postage affixed, to: Visa 2022 NFL Sweepstakes, P.O. Box 7750, Melville, NY 11775-7750. Mailed entries must be postmarked between September 1, 2022 and October 31, 2022, and received by November 8, 2022, in order to be included in the random drawing. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate, postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor’s sole discretion. Proof of mailing does not constitute proof of delivery.
- 5. DETERMINATION OF WINNER/WINNER NOTIFICATION:** One (1) potential winner will be selected on or about November 22, 2022 from among all eligible automatic and mailed entries received. Random drawing will be conducted under the direction of the Administrator (“**Judge**”), an independent judging organization. Judges’ and Sponsor’s decisions are final and binding on matters relating to this Sweepstakes. Potential winner will be notified by telephone and/or email within five (5) days of random drawing date. Potential winner will be required to verify their eligibility by digitally completing and securely signing a Declaration of Compliance, Liability Waiver, and a publicity release where legal (collectively, the “**Declaration**”), and submit the Declaration to Administrator via DocuSign within forty-eight (48) hours of notification. Non-compliance within this time frame and/or with these Official Rules; Sponsor’s inability to contact potential winner within a reasonable time period; or prize or prize notification returned as undeliverable will result in such potential winner’s disqualification and, at Sponsor’s discretion, the prize may be awarded to a potential alternate winner.
- 6. ODDS:** Estimated odds of winning the Grand Prize are 1 in 16,787,729,730; however, the actual odds of winning depend upon the total

number of eligible entries received.

- 7. PRIZE & APPROXIMATE RETAIL VALUE ("ARV"):** One (1) Grand Prize: Super Bowl LVII trip package consisting of a 4-day/3-night trip departing on February 10, 2023 and returning on February 13, 2023 for two (2) people (winner and one (1) guest) to Phoenix, AZ to attend Super Bowl LVII, scheduled to take place on Sunday, February 12, 2023 at State Farm Stadium in Glendale, AZ. Prize includes two (2) tickets to Super Bowl LVII (seats to be determined by Sponsor in its sole and absolute discretion), round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one (1) standard room, double occupancy), two (2) tickets to the Super Bowl LVII Visa Tailgate, two (2) tickets to the VIP Super Bowl Experience, one (1) Visa Super Bowl LVII branded gift (for winner only), and one (1) \$275 Visa Prepaid Product (all terms & conditions apply to Visa Prepaid product). In addition to the aforementioned prize, \$8,000 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "**Grand Prize Trip**"). ARV of Grand Prize Trip: \$28,500. Actual value of Grand Prize Trip depends upon the city of departure, time of travel, any airfare fluctuations and/or current market conditions at time of prize fulfillment, and any difference between the stated ARV and the actual value if any, will not be awarded.

#### **Grand Prize Trip Restrictions**

If winner is at least 18, but still considered a minor in his/her/their state or place of residence, his/her/their parent or legal guardian will be required to accompany minor winner on the Grand Prize Trip. If winner and guest are unable to travel on the dates specified by Sponsor for any reason, including not being able to comply with any public or private travel restrictions, such portion of Grand Prize Trip will be forfeited. Sponsor reserves the right to change dates for Grand Prize Trip. Guest of winner must execute and return a Release of Liability/publicity release prior to travel and he/she/they must be of legal age of majority in his/her/their jurisdiction of residence (and at least 18) unless a child or legal ward of winner; then winner will be required to execute and return such documents on behalf of such child or legal ward. Grand Prize Trip is subject to Super Bowl LVII scheduling, airline/flight times and hotel availability and other conditions and restrictions including public health restrictions. If the winner lives within 100 miles of Phoenix, AZ, the air transportation portion of Grand Prize Trip will not be awarded and ground transportation will be substituted and no additional compensation or substitution will be provided. Airline/flight times to be selected by Sponsor at its sole discretion; one or more stopovers may be required. Once Grand Prize Trip has been booked, no change, extension or substitution of Grand Prize Trip dates is permitted except by Sponsor, in its sole discretion. Sponsor is not responsible for any fees or additional charges resulting from any changes to itinerary or accommodations made by prize winner and/or his/her/their guest. **Sponsor will not replace any lost or stolen tickets, travel vouchers or similar items once they are in winner's possession or in the possession of a guest.** Releasees shall not be responsible for any cancellations, delays, diversions, substitutions, or any acts or omissions whatsoever by the air carrier(s), hotel, 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. Prize conditions may be added or modified by companies providing those portions of the prize. The prize restrictions/conditions stated herein are not all-inclusive and may be subject to additional restrictions/conditions, which may be stated in the Declaration and/or prize travel documents. The winner and guest are responsible for obtaining travel documents (i.e., REAL ID, passport or other TSA-approved ID; visit [www.tsa.gov](http://www.tsa.gov) for a list of TSA-approved IDs) as well as travel insurance (and all other forms of insurance), that they may wish to obtain for the trip (at their own expense) and hereby acknowledge that the Releasees have not and will not obtain or provide travel insurance or any other form of insurance for the Grand Prize Trip. Winner and his/her/their guest must arrive at the designated gateway airport in time for the flight. Tickets are subject to certain terms and conditions as specified by the NFL and issuer thereon. Winner and guest must comply with all venue, stadium, and event rules and regulations, including any public health restrictions. Failure to do so may result in forfeiture of such portion(s) of prize. Sponsor and/or the NFL Entities reserve the right to remove or deny entry to the winner and any guest who does not comply with any health restrictions imposed by any government, Sponsor, or any venue, stadium or event, engage in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person at the game. All travel is subject to any and all advisories, restrictions or requirements instituted by the U.S. Department of Defense, the U.S. Department of Homeland Security, the U.S. Centers of Disease Control and Prevention, and/or the U.S. Department of Health & Human Services, as required, including but not limited to passing one or more COVID-19 antigen or PCR screening tests, and testing negative for COVID-19 or having been vaccinated against COVID-19 (with an FDA or WHO-approved vaccine, if age-eligible). Travelers may also be required to execute any assumption of risk and/or other documents relating to COVID-19 or he/she may not be permitted to travel or attend any scheduled activities. Winner and guest should also review any advisories or restrictions that may be in place for travel to Arizona.

In lieu of taking the Grand Prize Trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa NFL Gift Box valued at up to \$5,000. The Visa NFL Gift Box includes one (1) Microsoft® Surface computer, one (1) pair of noise cancelling headphones to be designated by Sponsor, one (1) gaming console to be designated by Sponsor including one (1) Madden NFL 22 Game, one (1) 500 NFLShop.com Gift Card, one (1) 1-year subscription to NFL + streaming service subscription valued at \$100 (awarded electronically via a code), and a year's worth of game day snacks valued at \$650 (awarded in the form of a \$650 Visa Gift Card). In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check that can be used toward the payment of income taxes associated with the prize (collectively, the "**Grand Prize Cash Option**"). ARV of Grand Prize Cash Option: \$13,400. Potential winner must elect either the Grand Prize Trip or the Grand Prize Cash Option within forty-eight (48) hours of notification and such decision shall be final. The Visa NFL Gift Box is awarded as is with no warranty or guaranty of any kind. Any and all guarantees and warranties on Visa NFL Gift Box portion of the prize are subject to the manufacturers' terms and conditions, and winner agrees to look solely to such manufacturers for any such warranty or guarantee claim. Visa NFL Gift Box merchandise items are subject to change and some items may ship separately. The ARV of the Visa NFL Gift Box portion of the Grand Prize Cash Option is subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is estimated for purposes of these Official Rules, and the date the prize is awarded or

redeemed. If the actual purchase price of prize is less than the ARV stated herein, the prize winner will NOT be entitled to a check, cash or other form of payment for the price difference. Any depiction of the prize, in Sweepstakes materials or otherwise, is for illustrative purposes only.

No substitution, cash equivalent, or transfer of any prize permitted except at the sole discretion of the Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of equal or greater value, except as otherwise provided herein. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state, and local taxes, and additional features or accessories. All terms & conditions apply to Visa Prepaid product and store gift cards or coupon codes. Prize details are at Sponsor's sole discretion. If any portion of prize is unavailable for any reason, including but not limited to, cancellation; delays; a public health crisis; or any federal, state, and/or local government regulations, orders, or guidelines, Sponsor reserves the right to substitute the prize or portion thereof with one of equal or greater value and no other additional compensation or substitution will be provided.

- 8. CONDITIONS OF PARTICIPATION:** By entering, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsor and Judge, which are final and binding. By accepting prize, winner consents to the use of his/her/their name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by Releasees, 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. Entrants release and hold harmless Releasees from any claims, actions, injury, loss, or damage of any kind, including but not limited to, 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 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 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 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.

Winner fully understands that (a) the novel coronavirus SARS-CoV-2 and any resulting disease (together with any mutation, adaptation or variation thereof, "COVID-19") is extremely contagious and there is an inherent risk of exposure to COVID-19 in any place where people are or have been present, including without limitation Super Bowl LVII; (b) no precautions, including the protocols that will be implemented from time to time by the NFL Entities, the U.S. Department of Health and Human Services (collectively, the "Protocols"), can eliminate the risk of exposure to COVID-19; (c) while people of all ages and health conditions have been adversely affected by COVID-19, certain people have been identified by public health authorities as having greater risk based on age and/or underlying medical conditions; and (d) exposure to COVID-19 can result in being subject to quarantine requirements, illness, disability, other short-term and long-term health effects, and/or death, regardless of age or health condition.

- 9. GENERAL:** Sponsor will collect information from the entrants solely for the purpose of the prize drawing and to notify a winner. Sponsor will not share this information with any third party (except as necessary for the administration of the Sweepstakes), nor attempt to contact entrant, unless entrant has agreed to receive further information on Sponsor's products and promotions. Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, and 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 prize or in any Sweepstakes-related materials. Entry materials that have been tampered with or altered are void. Sponsor reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice and for any reason including but not limited to, if in the Judge's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes; if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes; a public health crisis; or any government regulations, orders, or Protocols affect the Sweepstakes. In the event of cancellation, Sponsor may terminate the Sweepstakes entirely or void any entries it suspects do not comply with the Official Rules and, at its discretion, if terminated, award prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. **Caution: Any attempt by an entrant or any other individual to 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, the Sponsor reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution.** Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsor reserves the right to disqualify entrants who violate these Official Rules or interfere with this Sweepstakes in any manner.
- 10. TAXES:** The value of the prize will be taxable to the winner as income. Sponsor will issue winner an IRS FORM 1099-MISC for the value of the prize selected as it is valued at \$600 or more. All federal, state and local taxes and any other costs and expenses associated with the acceptance and/or use of the prize not specifically provided for in these Official Rules are solely the responsibility of the winner. Winner is solely responsible for reporting and paying any and all applicable taxes.
- 11. DISPUTES:** Except where prohibited, all issues/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 California, without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of California. Jurisdiction and venue shall be solely within the State of California.

- 12. FORCE MAJEURE:** In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding the Grand Prize or continuing with this Sweepstakes as contemplated herein, or the Grand Prize due to any event beyond Sponsor's control, including but not limited to fire, flood, natural or man-made epidemic of health or other means, earthquake, explosion, labor dispute, lockout, or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state or local government law, order, regulation, or Protocol, public health crisis (e.g., Coronavirus), order of any court or jurisdiction, event cancellation, scheduling conflict, inclement weather, or other cause not reasonably within Sponsor's control (each a "Force Majeure" event or occurrence), then Sponsor shall have the right to modify, suspend, or terminate this Sweepstakes. If this Sweepstakes is terminated before the end of the Promotion Period, Sponsor will (if possible) select the potential winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. If the Sponsor determines that all or a portion of the Grand Prize Trip is unavailable or unable to take place as planned for any reason, including due to a Force Majeure event, then Sponsor reserves the right to substitute a prize or portion thereof with one of equal or greater value, or if the winner has elected the Grand Prize Trip, to provide the Grand Prize Cash Option as described above in lieu of the Grand Prize Trip, and no other additional compensation or substitution will be provided.
- 13. ARBITRATION:** Except where prohibited by law, as a condition of participating in this Sweepstakes, participant agrees that (i) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the participant; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and participant further waives all rights to have damages multiplied or increased.
- 14. WINNER'S NAME:** For the name of the winner, available after December 31, 2022, mail a self-addressed, stamped envelope by December 31, 2022, to: Visa 2022 NFL Sweepstakes Winner, c/o Don Jagoda Associates, Inc., 100 Marcus Drive, Melville, NY 11747.
- 15. SPONSOR & ADMINISTRATOR:** Sponsor: Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. Administrator: Don Jagoda Associates, Inc., 100 Marcus Drive, Melville, NY 11747.
- 16. NFL Entities:** The NFL Entities shall have no liability or responsibility for any claim arising in connection with participation in this Sweepstakes or any prize awarded. The NFL Entities have not offered or sponsored this sweepstakes in any way.

**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. One (1) Grand Prize: Super Bowl LVII trip package consisting of a 4-day/3-night trip departing on February 10, 2023 and returning on February 13, 2023 for two (2) people (winner and one (1) guest) to Phoenix, AZ to attend Super Bowl LVII, scheduled to take place on Sunday, February 12, 2023 at State Farm Stadium in Glendale, AZ. Prize includes two (2) tickets to Super Bowl LVII (seats to be determined by Sponsor in its sole and absolute discretion), round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one (1) standard room, double occupancy), two (2) tickets to the Super Bowl LVII Visa Tailgate, two (2) tickets to the VIP Super Bowl Experience, one (1) Visa Super Bowl LVII gift (for winner only), and one (1) \$275 Visa Prepaid Product (all terms & conditions apply to Visa Prepaid product). In addition to the aforementioned prize, \$8,000 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Trip"). ARV of Grand Prize Trip: \$28,500. In lieu of taking the trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa NFL Gift Box valued at up to \$5,000. In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Cash Option"). ARV of Grand Prize Cash Option: \$13,400. Automatic entries must be received by 11:59:59 PM PT 10/31/22 in order to be eligible. Mailed entries must be postmarked by 10/31/22 and received by 11/8/22. Estimated odds of winning are 1 in 16,787,729,730, however the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes ends 11:59:59 PM PT 10/31/22. See Official Rules above for complete details, including prize restrictions. Sponsored solely by Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999.