

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. Void outside of U.S., and where prohibited by law. Subject to all federal, state, and local laws.

**1. Eligibility:** The Cambio Financial Health Member Giveaway (“Giveaway”) is open to legal residents of the fifty (50) United States (including the District of Columbia), who are at least 18 years of age at the time of entry (“Entrant”). Proof of residency and age may be required. Employees and directors of Cambio Financial Health, Inc. (“Sponsor”), and any of Sponsor’s respective affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, and marketing agencies, web site providers, web masters, and members of their immediate families (collectively with Sponsor, the “Giveaway Entities”) are not eligible to enter or win. Participation constitutes Entrant’s full and unconditional agreement to these Official Rules and to Sponsor’s decisions, which are final and binding in all matters related to the Giveaway. Winning a prize is contingent upon fulfilling all requirements set forth herein. The Giveaway is governed by these Rules and is subject to all applicable federal, state and local laws.

**2. Sponsor:** The Sponsor is Cambio Financial Health, Inc.

**3. Timing.** The Giveaway begins on November 1, 2022 at 12:00 AM CT and ends on November 30, 2022 at 11:59 PM CT (“Giveaway Period”).

**4. How to Enter:** There are two ways to get an Entry into the Giveaway.

1. Performing certain activities on the Cambio application (“App”). For each different activity listed below, you will the listed number of entries.

<b>Activity</b>	<b>Entries Received</b>
Become a member of Cambio by signing up for membership in the App	10
Open a Credit Builder Loan	50
Send a dispute to one of the consumer credit reporting agencies via the App	50
Write a review in the Google or Apple App Store outlining your experience with the App	50
Review your inaccurate, hurtful items on your credit report within the App	50
Review dispute results within the App	50
Review disputes in progress within the App	50
Connect a bank account to the App	50

2. Mailing In. You can receive one (1) Entry by sending a handwritten sheet of paper with your name, address, email, and phone number to: Cambio Financial Health, Inc. 3023 N Clark St. #248, Chicago, IL 60657. For each completed sheet of paper, you will receive one (1) Entry. Limit of one request per envelope. You will receive your Entry for that month’s drawing as long as the written request is received by Cambio Financial Health, Inc. by the last day of the Giveaway Period. You can send in multiple requests for entries.

Limit of 360 entries per Entrant in the Giveaway Period, regardless of method of obtaining an Entry.

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Sponsor reserves the right to suspend or terminate the Giveaway in the event of any such problem. Entries not in compliance with these Official Rules will be disqualified. Sponsor shall have the absolute right to void entries for any reason and to determine if an entry complies with these Official Rules without notice to the person attempting to enter.

**4. Random Drawings/Odds/Winner Notification:** On December **X**, 2022, three winners will be selected in separate random drawings from among all eligible entries received during the Giveaway Period. Drawings will be conducted by the Sponsor whose decisions are final on all matters relating to the Giveaway drawings. The odds of winning will depend on the number of eligible entries received overall. The winners will be contacted via the App or email address or phone number that was provided with the Entry or on file with the Sponsor. The winners will be required to sign and return, via email/email link, an Affidavit of Eligibility, Liability Release, and Publicity Release (except in Tennessee and anywhere else where is prohibited by law), within five (5) days (including weekends) of notification attempt or the prize will be forfeited, and an alternate winner may be selected. Return of any prize or prize notification as undeliverable may result in disqualification and alternate winner selection. In the event that a potential prize winner is disqualified for any reason, Sponsor will attempt to award the prize to an alternate winner by random drawing from among all remaining eligible entries received for that drawing.

**5. Prizes and Actual Retail Values (“ARV”):** Each Giveaway Period, first prize is \$250, second prize is \$150, and third prize is \$100. The total ARV of all prizes during the Giveaway period is \$500. Winners are solely responsible for all taxes and fees on prizes, including, without limitation, federal, state and income taxes, and any other costs incurred in claiming or using any prize.

**6. Distribution of Prize.** Prizes will be awarded to your bank account connected with the App. If your bank account is not connected to App, you will be mailed a check to the address you provided. Prize is non-transferable and no substitution will be made except as provided herein at the Sponsor’s sole discretion. Sponsor reserves the right to substitute the listed prize for one of equal or greater value for any reason. Winner is responsible for all taxes and fees associated with prize receipt. All federal, state, local tax liabilities, as well as any other costs and expenses not specified herein as being awarded are the sole responsibility of the winner. Any winners who receive prizes valuing over \$600 in a calendar year will be required to complete a W-9 and will receive a 1099 form from Cambio. Prize will be awarded only if the potential prize winner fully complies with these Official Rules.

**7. Use of Winners’ Names and Likeness:** Except where prohibited by law, by submitting an entry, each Entrant, acknowledges and agrees that, if selected as a winner, Sponsor may post Entrant’s first name on Sponsor’ website:

A winner who accepts a prize will be deemed thereby to have granted to Sponsor the right, at any time and from time to time, to print, publish, broadcast and use, worldwide and in any media now known or hereafter developed, including but not limited to, the Internet and world wide web, the winner’s name, portrait, picture, voice, likeness and biographical information as news or

information and for advertising and promotional purposes without additional consideration, or right of review or notification, except where prohibited by law, and to have agreed to provide documentation in writing to confirm the foregoing promptly upon request by Sponsor.

**8. Privacy:** Information collected from Entrants is subject to the Sponsor's Privacy Policy, which can be found at <https://www.cambiomoney.com/legal/>. Entrants should be aware that Sponsor may be collecting non-public, personally identifiable information about them in connection with the operation of the Giveaway.

**9. Release of Liability:** By participating in the Giveaway, each Entrant, for himself/herself agrees that Sponsor, and any of its parent, subsidiaries and affiliated companies, and their respective successors and assigns, and any and all of their respective officers, directors, shareholders, employees, agents, representatives, licensees, and advertising and promotion agencies (collectively, the "Released Parties"), shall not be liable for any personal injury, death, loss or damage of any kind or any other causes of action or claims related to Entrant's participation in the Giveaway, any Giveaway-related activity, or acceptance or use of the prize awarded, or any portion thereof, and/or claims based on publicity rights, defamation or invasion of privacy. By participating in the Giveaway, each Entrant agrees to release and discharge, and hereby releases and discharges, for himself/herself, the Released Parties from any liability arising from or related to the Giveaway, including without limitation, liability arising from or related to claims for personal injury, death, property damage, or claims based on publicity rights, defamation, or invasion of privacy.

**10. Indemnification:** Each Entrant agrees to indemnify, defend and hold harmless the Released Parties from and against any loss, damage or expense (including court costs and attorneys' fees) that any or all of them may suffer or incur as a result, directly or indirectly, of, or in conjunction or connection with Entrant's participation in the Giveaway, any Giveaway-related activity, receipt, acceptance, use and/or enjoyment of the prize awarded, or any portion thereof, and/or any breach or alleged breach of any warranty or representation made by Entrant in connection with the Giveaway.

**11. Unlawful Conduct and Disqualification:** Sponsor reserves the right, in their sole discretion, to disqualify any Entrant who Sponsor determines, in their sole discretion, (a) has tampered with the entry process or the operation of the Giveaway or of any web site owned, operated or controlled by Sponsor or its parent, subsidiaries or affiliated companies; (b) was ineligible to participate in the Giveaway; (c) submitted more than the allowed number of entries; or (d) otherwise acted in an unlawful manner and/or in violation of these Official Rules. Robotic, automated, programmed, or computer-generated entries or mechanical reproductions are prohibited, and any use of such devices or entry methods will cause disqualification. Any attempt by an Entrant to deliberately damage any web site or undermine the legitimate operations of the Giveaway is a violation of criminal and civil laws. Should such an attempt be made, Sponsor reserves the right to seek damages from any such Entrant to the fullest extent permitted by law and to disqualify such Entrant from the Giveaway.

**12. Limitation of Liability and Damages.** UNDER NO CIRCUMSTANCES, INCLUDING NEGLIGENCE, SHALL SPONSOR BE, INDIVIDUALLY OR JOINTLY, LIABLE FOR ANY DIRECT, INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES, OR EXEMPLARY OR PUNITIVE DAMAGES, INCLUDING, BUT NOT LIMITED TO LOSS OF PROFIT, HARM TO BUSINESS OR REPUTATION, ARISING OUT OF ENTRANTS'

PARTICIPATION IN THE GIVEAWAY, USE OF ANY PHOTO PROVIDED BY ENTRANTS, POSTING ON OR ACCESS AND/OR DOWNLOAD OF ANY MATERIALS OR INFORMATION FROM ANY WEB SITE OWNED, OPERATED OR CONTROLLED BY SPONSOR OR THEIR PARENT, SUBSIDIARIES OR AFFILIATED COMPANIES, OR ACCEPTANCE OR USAGE OF A PRIZE OR ANY PORTION THEREOF, AND INCLUDING WITHOUT LIMITATION DAMAGE TO PROPERTY AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, DAMAGES FOR BODILY OR PERSONAL INJURY, EVEN IF SPONSOR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSS. ENTRANT AGREES THAT THE AGGREGATE LIABILITY OF SPONSOR ARISING OUT OF ANY KIND OF CLAIM (WHETHER IN CONTRACT, TORT, OR OTHERWISE) SHALL NOT EXCEED \$100.00. LIMITATIONS OR EXCLUSIONS OF LIABILITY SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

**13. Severability:** If any one or more provisions of these Official Rules are held to be invalid, illegal or unenforceable by a court of competent jurisdiction, such invalidity, illegality or unenforceability shall not affect the validity, effect or enforcement of any other provision or provisions of these Official Rules.

**14. Force Majeure:** The failure of Sponsor to comply with any provision of this Official Rules due to a fire, flood, earthquakes, other elements of nature or acts of God, war, terrorism, nuclear disaster, riots, rebellions, revolutions, civil disturbances, epidemics, court order, labor dispute, or other cause beyond Sponsor' reasonable control or other force majeure event shall not be considered a breach of these Official Rules.

**15. Disputes:** Entrants/winners agree that: (a) any and all disputes, claims, and causes of action arising out of or connected with this Giveaway, or the prizes awarded shall be resolved individually, without resort to any form of class action, and solely and exclusively in a federal or state court located in the State of Illinois; Entrants/winners submit to sole and exclusive personal jurisdiction to said courts in the State of Illinois for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (b) any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred, including costs associated with entering this Giveaway but in no event attorneys' fees; and (c) under no circumstances will Entrants/winners be permitted to obtain awards for and Entrants/winners hereby waive all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of Entrants/winners or the Giveaway Entities in connection with this Giveaway shall be governed by, and construed in accordance with, the laws of the State of Illinois, without giving effect to any choice of law or conflict of law rules of provisions (whether of the State of Illinois, the United States, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Illinois.

**16. Official Rules and Winners List:** For a copy of the Official Rules and list of winners, Email [support@cambiomoney.com](mailto:support@cambiomoney.com) with "List of

Sweepstakes Winners and Sweepstakes Rules” in the subject line to get a copy of the winners’ list. The list of winners will also be available in the App under “See Previous Winners”.