

## OFFICIAL RULES AND REGULATIONS

### The Sponsor

The Sponsor of this Giveaway is **PFC**, located at **126 Chalan San Antonio, Tamuning, Guam** (the “Sponsor”).

By participating in the Giveaway, each Entrant unconditionally accepts and agrees to comply with and be bound by these Official Rules and the decisions of the Sponsor, which shall be final and binding in all respects. The Sponsor is responsible for the collection, review, and administration of entries.

**NO PURCHASE NECESSARY.** Terms and conditions apply. One (1) entry per person. Open to legal residents of Guam. Entrants must be eighteen (18) years of age or older to be eligible. PFC employees and their immediate family or household members are not eligible to participate.

This Giveaway is in no way sponsored, endorsed, administered by, or associated with Instagram or Facebook.

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### 1. PROMOTION DESCRIPTION

The **PFC February Giveaway** begins at **7:00 a.m. (ChST) on February 1, 2025**, and ends at **5:00 p.m. (ChST) on February 28, 2025** (the “Giveaway Period”).

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### 2. ELIGIBILITY

This Giveaway is open only to legal residents of Guam who are eighteen (18) years of age or older at the time of entry. Employees of PFC as well as members of their immediate family or household, are not eligible to enter or win.

This Giveaway is subject to all applicable federal, territorial, and local laws and regulations and is void where prohibited.

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### 3. PRIZES

**Five (5) Winners Total**

Each winner will receive:

- **One (1) Picnic Box**

Each prize is non-transferable, non-exchangeable, and may not be redeemed for cash. Sponsor reserves the right to substitute a prize of equal or greater value if the stated prize becomes unavailable.

All federal, territorial, and local taxes associated with the prize are the sole responsibility of the winner. Sponsor makes no warranties, express or implied, regarding the prize.

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## **4. HOW TO ENTER**

### **Automatic Entry – PFC Customers**

**All current PFC customers in good standing as of February 28, 2025, will automatically receive one (1) entry into the Giveaway. No purchase or loan application is required to enter or win.**

### **Additional Entries – Social Media Bonus Entries**

**Eligible entrants may earn additional entries by participating in the Sponsor's Valentine's Giveaway social media campaign during the Giveaway Period by completing any of the following actions on the Sponsor's official social media pages:**

- **Liking the Giveaway post**
- **Commenting on the Giveaway post**
- **Sharing the Giveaway post**

**Each eligible action completed during the Giveaway Period will count as one (1) additional entry, subject to verification by the Sponsor.**

### **Entry Limits**

- **Limit one (1) automatic entry per person.**
- **Bonus entries are limited to one (1) entry per action per person per platform.**
- **All entries must comply with the platform's terms of use.**

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## **5. WINNER SELECTION**

Five (5) winners will be selected in a **random drawing** conducted by the Sponsor after the conclusion of the Giveaway Period.

Odds of winning depend on the total number of eligible entries received. All decisions by the Sponsor are final and binding.

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## 6. WINNER NOTIFICATION

Winners will be notified using the contact information provided during the loan application process within approximately **three (3) business days** following the drawing.

Winners must claim their prize **in person** within **five (5) days** of notification. Failure to do so may result in forfeiture of the prize, and an alternate winner may be selected.

Winners may be required to sign an **Affidavit of Eligibility and Release of Liability** prior to receiving the prize.

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## 7. PRIVACY

By entering the Giveaway, participants consent to the collection and use of their personal information by the Sponsor for the purposes of administering the Giveaway and awarding prizes.

### **Privacy and Data Protection:**

- Sponsor reserves the right to announce winners publicly.
- Entrants may receive future promotional communications from the Sponsor and may opt out at any time by contacting PFC.
- Personal information will not be sold or shared with third parties except as necessary for prize fulfillment or Giveaway administration.

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## 8. LIMITATION OF LIABILITY

The Sponsor is not responsible for:

- Incorrect or incomplete entry information
- Technical or system errors that affect entry, drawing, or notification
- Delays or failures caused by events beyond Sponsor's reasonable control
- Any injury, loss, or damage arising from participation in the Giveaway or acceptance or use of a prize

If the Giveaway cannot be conducted as planned due to fraud, technical failure, or any other cause beyond Sponsor's control, Sponsor reserves the right to cancel, suspend, or modify the Giveaway and award prizes in a fair and reasonable manner.

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## GENERAL CONDITIONS

- By participating, entrants release and hold harmless PFC, its officers, employees, and agents from any liability arising from the Giveaway.
- Sponsor reserves the right to disqualify any entrant found to be tampering with the entry process or violating these Official Rules.
- Sponsor is not responsible for lost, late, misdirected, or incomplete entries due to technical issues.
- This Giveaway is governed by the laws of **Guam**.
- Any media or content voluntarily submitted in connection with the Giveaway may be used by the Sponsor for promotional purposes without additional compensation.

