

OFFICIAL RULES AND REGULATIONS

The Sponsor:

The Sponsor of this Giveaway is PFC, 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 entry per user/account. Open to legal residents of Guam. Entrants must be 18 years 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.

1. PROMOTION DESCRIPTION:

The **PFC 1st Quarter Giveaway** begins at **7:00 a.m. (ChST) on January 28, 2025**, and ends at **5:00 p.m. (ChST) on March 28, 2025**.

2. ELIGIBILITY:

Open only to legal residents of Guam who are 18 years of age or older at the time of entry. Employees of PFC and CAM5, 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, state, and local laws and is void where prohibited.

3. PRIZE:

Grand Prize

- One (1) winner will receive a **1-night Staycation Gift Certificate at LeoPalace Resort Guam**

Prize is non-transferable, non-exchangeable, and cannot be redeemed for cash. Sponsor reserves the right to substitute a prize of equal or greater value if unavailable. Prize value represents a good-faith estimate by the Sponsor and is final. Sponsor makes no warranties regarding the prize. All federal, state, and local taxes are the responsibility of the winner.

4. HOW TO ENTER:

All persons who **applied and were approved for a loan between January 28, 2025, at 7:00 a.m. and March 28, 2025, at 5:00 p.m.** will **automatically be entered** into the Giveaway.

One (1) entry per approved applicant.

5. WINNER SELECTION:

The Grand Prize Winner will be selected through a **random drawing** conducted by the Sponsor after the end of the Giveaway period. All decisions made by the Sponsor are final. Odds of winning depend on the number of eligible entries received.

6. WINNER NOTIFICATION:

The winner will be notified via the contact information provided during the application process within approximately three (3) business days of the drawing. The winner must accept the prize in person within five (5) days of notification. If the prize is not claimed within that period, it may be forfeited. A signed Affidavit of Eligibility and Release of Liability may be required.

7. PRIVACY:

By entering the Giveaway, participants consent to the use of their personal information by the Sponsor for the purpose of administering the Giveaway and fulfilling the prize. Participants agree to have their name published in a public winners list and may be asked to participate in marketing promotions.

Privacy and Data Protection:

- Sponsor reserves the right to announce the winner publicly.
 - Entrants may receive future promotional communications and may opt out by contacting the Sponsor.
 - Personal data will not be sold or shared with third parties outside the scope of prize fulfillment or administration.
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8. LIMITATION OF LIABILITY:

Sponsor is not responsible for:

- Incorrect or incomplete entry data
- Technical issues that affect the drawing or communications
- Delays or failures in prize delivery due to events outside Sponsor's control
- Any injury or damage related to participation or prize use

If the Giveaway is disrupted for any reason (e.g., fraud, technical failures, natural disasters), the Sponsor reserves the right to cancel or modify the Giveaway and award the prize in a fair and reasonable manner.

GENERAL CONDITIONS:

- By participating, entrants release all PFC social media platforms and personnel from liability related to the Giveaway.
- Sponsor reserves the right to disqualify entries suspected of tampering or violating the rules.
- Sponsor is not responsible for lost or misrouted entries due to technical issues.
- The Giveaway is governed by Guam law.
- Entrants assign intellectual property rights for any media submitted during the Giveaway to the Sponsor.

