

Kinsmith Finance
2023 Making Your Day Better Sweepstakes
Official Rules

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER. A PURCHASE OR TRANSACTION DOES NOT IMPROVE ONE'S CHANCE OF WINNING.

The sweepstakes begins at 9:00 am EST on 08/14/2023 and ends at 5:00 pm EST on 09/30/2023 ("Promotion Period").

- 1. TO ENTER:** During the Promotion Period, visit <https://kinsmithloans.com> and follow the directions for online entry. Alternatively, during the Promotion Period, visit a participating Kinsmith Finance affiliate retail location (see the affiliate list below), complete an official entry form, and deposit it in the sweepstakes entry box. Entries must be legible and complete to be eligible. All entries must be received by 5:00 pm EST on September 30, 2023. More than one entry per family/household/address during the Promotion Period is allowed. All entries become the property of Kinsmith Finance and will not be acknowledged or returned. All online entries must include a valid telephone and e-mail address for the entrant. In the event of dispute as to the identity or eligibility of a winner based on an e-mail address, the winning entry will be declared made by the "Authorized Account Holder" of the e-mail address submitted at the time of the entry. The "Authorized Account Holder" is the person to whom the applicable Internet service provider or other organization (such as business or educational institution) has assigned the e-mail addresses for the domain associated with the submitted e-mail address. All information submitted by entrants online is subject to Kinsmith Finance's Privacy Policy, which is accessible at <https://kinsmithloans.com>.
- 2. PRIZES:** There will be eighty (80) prizes available. One (1) GRAND PRIZE Winner will receive Two Thousand Five Hundred (\$2,500.00) Dollars (Retail Value \$2,500.00). Two (2) First PRIZE Winners will receive Five Hundred (\$500.00) Dollars (Retail Value \$500.00). Seventy-seven (77) SECOND PRIZE Winners (one per participating retail location) will each receive One Hundred (\$100.00) Dollars (Retail Value \$100.00). Prizes are nontransferable, and no substitutions allowed. Federal, state, and local taxes are the sole responsibility of the individual winners. One prize per person. Odds of winning are dependent upon the number of eligible entries received during the Promotion Period. All claimed prizes will be awarded

within thirty (30) days of being claimed, issued via check, and made payable to the entrant.

3. DRAWING: Winners will be selected in a random drawing on or about October 02, 2023, from among all eligible entries received in compliance with these rules. The Grand and First Prize winners will be selected from among all eligible entries received. Second Prize winners will be drawn for each retail location. The drawing will be conducted by an independent judging organization whose decisions are final on all matters relating to this sweepstakes. Winners will be notified by phone and/or mail on or about October 4, 2023. Prize winners may be required to sign and return an affidavit of eligibility and liability release within seven (7) days of receipt. If an individual cannot be contacted, is ineligible or fails to timely return a completed and fully executed affidavit of eligibility and liability release as required, the prize will be forfeited, and an alternate winner will be selected.
4. ELIGIBILITY: Open to legal residents of GA, SC, AL, or TN, aged 18 years or older at time of entry. Employees, officers and directors of Kinsmith Finance, its parents, subsidiaries, affiliates, retail locations, suppliers and advertising and promotion agencies, and the immediate families (spouses, parents, children and siblings and their respective spouses) of each of the foregoing (as well as those domiciled with them, whether or not related) are not eligible. All federal, state and local laws and regulations apply. This sweepstakes may not be published in any sweepstakes magazines, flyers or elsewhere without written permission of the Sponsor. Void where prohibited or restricted by law.
5. GENERAL CONDITIONS: By entering, participants agree to be bound by these Official Rules and the decisions of the Sponsor and its advertising and promotional agencies, which shall be final and binding in all matters pertaining to the Sweepstakes. Participants agree to receive and accept calls, mail, and SMS and email messages related, but not limited, to the Sweepstakes from Kinsmith Finance and its parents, subsidiaries, affiliates, retail location, suppliers and advertising and promotion agencies and each of their respective officers, directors, employees and agents. Acceptance of a prize constitutes permission to use winners' names and likenesses for promotional purposes without further compensation, except where prohibited by law. By accepting prize, winners further agree to release Kinsmith Finance and its parents, subsidiaries, affiliates, retail location, suppliers and advertising and promotion agencies and each of their respective officers, directors,

employees and agents, from any and all liability, loss or damage of any kind arising out of or in connection with winner's participation in this sweepstakes, or with respect to awarding, receipt, possession, use and/or misuse of any prize, or prize-related activities. Kinsmith Finance and its agencies are not responsible for lost, late, damaged, delayed, incomplete, or misdirected entries, entries not received in time for random drawing or for electronic, network or computer/internet failures or malfunctions, delays in processing or catastrophic events which may damage and/or destroy entries or any human or technical error. Kinsmith Finance reserves the right to cancel or modify the sweepstakes if fraud, misconduct or technical failures destroy the integrity of the sweepstakes or if a computer virus, bug, or other technical problem corrupts the administration, security, or proper administration of the program as determined by Kinsmith Finance or its judging agency, in their sole discretion. Kinsmith Finance also reserves the right at their sole discretion to disqualify any individual they find to be tampering with the entry process or the operation of the sweepstakes.

6. **WINNERS LIST:** For a winners list, send a self-addressed, stamped envelope to:
2023 Making Your Day Better, C/O Kinsmith Finance, PO Box 2721, Norcross, GA 30091 by October 31, 2023
7. **SPONSOR:** Kinsmith Finance, Corporate Headquarters, PO Box 2721, Norcross, GA 30091
8. **AFFILITITES:** N/A.