

FLYP SWEEPSTAKES TERMS OF USE

CONTENTS

REWARDS WHEEL SWEEPSTAKES OFFICIAL RULES	2
Who can enter?	2
Agreement to Official Rules	2
Promotion Period.....	2
There are two ways to enter	2
Qualified Card Purchases	3
Unauthorized Card Activity.....	4
Winner Selection and Verification.....	4
Prizes and Odds.....	5
Cashback For Customers.....	6
FlypCoins for Customers	6
Alternative Method Entries	7
Publicity	7
Disqualification; Flyp’s Decision Final	8
General Conditions	8
Limitations of Liability and Release	8
Communications; Privacy; Governing Law	9
Disputes	9
Sponsor-Flyp	9
Inquiries	10
FLYP TIX SWEEPSTAKES OFFICIAL RULES	10
There are two ways to enter	11
Winner Selection and Verification.....	12
Publicity	12
Disqualification; Flyp’s Decision Final.....	13
General Conditions	13
Limitations of Liability and Release	13
Communications; Privacy; Governing Law	14
Disputes	14
Sponsor-Flyp	15

Inquiries15

REWARD TERMS OF USE CHANGE LOG16

REWARDS WHEEL SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.

VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

The Rewards Wheel Sweepstakes (the "Sweepstakes") consists of opportunities to win prizes based on the spinning of a virtual Prize Rewards Wheel within the Flyp mobile application (the "App"). Prizes are displayed on the Rewards Wheel and further described within these Official Rules. Prizes consist of Cash Back and FlypCoins. The Flyp Store is the location within the Flyp application where the FlypCoins prizes can be redeemed.

WHO CAN ENTER?

The Sweepstakes is open to individuals who are: (i) legal residents of the 50 US states (including D.C.); (ii) at least 18 years old and the age of majority in their jurisdiction of residence at the time of entry; (iii) physically located in the United States at the time of entry; and (iv) otherwise eligible under any applicable law, guidance, or regulation to enter or receive winnings, including but not limited to the United States' Patriot Act of 2001.

AGREEMENT TO OFFICIAL RULES

By entering these Sweepstakes, you ("You") agree to be bound by these Official Rules and the decisions of Flyp, which are final and binding regarding all matters related to the Sweepstakes. By participating, You release, discharge and hold harmless Flyp from any claims, losses, or damages arising out of Your participation in the Sweepstakes and, if declared a Winner, the acceptance or use, misuse or possession of any prize, as further detailed below.

PROMOTION PERIOD

The Sweepstakes begins and ends at the times set forth below. For purposes of the Sweepstakes, Eastern Time on any day shall mean the applicable local time in New York, New York on that day. Flyp's computer system is the official timekeeping device with respect to all matters relating to the Sweepstakes.

Start Time: **February 14, 2022**

End Time: **December 31, 2022**

THERE ARE TWO WAYS TO ENTER

1. **Use of Flyp Card.** Flyp Card holders may make a Qualifying Purchase (as defined in the Terms of Rewards – Flyp Card Addendum) using your Flyp Prepaid Debit Card (the “Flyp Card”) during the Sweepstakes Period. Qualifying Purchases exclude those categories of purchases maintained in our list of exclusions in *Unauthorized Card Activity* found in the Card Agreement Terms of Use and within this document. (see *Unauthorized Card Activity*) Shortly after authorization of your Qualifying Purchase, You will receive a notification (if notifications are elected within settings) on Your smartphone of a chance to spin the Rewards Wheel. If notifications are not selected, the wheel spin will be identified in the Flyp App on the Rewards Center. The opportunity to spin the Rewards Wheel will expire five days from the date and time of the Qualifying Purchase, as determined by Flyp. Locate the Rewards Wheel by either by clicking the smartphone notification generated by the App, opening the Flyp App and navigating to the Rewards Center, or selecting the Qualifying Purchase in the App, review and accept these Official Rules by clicking the link displayed or visiting these Terms of Rewards Wheel Sweepstakes, and tap the Rewards Wheel to spin for your chance to win a prize (as described below).
2. **Alternative Method of Entry.** Alternatively, you may enter by completing a qualifying purchase (see *Qualified Card Purchases*) during the Sweepstakes Period and mailing to Flyp an envelope containing receipt of the qualifying purchase and a 3x5 card with your name, address, mobile telephone/text number, and email address, clearly printed, where you can be reached. Entries should be mailed via U.S.P.S. with the proper postage to: Flyp Financial, Inc., 15105 John J. Delaney Dr., Suite D199, Charlotte, NC 28277. Flyp is not responsible for mishandled mail. Qualifying Purchases exclude those categories of purchases maintained in our list of exclusions in *Unauthorized Card Activity* found in the Card Agreement Terms of Use. By submitting your entry, You give Flyp permission to contact you through email, text, phone and/or address regarding only your entry in the sweepstakes. Upon receipt Flyp will spin the Rewards Wheel on your behalf and email the results to the contact information given. If you do not receive an email and expect that enough time has passed for US Postal Service delivery and mail processing time, and you have reviewed your Junk or other alternative email folders, then please reach out to us via www.flypMoney.com/contact and we will work to locate your submission.

QUALIFIED CARD PURCHASES

You may use your Card to purchase or lease goods or services anywhere Visa® debit cards are accepted. If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card.

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier.

If you use your Card at a restaurant, a hotel, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred.

Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase.

Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

UNAUTHORIZED CARD ACTIVITY

Your Card is intended for personal use, and we may cancel your Card if we determine that it is being used for business purposes.

You may not use your Card for any online gambling, escort services, or any illegal transaction. You specifically agree that you will not use your Card at unlawful domestic or international gambling web sites, or at payment processors supporting unlawful gambling web sites, or to purchase illegal goods or services.

We reserve the right to block, suspend, or cancel your Card if, or block any Card transaction, as a result of our policies and processes, we detect what we reasonably believe to be fraudulent, suspicious, or criminal activity or any activity inconsistent with this Agreement. If we suspect your Card is being used for any unauthorized or unlawful purposes, you agree that we may immediately revoke your Card and close your Account. We may also suspend your Card temporarily in the event we detect unusual or suspicious activity.

You agree that if we choose to exercise any of these rights, we will incur no liability to you.

Only one Wheel Spin per Qualifying Purchase. Participants may not use the same Qualifying Purchase for entry via use of their Flyp Card and through the Alternative Method of Entry.

Flyp will adhere to the Flyp Privacy Policy in respect to all information received as part of the Rewards Wheel Sweepstakes.

MESSAGE AND DATA RATES MAY APPLY to the use of a mobile device to participate in the Sweepstakes. Consult Your wireless carrier’s pricing policies prior to participating in the Sweepstakes. Internet access is not available on all mobile devices or available or free to use in all locations.

The use of any robot, computer program, sweepstakes entry service or similar entry method is prohibited and will void Your entry(ies) and You may be disqualified from the Sweepstakes. In the event of a dispute regarding the identity of the individual entering the Sweepstakes during the Promotion Period, the authorized subscriber of the email account associated with the Flyp account from which the entry was received will be deemed to be the entrant and must comply with these Official Rules. Authorized subscriber means the natural person who is assigned the email address by the relevant Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the email address.

WINNER SELECTION AND VERIFICATION

During the Promotion Period, You have the chance to win a prize by spinning the virtual Rewards Wheel. The odds of winning a given prize are posted below. An entrant is not considered the actual winner (the “Winner”) of a prize, even if notified by the App or otherwise of their selection as a potential winner, unless and until the entrant receives an email or in-App notification from Flyp indicating that the entrant’s eligibility, that the prize won has been verified, and that the prize has been credited to the potential winner’s account.

Alternative Method Entrants are not considered the actual winner (“The Winner”) of a prize, even if notified by email or text, or otherwise of their selection as a potential winner, unless and until the entrant’s eligibility is verified and the entrant is eligible within Federal and State Regulations including, but not limited to, the U.S.A. PATRIOT Act of 2001.

Winning is conditioned on You complying with all Official Rules and any instructions in the prize notification, including completing and returning any affidavit of eligibility and/or release of liability/publicity.

PRIZES AND ODDS

The following prizes will be available on the Rewards Wheel and with the stated odds of winning during the Promotion Period as set forth below. All prizes in the Sweepstakes are awarded as either cashback into Your Flyp digital wallet, or FlypCoins which will be kept in your Flyp account.

Reward level	Odds	Max Cashback
100% cashback	0.02%	\$ 500.00
75% cashback	0.03%	\$ 375.00
50% cashback	0.04%	\$ 250.00
30% cashback	0.05%	\$ 150.00
20% cashback	0.10%	\$ 100.00
10% cashback	0.20%	\$ 50.00
5% cashback	0.40%	\$ 25.00
3% cashback	0.65%	\$ 15.00
1% cashback	1.90%	\$ 5.00

3x purchase amt. in FlypCoins	25.00%
2x purchase amt. in FlypCoins	35.00%
1x purchase amt. in FlypCoins	36.61%
	100.00%

A social media share of the winning spin on the Rewards Wheel will earn the customer a 10% additional amount to their winning total. This 10% bonus amount is applied to Cashback up to the Max Cash back amounts listed in the chart above where no winnings will be rewarded over the Max Cashback level listed. FlypCoin 10% bonus will be rounded up to the next whole number.

Each prize will be fulfilled via a credit of Rewards, in the amount of the prize announced, to the Winner's Flyp account. The date of award will be the date on which Flyp deposits either cash or FlypCoins in the Winner's account, after Flyp determines it has completed all required Winner verification for the prize awarded.

All calculations and determinations shall be performed by Flyp at its sole discretion.

You must maintain Your Flyp account until the award of such a prize for which You are finally determined to be the winner.

CASHBACK FOR CUSTOMERS

Cashback prizes won on the Rewards Wheel are visible on the Flyp application and are accumulated throughout the month. The total cashback winnings are credited to the winners account at the close of each month. Typically, no later than 10-business days after the end of the previous month. The cash is deposited to the winner's account automatically by Flyp and the customer can see their winnings within that same business day.

FLYPCOINS FOR CUSTOMERS

FlypCoins won on the Rewards Wheel are deposited to the Customer's account upon being notified as the winner. FlypCoins accumulate and do not expire. FlypCoins can be used within the Flyp Store on the Flyp application to purchase gift cards, Flyp branded items, and Flyp Tix for weekly the "Flyp Tix Sweepstakes." See *Flyp Tix Sweepstakes Official Rules* later in this document.

Once a selection has been made the customer will answer questions provided and submit their request. Flyp will debit the Rewards for the customer in the amount equal to the purchase price and ensure delivery of the item either in electronic form or in physical form as required. Flyp will send the physical product to address requested and is not responsible for lost or misdirected mail.

Flyp reserves the right to alter the products within the Flyp Store as needed to ensure prize options are available.

ALTERNATIVE METHOD ENTRIES

For Alternative Method Entrants, Flyp team will validate the eligibility of purchase and spin the virtual wheel on your behalf. FlypCoin winnings will be held in escrow until such time a Flyp account is opened with your corresponding name and phone number. Once a Flyp account is opened please contact us at www.flypMoney.com/contact-us to provide your information for the transfer of escrowed FlypCoins.

Cash winnings will be held in escrow until such time of a Flyp account being opened with your corresponding name and phone number or, accumulated winning cash balance is equal to \$25.00 USD at month end. Entrants with \$25.00 USD or more in accumulated cash winnings at the close of the month will be sent a check to the name and address on file. All accounts that do not meet the minimum of \$25.00 USD will remain in escrow until the earlier date of a Flyp account being opened or the cash winnings meet the minimum balance for mailing a check. All other prize opportunities that may be offered in the future will follow a similar process of holding in escrow until such time of a Flyp account being opened or the minimum value for sending the prizes is met.

Non-Flyp Account holders will have their escrowed FlypCoins and Cash winnings maintained until such time as the customer advises Flyp to remove their information from the Flyp data repository or ten years from the last mailed submission to Flyp. All prizes that are unclaimed become property of Flyp. Flyp will use the information in Your account for eligibility and notification purposes in connection with the Sweepstakes. You are responsible for keeping that information accurate. Flyp customers may keep their contact information accurate thru the Flyp App or by contacting www.flypMoney.com/contact-us and providing the information change request. Flyp will contact the customer to authenticate the request and ensure the change is completed.

Non-Flyp customers may use www.flypMoney.com/contact-us to make the request and Flyp will contact the customer to authenticate the request and ensure the change is completed. Federal, state, and local taxes on prizes, if any, and any other costs, fees and expenses not listed above as specifically included as part of the prize are the sole responsibility of the winner.

PUBLICITY

Submission of an entry in the Sweepstakes constitutes permission to the Flyp to use entrants' name, identity, title, likeness, distinctive appearance, physical likeness, image, portrait, picture, photograph (whether still or moving), screen persona, voice, vocal style, statements, gesture, mannerism, personality, performance characteristic, biographical data, signature, links to your social media posts announcing Your prize and prize won (if any) in connection with the Sweepstakes, including winner announcements in the Flyp App and on Flyp's social media and web pages , and any other indicia or imitation of identity or likeness for purposes of advertising and trade, in any medium (now existing or hereafter devised), throughout the world and in perpetuity, without further notice, approval, or compensation, unless prohibited by law. Submission also constitutes permission to Flyp to disclose entrants' name, should entrant win, in connection with any requests for a list of winners.

DISQUALIFICATION; FLYP'S DECISION FINAL

Flyp reserves the right in its sole discretion to disqualify (and void the entry(ies) of) any person it believes such person has violated these Official Rules, is not eligible to participate, has provided false information, acted in a harassing or unsportsmanlike manner with respect to Sponsor, any Promotion Party, or any other entrant, or tampered with the operation of the Sweepstakes. Decisions of Flyp on all matters related to the Sweepstakes are final and binding. Flyp reserves the right to cancel or modify the Sweepstakes for any reason, including but not limited to, 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 Sweepstakes as determined by Flyp, in its sole discretion. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR APP OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL & CIVIL LAWS. FLYP RESERVES THE RIGHT TO DISQUALIFY AND/OR SEEK DAMAGES FROM ANY INDIVIDUAL MAKING ANY SUCH ATTEMPTS TO THE FULL EXTENT PERMITTED BY APPLICABLE LAW.

GENERAL CONDITIONS

The Sweepstakes is void where prohibited by law, and is subject to all applicable federal, state, and local laws and regulations, and Flyp's Terms of Use and Privacy Policy. Flyp reserves the right to modify, suspend or terminate the Sweepstakes in the event it becomes infected by a computer virus or is otherwise technically impaired, or based on the technical, legal and policy requirements of the platform(s) by which it is made available, and to cancel or suspend the Sweepstakes in its entirety should tampering, unauthorized intervention, fraud, technical failures or other causes corrupt the administration, security, fairness, integrity or proper play of the Sweepstakes and, if terminated, at Flyp's discretion, conduct a random drawing from among all non-suspect eligible entries received to that point, for any unawarded prizes.

LIMITATIONS OF LIABILITY AND RELEASE

Flyp is not responsible for, and by participating You release the Flyp from, any and all claims or liability that may arise, directly or indirectly, out of Your participation in the Sweepstakes or acceptance, use, or misuse of any prize, including without limitation, for any problems related to technical malfunctions of electronic equipment, computer online systems, servers, providers, computer hardware or software or phone lines, congestion on the internet or any website/app, unauthorized intervention, viruses, maintenance or any other technical problems; failed, lost, delayed, incomplete, garbled, or misdirected communications regardless of cause which may limit a person's ability to participate in the Sweepstakes; errors in the administration of the Sweepstakes, the announcement of any prize, or in any Sweepstakes-related materials; printing or human error; and any injury or damage to persons or property. You agree that Flyp's and Promotion Parties' liability will be limited to the cost of entering and participating in the Sweepstakes and under no circumstances will Flyp be responsible for attorney's fees. You waive the right to claim any damages, including direct, indirect, punitive, or consequential. California Civil Code Section 1542 provides that: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, AND THAT IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED

HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY. By participating, You, on Your behalf and for Your heirs, successors, assigns, agents and representatives, acknowledge that You understand the significance and consequences of California Civil Code Section 1542 and, to the extent it may be applicable, hereby waive its benefits, with the intent that the releases and waivers of liability in these Official Rules include claims known or unknown, and suspected or unsuspected.

COMMUNICATIONS; PRIVACY; GOVERNING LAW

By participating in the Sweepstakes, You agree to use of Your personal information, including email address, by Flyp (or third parties performing services for Flyp) for administration of the Sweepstakes including, without limitation, verifying Your eligibility, contacting You regarding Your entry or any prize, fulfilling any prize won, avoidance of fraud/tampering, compliance with legal obligations, and analytics and improvement of offerings. For additional information about how Flyp uses Your data and to opt-out of certain communications from Flyp, visit Flyp's Privacy Policy.

Governing Law: Any dispute arising from this Sweepstakes or these Official Rules, and all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of participants or Flyp in connection with this Sweepstakes, shall be governed by and construed in accordance with the laws of the State of Delaware without giving effect or regard to any principles or doctrines of conflicts of law.

DISPUTES

Except where prohibited by law, any action arising out of or relating to this Sweepstakes or these Official Rules shall be resolved exclusively by final and binding arbitration administered by the American Arbitration Association ("AAA") and conducted before a single arbitrator, all pursuant to the AAA Commercial Arbitration Rules as supplemented by AAA's Supplementary Procedures for Consumer-Related Disputes (collectively, the "AAA Rules"), and as modified by these Official Rules. The AAA Rules are available online at www.adr.com. The arbitrator is bound by the terms of this Agreement. If Your claim in arbitration is for less than \$10,000.00, Flyp will reimburse You for filing fees at the conclusion of the proceeding unless Your claim is found to be frivolous by the arbitrator. The arbitration shall be held at a location in the state in which You live. ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED IN CONNECTION WITH THE SWEEPSTAKES, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION. ANY RIGHT TO A TRIAL BY JURY IS HEREBY WAIVED. Notwithstanding anything to the contrary in these Official Rules, if the amount in dispute arising out of or relating to this Sweepstakes or these Official Rules is less than the jurisdictional maximum of a small claims court applicable in the state in which You live, You may bring an action in such small claims court for such dispute, which will be in lieu of arbitration or an action in any other court so long as the small-claims court does not permit class, representative, or consolidated actions, or the award of relief in favor of any person or entity that is not a named party to the small-claims action. In all cases, you agree that all claims, judgments, or awards will be limited to actual out-of-pocket expenses incurred in entering the Sweepstakes.

SPONSOR-FLYP

Flyp Financial, Inc., 15105 John J. Delaney Dr., Suite D199, Charlotte, NC 28277

INQUIRIES

All inquiries regarding the program should be directed to the address above, through the www.flypMoney.com/contact-us customer service portal, or to compliance@flypMoney.com.

FLYP TIX SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.

VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

The Flyp Tix Sweepstakes (the “Sweepstakes”) consists of opportunities to win prizes based on a weekly raffle conducted by Flyp Financial for those customers who have chosen to use their FlypCoins to enter the sweepstakes. The Flyp Store is where the FlypCoin prizes can be redeemed for a sweepstakes ticket(s). The prizes are announced weekly through various social media, email, and SMS text campaigns and further described within these Official Rules. Prizes consist of cash, products, and Flyp Branded items of varying value. The cost of Flyp Tix is displayed within the Flyp Store. Typically, 1 Flyp Tix for 100 Flyp Coins, 5 Flyp Tix for 400 Flyp Coins, and 10 Flyp Tix for 700 Flyp Coins. Winners are chosen at random from all entries received by Flyp prior to the close of the Flyp Tix sweepstakes time frame.

WHO CAN ENTER?

The Flyp Tix Sweepstakes is open to individuals who are: (i) legal residents of the 50 US states (including D.C.); (ii) at least 18 years old and the age of majority in their jurisdiction of residence at the time of entry; (iii) physically located in the United States at the time of entry; and (iv) otherwise eligible under any applicable law, guidance, or regulation to enter or receive winnings, including but not limited to the United States’ Patriot Act of 2001. Flyp employees are not eligible for the Flyp Tix Sweepstakes.

AGREEMENT TO OFFICIAL RULES

By entering the Flyp Tix Sweepstakes, you (“You”) agree to be bound by these Official Rules and the decisions of Flyp, which are final and binding regarding all matters related to the Sweepstakes. By participating, You release, discharge and hold harmless Flyp from any claims, losses, or damages arising out of Your participation in the Sweepstakes and, if declared a Winner, the acceptance or use, misuse or possession of any prize, as further detailed below.

PROMOTION PERIOD

The Flyp Tix Sweepstakes begins and ends at the times set forth below. For purposes of the Sweepstakes, Eastern Time on any day shall mean the applicable local time in New York, New York on that day. Flyp’s computer system is the official timekeeping device with respect to all matters relating to the Sweepstakes.

At the close of each weekly Flyp Tix Sweepstakes, the winner will be chosen and announced by Flyp no later than 48 hours after the close of the sweepstakes. Flyp will notify the customer using typical methods of email, phone, and SMS text for a minimum of three (3) attempts. If the customer fails to respond to attempts within seven (7) days of winner announcement, the prize will be forfeited to Flyp.

Flyp will deliver the Flyp Tix prize to the customer promptly via electronic form or in physical form, as required. Flyp will send the physical product to the address requested and is not responsible for lost or misdirected mail.

Weekly structure of Flyp Tix:

WEEK 1 – Monday, March 28, 2022, 9:00 AM – Friday April 1, 2022, at 4:00 PM EST

WEEK 2 – Friday, April 1, 2022, at 4:01 PM EST - Friday April 8, 2022, at 4:00 PM EST

WEEK 3 – Friday, April 8, 2022, at 4:01 PM EST - Friday April 15, 2022, at 4:00 PM EST

WEEK 4 – Friday, April 15, 2022, at 4:01 PM EST - Friday April 22, 2022, at 4:00 PM EST

WEEK 5 – Friday, April 22, 2022, at 4:01 PM EST - Friday April 29, 2022, at 4:00 PM EST

WEEK 6 – Friday, April 29, 2022, at 4:01 PM EST - Friday May 6, 2022, at 4:00 PM EST

WEEK 7 – Friday, May 6, 2022, at 4:01 PM EST - Friday, May 13, 2022, at 4:00 PM EST

WEEK 8 – Friday, May 13, 2022, at 4:01 PM EST - Friday, May 20, 2022, at 4:00 PM EST

WEEK 9 – Friday, May 20, 2022, at 4:01 PM EST - Friday, May 27, 2022, at 4:00 PM EST

WEEK 10 – Friday, May 27, 2022, at 4:01 PM EST - Friday June 3, 2022, at 4:00 PM EST

WEEK 11 – Friday, June 3, 2022, at 4:01 PM EST - Friday June 10, 2022, at 4:00 PM EST

WEEK 12 – Friday, June 10, 2022, at 4:01 PM EST - Friday June 17, 2022, at 4:00 PM EST

THERE ARE TWO WAYS TO ENTER

- 1) **Flyp Card Holders.** Flyp Card holders may elect to use Flyp Coins credited to their account by accessing the Flyp Store within the application. The Customer will select the Flyp Tix option then complete and submit the form. The Customer will receive via email the confirmation that their Flyp Tix is in the Sweepstakes for the specific week elected. Flyp debits the account for the purchase price of the Flyp Tix. Customers can purchase as many Flyp Tix as can be afforded with FlypCoins in their account for a single Sweepstakes week. Flyp Tix are only valid for the Sweepstakes in which they are purchased and do not carry over to another week.
- 2) **Non Flyp Card Holders.** Alternatively, non-Flyp Card holders who have won FlypCoins which are held in escrow may contact Flyp via email to compliance@flypmoney.com, 48 hours prior to the

close of the Sweepstakes to elect to spend their FlypCoins in the current week's Sweepstakes. The non-Flyp Card holder must send instruction to Flyp regarding how many Flyp Coins are to be spent. If the FlypCoin balance is sufficient, Flyp will debit the FlypCoin escrow account and enter the entrant into the Sweepstakes. The entrant will receive an email(s) for the number of tickets purchased. If for any reason the Flyp non-customer entry request is missed by Flyp employees, Flyp will return the customers Flyp Coins to their escrow account for reuse at a future date.

Flyp will adhere to the Flyp Privacy Policy in respect to all information received as part of the Flyp Tix Sweepstakes.

MESSAGE AND DATA RATES MAY APPLY to the use of a mobile device to participate in the Sweepstakes. Consult Your wireless carrier's pricing policies prior to participating in the Sweepstakes. Internet access is not available on all mobile devices or available or free to use in all locations.

The use of any robot, computer program, sweepstakes entry service or similar entry method is prohibited and will void Your entry(ies) and You may be disqualified from the Sweepstakes. In the event of a dispute regarding the identity of the individual entering the Sweepstakes during the Promotion Period, the authorized subscriber of the email account associated with the Flyp account from which the entry was received will be deemed to be the entrant and must comply with these Official Rules. Authorized subscriber means the natural person who is assigned the email address by the relevant Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the email address.

WINNER SELECTION AND VERIFICATION

Winning is conditioned on You complying with all Official Rules and any instructions in the prize notification, including completing and returning any affidavit of eligibility and/or release of liability/publicity.

PRIZES AND ODDS

The Flyp Tix prize information and identification will be available on social media outlets including but not limited to Facebook, Instagram, email, and the Flyp App. This sweepstakes is in no way sponsored by anyone other than Flyp. Facebook and Instagram do not sponsor or have any involvement with the Sweepstakes. The odds of winning any prize depend on the number of entrants received by Flyp in the specific weeklong contest.

The prizes will vary and consist of, but not be limited to, cash prizes, electronics, Flyp branded gear, and gift certificates. The value of each prize will be announced in the weekly release from Flyp.

All prizes and winner selections are finalized by Flyp at its sole discretion.

PUBLICITY

Submission of an entry in the Sweepstakes constitutes permission to the Flyp to use entrants' name, identity, title, likeness, distinctive appearance, physical likeness, image, portrait, picture, photograph (whether still or moving), screen persona, voice, vocal style, statements, gesture, mannerism, personality, performance characteristic, biographical data, signature, links to your social media posts announcing Your prize and prize won (if any) in connection with the Sweepstakes, including winner announcements in the Flyp App and on Flyp's social media and web pages , and any other indicia or imitation of identity or likeness for purposes of advertising and trade, in any medium (now existing or hereafter devised), throughout the world and in perpetuity, without further notice, approval, or compensation, unless prohibited by law. Submission also constitutes permission to Flyp to disclose entrants' name, should entrant win, in connection with any requests for a list of winners.

DISQUALIFICATION; FLYP'S DECISION FINAL

Flyp reserves the right in its sole discretion to disqualify (and void the entry(ies) of) any person it believes such person has violated these Official Rules, is not eligible to participate, has provided false information, acted in a harassing or unsportsmanlike manner with respect to Sponsor, any Promotion Party, or any other entrant, or tampered with the operation of the Sweepstakes. Decisions of Flyp on all matters related to the Sweepstakes are final and binding. Flyp reserves the right to cancel or modify the Sweepstakes for any reason, including but not limited to, 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 Sweepstakes as determined by Flyp, in its sole discretion. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR APP OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL & CIVIL LAWS. FLYP RESERVES THE RIGHT TO DISQUALIFY AND/OR SEEK DAMAGES FROM ANY INDIVIDUAL MAKING ANY SUCH ATTEMPTS TO THE FULL EXTENT PERMITTED BY APPLICABLE LAW.

GENERAL CONDITIONS

The Sweepstakes is void where prohibited by law, and is subject to all applicable federal, state, and local laws and regulations, and Flyp's Terms of Use and Privacy Policy. Flyp reserves the right to modify, suspend or terminate the Sweepstakes in the event it becomes infected by a computer virus or is otherwise technically impaired, or based on the technical, legal and policy requirements of the platform(s) by which it is made available, and to cancel or suspend the Sweepstakes in its entirety should tampering, unauthorized intervention, fraud, technical failures or other causes corrupt the administration, security, fairness, integrity or proper play of the Sweepstakes and, if terminated, at Flyp's discretion, conduct a random drawing from among all non-suspect eligible entries received to that point, for any unawarded prizes.

LIMITATIONS OF LIABILITY AND RELEASE

Flyp is not responsible for, and by participating You release the Flyp from, any and all claims or liability that may arise, directly or indirectly, out of Your participation in the Sweepstakes or acceptance, use, or misuse of any prize, including without limitation, for any problems related to technical malfunctions of electronic equipment, computer online systems, servers, providers, computer hardware or software or

phone lines, congestion on the internet or any website/app, unauthorized intervention, viruses, maintenance or any other technical problems; failed, lost, delayed, incomplete, garbled, or misdirected communications regardless of cause which may limit a person's ability to participate in the Sweepstakes; errors in the administration of the Sweepstakes, the announcement of any prize, or in any Sweepstakes-related materials; printing or human error; and any injury or damage to persons or property. You agree that Flyp's and Promotion Parties' liability will be limited to the cost of entering and participating in the Sweepstakes and under no circumstances will Flyp be responsible for attorney's fees. You waive the right to claim any damages, including direct, indirect, punitive, or consequential. California Civil Code Section 1542 provides that: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, AND THAT IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY. By participating, You, on Your behalf and for Your heirs, successors, assigns, agents and representatives, acknowledge that You understand the significance and consequences of California Civil Code Section 1542 and, to the extent it may be applicable, hereby waive its benefits, with the intent that the releases and waivers of liability in these Official Rules include claims known or unknown, and suspected or unsuspected.

COMMUNICATIONS; PRIVACY; GOVERNING LAW

By participating in the Sweepstakes, You agree to use of Your personal information, including email address, by Flyp (or third parties performing services for Flyp) for administration of the Sweepstakes including, without limitation, verifying Your eligibility, contacting You regarding Your entry or any prize, fulfilling any prize won, avoidance of fraud/tampering, compliance with legal obligations, and analytics and improvement of offerings. For additional information about how Flyp uses Your data and to opt-out of certain communications from Flyp, visit Flyp's Privacy Policy.

Governing Law: Any dispute arising from this Sweepstakes or these Official Rules, and all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of participants or Flyp in connection with this Sweepstakes, shall be governed by and construed in accordance with the laws of the State of Delaware without giving effect or regard to any principles or doctrines of conflicts of law.

DISPUTES

Except where prohibited by law, any action arising out of or relating to this Sweepstakes or these Official Rules shall be resolved exclusively by final and binding arbitration administered by the American Arbitration Association ("AAA") and conducted before a single arbitrator, all pursuant to the AAA Commercial Arbitration Rules as supplemented by AAA's Supplementary Procedures for Consumer-Related Disputes (collectively, the "AAA Rules"), and as modified by these Official Rules. The AAA Rules are available online at www.adr.com. The arbitrator is bound by the terms of this Agreement. If Your claim in arbitration is for less than \$10,000.00, Flyp will reimburse You for filing fees at the conclusion of the proceeding unless Your claim is found to be frivolous by the arbitrator. The arbitration shall be held at a location in the state in which You live. ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED IN CONNECTION

WITH THE SWEEPSTAKES, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION. ANY RIGHT TO A TRIAL BY JURY IS HEREBY WAIVED. Notwithstanding anything to the contrary in these Official Rules, if the amount in dispute arising out of or relating to this Sweepstakes or these Official Rules is less than the jurisdictional maximum of a small claims court applicable in the state in which You live, You may bring an action in such small claims court for such dispute, which will be in lieu of arbitration or an action in any other court so long as the small-claims court does not permit class, representative, or consolidated actions, or the award of relief in favor of any person or entity that is not a named party to the small-claims action. In all cases, you agree that all claims, judgments, or awards will be limited to actual out-of-pocket expenses incurred in entering the Sweepstakes.

SPONSOR-FLYP

Flyp Financial, Inc., 15105 John J. Delaney Dr., Suite D199, Charlotte, NC 28277

INQUIRIES

All inquiries regarding the program may be directed to the address above, through the www.flypMoney.com/contact-us customer service portal, or to compliance@flypMoney.com.

REWARD TERMS OF USE CHANGE LOG

3/14/2022 – Rewards Wheel Sweepstakes addition of FlypCoins and Flyp Store. New Section - Flyp Tix Sweepstakes.