

HOME for the Holidays Sweepstakes Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: HOME for the Holidays Sweepstakes (the "Sweepstakes") is open only to legal residents of the United States, including US Territories, who are at least eighteen (18) years old at the time of entry. Employees of Synchrony Bank, Daniel J. Edelman Holdings, Inc., Kiosk Creative LLC, HelloWorld, Inc., and their respective parent and affiliate companies (collectively, "Sweepstakes Entities") as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: Synchrony Bank, 170 Election Road, Draper, UT, 84020. **Administrator:** HelloWorld, Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075.

3. Timing: The Sweepstakes begins on November 1, 2018 at 12:00 a.m. Eastern Time ("ET"), ends on December 13, 2018 at 11:59 p.m. ET (the "Promotion Period") and consists of six (6) weekly entry periods as specified below (each, a "Weekly Entry Period") and a grand prize entry period consisting of the Promotion Period (the "Grand Prize Entry Period"). The Weekly Entry Periods and the Grand Prize Entry Period are referred to herein collectively as "Entry Periods."

Entry Period	Start Date at 12:00 a.m. ET	End Date at 11:59 p.m. ET	Approximate Drawing Date
Weekly 1	November 1, 2018	November 7, 2018	November 8, 2018
Weekly 2	November 8, 2018	November 14, 2018	November 15, 2018
Weekly 3	November 15, 2018	November 21, 2018	November 22, 2018
Weekly 4	November 22, 2018	November 28, 2018	November 29, 2018
Weekly 5	November 29, 2018	December 5, 2018	December 6, 2018
Weekly 6	December 6, 2018	December 13, 2018	December 14, 2018
Grand Prize	November 1, 2018	December 13, 2018	December 14, 2018

Administrator's computer is the official time-keeping device for the Sweepstakes.

4. How to Enter: During the Promotion Period, visit <http://synchronyhomefortheholidays.com> and follow the links and instructions to complete and submit the registration form including a valid home address. P.O. Boxes are not permitted. You automatically will receive one (1) Sweepstakes entry into the applicable Weekly Entry Period drawing for which your entry is received and one (1) Sweepstakes entry into the Grand Prize drawing.

Twitter: After you register for the Sweepstakes or login on a following day, follow the links and instructions to share this Sweepstakes on Twitter by clicking on the link to tweet the prepopulated message and you will earn one (1) additional Sweepstakes entry into the applicable Weekly Entry Period drawing and one (1) additional Sweepstakes entry into the Grand Prize drawing.

Limit: You may enter one (1) time per day during the Promotion Period via registration/log-in and one time per day during Promotion Period via Twitter. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized

account holder of the email address used to register will be deemed to be the entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being the authorized account holder.

5. Prize Drawings: Administrator is an independent judging organization whose decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. Administrator will randomly select each potential Weekly Entry Period winner from all eligible entries received during the applicable Weekly Entry Period on or around the dates listed in Section 3 above. Non-winning Weekly Entry Period entries will carry over into subsequent Weekly Entry Period drawings. Administrator will randomly select the potential Grand Prize winner from all eligible entries received during the Promotion Period on or around the date listed in Section 3 above. The potential Grand Prize winner (or parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability Waiver and where not prohibited a Publicity Release ("Declaration") which must be received by Administrator, within five (5) days of the date notice or attempted notice is sent, in order to claim the prize. The potential winners will be notified by email, mail or phone. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration or fails to provide any requested information within the required time period (if applicable), or the prize is returned as undeliverable, the potential winner forfeits the prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain un-awarded. Prizes will be fulfilled within approximately 8-10 weeks after the conclusion of the Sweepstakes.

6. Prizes: ONE (1) GRAND PRIZE: A \$10,000 check. Approximate Retail Value (“ARV”): \$10,000. THIRTY (30) FIRST PRIZES (five (5) prizes awarded per Weekly Entry Period): A \$500 Visa® Prepaid Card. ARV: \$500. SEVENTY-EIGHT (78) SECOND PRIZES (thirteen (13) prizes awarded per Weekly Entry Period): A \$250 Visa® Prepaid Card. ARV: \$250. Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Use your Visa Prepaid card anywhere Visa debit cards are accepted in the United States and U.S. Territories. The card may not be used at any merchant, including internet and mail or telephone order merchants, outside of the United States and U.S. Territories. Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a prize depend on the number of eligible entries received during the applicable Entry Period. Limit: one (1) prize per person. Total ARV of all prizes: \$44,500.

7. Release: Winners and Entrants agree to release and hold harmless each of the Sweepstakes Entities and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such entity’s officers, directors, employees and agents (collectively, the “Released Parties”) from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with creation of or submitting an entry or otherwise participating in or preparing for any aspect of the Sweepstakes, the receipt, ownership, possession and/or use or misuse of prize awarded or any typographical or other error in these Official Rules or the announcement or offering of the prizes or for any claims or causes of action based on publicity rights, defamation or invasion of privacy.

8. Publicity: Except where prohibited, participation in the Sweepstakes constitutes each winner’s consent to Sponsor’s and its agents’ use of winner’s name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

9. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes,

or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

10. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error which may occur in the administration of the Sweepstakes or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

11. Disputes: EACH ENTRANT AGREES THAT: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THIS SWEEPSTAKES OR ANY PRIZES AWARDED SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION, AND EXCLUSIVELY BY THE APPROPRIATE STATE OR FEDERAL COURT LOCATED IN NEW YORK;(2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, INCLUDING COSTS ASSOCIATED WITH ENTERING THIS SWEEPSTAKES BUT IN NO EVENT ATTORNEYS' FEES; AND (3) UNDER NO CIRCUMSTANCES WILL ENTRANT BE PERMITTED TO OBTAIN AWARDS FOR, AND ENTRANT HEREBY WAIVES 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 LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO ENTRANT. EACH ENTRANT HEREBY WAIVES HIS/HER RIGHT TO CONTEST JURISDICTION FOR ANY SUCH DISPUTE OR CLAIM. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

12. Entrant's Personal Information: Information collected from entrants is subject to Administrator's Privacy Policy <http://www.helloworld.com/privacy-policy> and Sponsor's Privacy Policy <https://www.mysynchrony.com/mysyf/privacy.html?intcmp=na-home-footer-Privacy-internal&resolvetemplatefordevice=true>.

13. Winner List: For a winner list, visit <http://bit.ly/2PMs3I7>. The winner list will be posted after winner confirmation is complete.

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