

HOW LEADERS SAVE SWEEPSTAKES

OFFICIAL RULES

Sweepstakes is offered by The National Society of Leadership and Success (NSLS) and Cray Pay, Inc., a Delaware corporation, (collectively referred to as Sponsor) and may be promoted by any of NSLS' and CRAY PAY, INC's publications in various creative executions online and in print at any time during the sweepstakes

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. OPEN ONLY TO NSLS MEMBERS. MUST BE 18 YEARS OR OLDER TO ENTER. VOID WHERE PROHIBITED BY LAW.

By participating, you agree to be bound by these Official Rules and the decisions of the Sponsor, which are binding and final in all matters relating to this sweepstakes.

ELIGIBILITY

This Sweepstakes is open to NSLS members who are legal residents of the 50 United States and who are at least 18 years of age or older. Employees of Sponsor and any other organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Sweepstakes and each of their respective parents, agents, affiliates, subsidiaries, and advertising and promotion agencies, and their immediate family members (regardless of where they reside) or household members, whether or not related, are not eligible to enter or win. "Immediate family members" shall mean spouses, parents, step-parents, children, step-children, siblings, step-siblings, and their respective spouses. "Household members" shall mean people who share the same residence at least three months a year.

SWEEPSTAKES PERIOD

The How Leaders Save Sweepstakes ("Sweepstakes") begins at 12:00 a.m. (PT) on August 1st, 2020 and ends at 11:59 p.m. (PT) on October 14th, 2020 ("Sweepstakes Period").

HOW TO ENTER

All NSLS members will be automatically be entered upon:

- Downloading the app and creating an account (only 1 new account per person)
- Completing a transaction with the app (1 entry for each transaction completed)
- Loading a payment source in the app (only 1 new payment source per user)
- Posting giveaway graphic on all social channels announcing the giveaway. For additional entries, users can comment with their favorite merchant from the app. Must use #NSLSPay in each post to qualify. (1 entry per posting)
- Tagging other accounts in social media posts. Entries must be made on approved platforms: Instagram or Facebook, to qualify. Must use #NSLSPay in each post to qualify. (1 entry per unique social account tagged)
- Submitting photos of themselves using the app at checkout. Must use #NSLSPay in post to qualify. (1 new photo per user)
- Leaving an app store review during the giveaway time period (1 new review per user)

SELECTION OF WINNERS

The potential winners will be randomly selected from among all eligible entries received and combined from all websites received throughout the Sweepstakes Period in a drawing held on the October 31st, 2020. Winners will be notified by email or social media private message. Should a winner decline the prize, an alternate winner may be selected from the remaining eligible entries, at Sponsor's sole discretion. If Sponsor is unable to contact potential winner or potential winner is not in compliance with these Official Rules, prize will be forfeited and, at Sponsor's discretion, an alternate winner may be selected.

USE OF WINNERS NAME AND ADDRESS

By participating in this Sweepstakes, entrants agree to release Sponsor and any other organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Sweepstakes and each of their respective parents, agents, affiliates, subsidiaries, advertising and promotion agencies, and prize suppliers, and each of their respective officers, directors, agents, representatives and employees, as well as each of their respective successors, representatives and assigns (collectively, the "Released Parties") from any and all actions, claims, injury, loss or damage arising in any manner, in whole or in part, directly or indirectly, from participation in this Sweepstakes and/or acceptance, use or misuse of the prize.

PRIZES

The Sweepstakes consists of two (2) \$250 account credits, three (3) \$100 account credits, and five (5) \$50 account credits. Account credits are good only toward purchases made within the NSLS Pay mobile application at participating merchants and such use is subject to terms and conditions of both NSLS Pay and the selected participating merchant(s). Prize winners must have an active, approved NSLS Pay account in order to receive, access, and use their prize. Unused account credits do not expire, but are subject to the Terms and Conditions and Terms of Sale available within the NSLS Pay application and at www.nslspay.org/policies.

PRIVACY

Membership in NSLS is required to enter the Sweepstakes. When you become a member of NSLS, we collect personally identifying information about you, including your name, complete mailing address, and email address. The information that you provide will be added to a centralized Sponsor database. Your email address will not be sold or rented to third parties. For more information about how Sponsor uses the information you provide, see Sponsor's privacy policy at www.nslspay.org/policies.

RELEASES

By participating in this Sweepstakes, entrants agree to release Sponsor and any other organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Sweepstakes and each of their respective parents, agents, affiliates, subsidiaries, advertising and promotion agencies, and prize suppliers, and each of their respective officers, directors, agents, representatives and employees, as well as each of their respective successors, representatives and assigns (collectively, the "Released Parties") from any and all actions, claims, injury, loss or damage arising in any manner, in whole or in part, directly or indirectly, from participation in this Sweepstakes and/or acceptance, use or misuse of the prize.

OTHER

Released Parties are not responsible for lost, late, incomplete, damaged, inaccurate, stolen, illegible, undelivered, postage-due mail, garbled or misdirected entries or registrations; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or

miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prize, or in any Sweepstakes-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking or by any equipment or programming associated with or utilized in the Sweepstakes. Released Parties are not responsible for injury or damage to entrants' or to any other person's computer related to or resulting from participating in this Sweepstakes or downloading materials from or use of any Website. Sponsor reserves the right, in its sole discretion to disqualify any person tampering with the entry process, the operation of the web site or otherwise in violation of these Official Rules. Sponsor further reserves the right, in its sole discretion, to cancel, terminate or modify this Sweepstakes if the Sweepstakes is compromised by virus, technical corruption, non-authorized human intervention, or any other causes which, in the sole discretion of the Sponsor, corrupt or affect the administration, security, fairness, proper play or integrity of the Sweepstakes. In the event of cancellation or termination, Sponsor reserves the right to select the potential winner in a random drawing from among all eligible, non-suspect entries received and combined prior to date of cancellation or termination. In the event of a dispute regarding online entry, entry will be deemed made by the authorized account holder of the e-mail account associated with the entry and he/she must comply with these Official Rules. The authorized account holder is the natural person who is assigned the e-mail address by the Internet Service Provider (ISP), on-line service provider, or other organization responsible for assigning email addresses. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

Sweepstakes is subject to all applicable U. S. federal, state and local laws and regulations. If required by IRS regulations, winner will be issued an IRS 1099 tax form in the amount of the prize retail value as stated herein

Prizes cannot be substituted, converted to cash, assigned, or transferred by winners. The Sponsor reserves the right to substitute a prize of equal or greater value should the featured prizes become unavailable for any reason. The Sponsor reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize. The decision of the Sponsor is final. The Sponsor has the right to change terms, at any time, without notice.

Official Rules are available on the Internet at www.nslspay.org/policies or by requesting them, in writing, from the **Sponsor, The National Society of Leadership and Success** 1 Evertrust Plaza, Suite 101 Jersey City, NJ 07302.

CHOICE OF LAW

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of New Jersey, USA, without regard to choice of law rules. To be removed from future “How Leaders Save Sweepstakes” emails, email your request to support@nslspay.org with “Remove How Leaders Save Sweepstakes” in the subject line.

ARBITRATION

Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that: (1) any and all disputes, claims, and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, shall be resolved individually, without resort to any form of class action; and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at a AAA regional office in New Jersey; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages including attorney’s fees or any other damages, other than for entrant’s actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.