

## Omni Veterans Day Raffle Rules

**By entering the Raffle, you accept and agree to be bound by these Official Rules.**

**1. No Purchase Necessary:** No purchase or payment necessary to enter. A purchase or payment will not increase your chances of winning. Void where prohibited by law.

**2. Sponsor:** **Omni Veterans Day Raffle** is sponsored by Omni Financial, with a principal place of business at 6655 W. Sahara Avenue, Suite C104, Las Vegas, NV 89146 (the “**Sponsor**”) and a mailing address of P.O. Box 81844, Las Vegas, NV 89180, with an alternate mailing address of P.O. Box 1811, New Rochelle, NY 10802-1811.

**3. Omni Financial is the sole sponsor of this Raffle.** This promotion is in no way sponsored, endorsed, or administered by any other company OR ORGANIZATION other than Omni Financial.

**4. Eligibility.** The Raffle is open only to legal residents of the continental United States who have reached the age of majority at the time of entry. Employees, officers, directors, affiliates, subsidiaries, licensees, distributors and fulfillment agencies of the Sponsor, and respective immediate family members (defined as spouse, sibling, parent, child or grandparent and the spouses of such persons) and other persons living in their same households are not eligible to participate in the Raffle. The parties acknowledge that the Sponsor shall not be liable for the reimbursement of any prizes or other amounts payable to entrants who are in violation of these eligibility requirements or these Official Raffle Rules. Any entrant who attempts to use any device, false identity or artifice to enter multiple times will automatically be disqualified from the Raffle. Void where prohibited by law.

**5. Raffle Period:** The Raffle begins at 10:01 a.m. (local time for participating branch’s physical location) on November 11, 2023 and ends at 2:00 p.m. (local time for participating branch’s physical location) on November 11, 2023.

**6. Prize Description:** During the event on November 11, 2023, Sponsor will award one (1) \$100 loaded on the Omni debit card per participating branch location. Entrants must visit the participating branch during the raffle period and must register to enter the raffle. To receive the award, the winner will need to provide necessary personal information for the Omni debit card. Only one (1) individual per participating branch location is eligible to receive this prize.

**7. Odds of Winning:** Odds of becoming a winner depend on the number of eligible entries received per participating branch for the Raffle.

**8. How to Play / Description of Raffle:**

**a. Entry.** To enter the Raffle, all persons who meet the eligibility criteria in accordance with Section 4 at the time of entry will be entered upon the completion of the requirements above. Any entry that is illegible, inaccurate, incomplete, late or does not otherwise conform with these Official Raffle Rules will be disqualified. All entries must be received by the Sponsor before 2:00 p.m. (local time for participating branch’s physical location) on November 11, 2023.

**b. Winner Selection.** The prize drawing will be made from all eligible entries. Sponsor will randomly draw the one winning entry after the event on November 11, 2023. Sponsor will notify the winner of the Raffle at the time of the drawing. If the winner fails to comply with these Official Raffle Rules, or is ineligible to receive a prize, the prize will be awarded to an alternate entrant selected by a second random drawing conducted in accordance with these Official Raffle Rules. The Sponsor shall not be responsible or liable for failure to contact a potential prize winner who provides incorrect or incomplete contact information. The winner may be required to provide a valid form of identification to the Sponsor in order to claim the prize.

**c. Affidavit/Release.** If required by Sponsor, the winner must (either conventionally or

electronically) provide his or her name and sign and return a release of liability and declaration of eligibility within fifteen (15) days of notification from Sponsor of winning a prize. Otherwise, the prize will be forfeited and awarded to an alternate person.

**d. Award of Prizes.** Prizes will be awarded within thirty (30) days following verification of eligibility and compliance with the terms of these Official Raffle Rules. The Sponsor's decisions regarding the selection of winners and all other aspects of the Raffle shall be final and binding in all respects. The Sponsor will not be responsible for typographical, printing or other inadvertent errors in these Official Raffle Rules or in other materials related to the Raffle.

**9. Advertising and Promotion:** By accepting a prize in the Raffle, a winner agrees that Sponsor and its designees may use winner's name, geographical information (city and state only), picture, voice, quote, comments, image and/or likeness for the purpose of advertising or trade without further compensation in any and all media for advertising purposes. By accepting a prize, a winner agrees that all electronically signed documents shall be of the same force and effect as if they were conventionally signed.

**10. Privacy:** Personally identifiable information of individual entrants will not be sold or otherwise transferred to unaffiliated third parties, but the information may be used by the Sponsor to contact entrants in the future with offers and announcements that the Sponsor feels may be of interest. If an entrant does not wish to be contacted by the Sponsor, the entrant should opt-out of such contact by sending a written notice to: OPT OUT - Attn: Omni Veterans Day Raffle, c/o Compliance, P.O. Box 81844, Las Vegas, NV 89180 or, if entrant only wishes to unsubscribe from Sponsor's email list, by submitting an opt-out request through the link provided on the bottom of an email sent by Sponsor to entrant's registered email address, or by replying STOP to a text message. For more information regarding Omni's Privacy Policy, please visit Omni's website.

**11. Release and Limitation of Liability:** By participating in the Raffle, entrants agree to release and hold harmless Sponsor, its respective officers, directors, employees, parent companies and agents from and against any claim or cause of action arising out of participation in the Raffle or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Raffle; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) errors in the administration of the Raffle or the processing of entries; or (e) 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 Raffle or receipt of any prize. Entrant further agrees that in any cause of action Sponsor's liability will be limited to the cost of entering and participating in the Raffle, and in no event shall Sponsor be liable for attorney's fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages. All prizes are provided "as is" and Sponsor disclaims all warranties, whether express or implied with respect thereto. By participating in the Raffle, entrant additionally agrees to release and hold harmless Facebook, its respective officers, directors, employees, parent companies and agents from and against any claim or cause of action arising out of participation in the Raffle.

**12. General:**

**a. Taxes.** Taxes, if any, are the sole responsibility of the prize winner.

**b. No Substitution.** No substitution or transfer of prizes permitted.

**c. Operations.** ANY ATTEMPT BY AN ENTRANT TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE RAFFLE IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

**d. Disqualification.** Sponsor reserves the right, at its sole discretion, to disqualify any individual it finds: to be tampering with the entry process or the operation of the Raffle; acting in violation of the Sponsor website terms and conditions; or acting in a disruptive, annoying, abusive, threatening or harassing manner to any other person. Without limitation, any use of software or hardware to automate entries is prohibited and will subject such user to disqualification.

**e. Term.** Sponsor reserves the right, without prior notice and at any time, to terminate the Raffle, in whole or in part, or modify or suspend the Raffle in any way, if it determines, in its sole

discretion, that the Raffle is impaired or corrupted or that fraud or technical problems, failures or malfunctions have destroyed or undermined the proper play, integrity, and/or feasibility of the Raffle.

f. **Choice of Law and Venue.** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Raffle Rules or the rights and obligations of the participant or Sponsor in connection with the Raffle shall be governed by and construed in accordance with the laws of the State of Nevada without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other state or federal laws. Any action arising out of the Raffle shall be filed in the United States District Court of record for Clark County, Nevada and the parties hereby submit to the exclusive jurisdiction and venue of such court for all purposes in connection with these Official Raffle Rules and the Raffle.

13. **Winners List:** To receive the names of the official prize winners, send a self-addressed stamped envelope to: WINNER LIST - Attn: Omni Veterans Day Raffle c/o Compliance, P.O. Box 81844, Las Vegas, NV 89180.