

Capital One Insider Community SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER

Void Where Prohibited By Law

1. **SPONSOR AND OVERVIEW:** The **Capital One Insider** Sweepstakes starts on June 1, 2017 at 12:00 AM Pacific Time and closes on May 31, 2018 at 11:59 PM Pacific Time (the "Sweepstakes Period") However, the Promotion consists of Twelve (12) separate sweepstakes each with it's own Entry Period (each an "Entry Period"), and will be contained within one month, starting at 12:00 a.m. PST on the 1st day of the month and end by 11:59 p.m. PST on the last day of the month.

The Sweepstakes is sponsored by Capital One Bank (USA), N.A., and Capital One, N.A. - (the "Sponsor") and administered by Vision Critical (US) Inc. ("VCI").

2. **ELIGIBILITY:** This Sweepstakes is open to all registered members of **Capital One Insider Community**, other individuals directly contacted by VCI and invited to participate in the **Capital One Insider Community** Study and individuals who enter in accordance with Section 5 of these Official Rules ("Entrants"). All Entrants must be eighteen (18) or older at the time of the entry and legally reside in the United States or the District of Columbia and at the time of entry into the Sweepstakes. Employees of VCI, their immediate family members, and their respective parents, distributors, affiliates, subsidiaries, and advertising and promotional agencies are not eligible to participate in the Sweepstakes. Capital One employees, their spouses and immediate families (parent, child, sibling, and any of their respective spouses) and household members (whether or not related) of Capital One Bank (USA), N.A., and Capital One, N.A (the "Sponsor"), and their respective parents, subsidiaries, divisions, trustees, franchisees, participating vendors, distributors, advertising and promotion agencies and affiliated entities (collectively, with Sponsor, the "Sweepstakes Entities") are not eligible to participate in the Sweepstakes.

B. The Sweepstakes is governed by U.S. law and is subject to all applicable federal, state and local laws and regulations. By entering the Sweepstakes, entrants agree to accept and be bound by all terms of these official rules ("Official Rules"). Void where prohibited by law.

3. **ENTRY PERIODS:** The first Sweepstakes begins on or around 12:00:00 a.m. PST, June 1, 2017 and ends at 11:59:59 p.m. PST May 31, 2018 (the "Sweepstakes Period"). However, the Promotion consists of Twelve (12) separate sweepstakes each with its own Entry Period (each an "Entry Period"), and each will be contained within one month, starting at 12:00 a.m. PST on the 1st day of the month and end by 11:59 p.m. PST on the last day of the month as outlined below.

Entry Period	Entries must be Received	Prize per Winner
1	June 1, 2017 12:00 a.m. PST – June 30 11:59 p.m. PST	\$500
2	July 1, 2017 12:00 a.m. PST – July 31 11:59 p.m. PST	\$500
3	August 1, 2017 12:00 a.m. PST – August 31 11:59 p.m. PST	\$500
4	September 1, 2017 12:00 a.m. PST –	\$500

	September 30 11:59 p.m. PST	
5	October 1, 2017 12:00 a.m. PST – October 31 11:59 p.m. PST	\$500
6	November 1, 2017 12:00 a.m. PST – November 30 11:59 p.m. PST	\$500
7	December 1, 2017 12:00 a.m. PST – December 31 11:59 p.m. PST	\$500
8	January 1, 2018 12:00 a.m. PST – January 31 11:59 p.m. PST	\$500
9	February 1, 2018 12:00 a.m. PST – February 28 11:59 p.m. PST	\$500
10	March 1, 2018 12:00 a.m. PST – March 31 11:59 p.m. PST	\$500
11	April 1, 2018 12:00 a.m. PST – April 30 11:59 p.m. PST	\$500
12	May 1, 2018 12:00 a.m. PST – May 31 11:59 p.m. PST	\$500

The Prizes will be drawn monthly on or about the 15th business day of the month following the Sweepstakes Period (the “Draw Dates”). All Prizes are to be awarded in US dollars by VCI’s prize provider, Hyperwallet (“Prize Provider”) in the form of a virtual pre-paid VISA card, bank deposit or other options offered by Prize Provider (such options are subject to change) in accordance with the Prize Awarding requirements set out below.

For all forms of sweepstakes entry, entrants will receive one entry. All non-winning entries will be disposed of after the winner for the sweepstakes period is awarded.

4. SWEEPSTAKES GENERAL RULES: This Sweepstakes is subject to all applicable federal, state and county laws and/or regulations and every action taken by an Entrant in conjunction with the Sweepstakes must comply with these laws and regulations. This Sweepstakes is void where prohibited or restricted by law.

By entering the Sweepstakes, Entrants agree to abide by these Official Rules and the decisions of Capital One which are final.

Neither VCI nor its affiliates or representatives are responsible for lost, late, misdirected, incomplete, or non-delivered submissions; or for interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), website, telephone or other connections, availability or accessibility, or miscommunications, or failed computer, satellite, telephone or cable transmissions, or lines, or technical failure or jumbled, corrupted, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures, or technical errors or difficulties, or other errors of any kind whether human, mechanical, electronic or network or the incorrect or inaccurate capture of entry or other information or the failure to capture, or loss of, any such information.

5. HOW TO PARTICIPATE: The Sweepstakes is offered electronically via the Internet. All Entrants who are members of **Capital One Insider Community** will automatically receive one (1) entry for every activity

completed under the “My Activities” section of the Capital One Insider site, during the Sweepstakes period.

It is not required that entrants complete a Capital One Insider Activity to enter the Sweepstakes. Entrants may enter the Sweepstakes by using the alternate means of Sweepstakes entry set out in Section 6 of these Official Rules.

6. NO PURCHASE NECESSARY TO ENTER OR WIN - ALTERNATE MEANS OF SWEEPSTAKES ENTRY: Entrants may receive one (1) entry by legibly printing the Entrant’s name, street address, city, province/state, postal code, telephone number and complete email address, on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to Vision Critical Communications Inc. **Capital One Insider Community** Sweepstakes, 200 Granville Street Mezzanine Floor Vancouver, BC V6C 1S4 Canada

Please note the URL address of the community site is necessary to identify the specific Sweepstakes being entered. Mail-in entries that do not include the URL address will not be valid.

7. SWEEPSTAKES DRAW(S): The drawing for each Entry Period will be held in Vancouver, British Columbia on each of the Draw Dates from all eligible entries received. Entries from one Entry Period will not carry over to any other Entry Period. Potential winners will be determined by random drawing from all eligible entries received by VCI. The odds of winning depends on the number of eligible entries received by VCI. The odds of an entry winning any Prize will be the same, whether the entry was automatically generated or made by alternate means of entry.

8. PRIZE AWARDING: Potential winners will be notified by email within 15 business days of the Draw Dates. Prizes will be awarded only on verification by VCI that all Sweepstakes requirements have been met by the winners. Each Prize must be accepted as awarded and no substitutions, transfers, conversions or assignments of Prizes will be allowed, unless at the discretion of Capital One which may substitute a Prize of comparable or greater value.

No correspondence will be entered into except with selected Entrants at the email address listed on the VCI systems, or on the mail-in entries. VCI will notify the winner by email within fifteen (15) business days of the Draw Date. The winner will have two (2) calendar days from notification to accept the Prize by email. VCI is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winner. If a selected Entrant cannot be contacted within the allotted time, VCI reserves the right to void that entry and select another eligible Entrant for that Prize.

In order to be declared an official winner the selected Entrant will be required to complete and return to VCI a Survey Notification Form within two (2) days of receipt thereof from VCI. If a selected Entrant fails to complete and return the Survey Notification Form to VCI within two (2) days, VCI reserves the right to void that entry and select another eligible Entrant for that Prize. By completing and returning the Survey Notification Form, the Entrant is required to: (i) consent to VCI providing the Entrant’s name, email address and province/state details to Prize Provider for Prize Provider to contact the Entrant to fulfill the Prize; (ii) acknowledge that to fulfill the Prize, the Entrant may be required to set up a password-protected account with Prize Provider and provide the following information: date of birth, gender,

mailing address and certain banking information (if Entrant elects to redeem the Prize by bank deposit (where such option is available; other options for redemption may include virtual VISA card, cheque or other options offered by Prize Provider) and agree to Prize Provider's Terms & Conditions; and (iii) give permission to VCI, at its option, to publish or otherwise use the Entrant's name, address, photograph, voice and comments, without compensation, in any publicity carried out by VCI or its respective advertising agencies.

VCI is not responsible or liable for late, lost, or misdirected communications from the Prize Provider to the official winners email address

9. Additional Terms: All winners, by acceptance of prize, agree to release and hold Sponsor, its affiliates, subsidiaries, and each company's respective officers, directors, employees, independent contractors, representatives, and agents ("Releasees") harmless from and against any claim or cause of action arising out of participation in the sweepstakes or the receipt, redemption or use of a prize, including any injuries or damages of any kind sustained in connection with the use, acceptance, possession or awarding of any prize. By participating in this Sweepstakes, you agree to be bound by the Official Rules and by the decisions of Sponsor and the administrator, which are final and binding on all matters. Sponsor reserves the right to modify sweepstakes procedures at its discretion.

10. Limitation of Liability: Releasees are not responsible for printing, typographical, human or other errors of any kind in any sweepstakes-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter into the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this Sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, Sponsor reserves the right at its sole discretion to disqualify any entry or entrant and/or to modify, or suspend the Sweepstakes and award prizes from among all eligible entries validly received prior to the action requiring such modification. By entering, all entrants agree that this Sweepstakes is governed by laws of the state of Virginia for the resolution of all claims and disputes (excluding any claims against or disputes involving parties other than Sponsor relating to any prize awarded in the Sweepstakes), and consent to jurisdiction in the federal and state courts of Virginia for the resolution of any such claims and disputes.

11. WINNERS LIST: To obtain a copy of the winners list or a copy of these Official Rules, send your request to: Vision Critical (US) Inc, **Capital One Insider Community** Sweepstakes Winners List or Official Rules, 200 Granville Street Mezzanine Floor Vancouver, BC V6C 1S4 Canada. Requests must be received no later than May 31, 2018 and a self-addressed stamped envelope must be enclosed with your request.

12. DISQUALIFICATION: VCI reserves the right in its sole discretion to disqualify any Entrant from participating in the Sweepstakes for any reason at any time throughout the Sweepstakes, including, but

not limited to, violating these Official Rules or tampering with or abusing any aspect of this Sweepstakes or the operation of the **Capital One Insider Community** website or any other VCI hosted website. In the event any portion of this Sweepstakes is compromised by virus, bugs, non-authorized human intervention or other causes beyond the control of VCI, which in its opinion, corrupts or impairs the administration, security, fairness or proper entry into the Sweepstakes, VCI reserves the right, in its sole discretion, to suspend or terminate the Sweepstakes and to award Prize(s) to individuals selected at random from the pool of Entrants received up to the point of termination. In no event will more Prizes be awarded than those listed in these Official Rules.

13. TAX INFORMATION: Liability for any applicable taxes imposed by any federal, state and/or local government, on any Prize won, is the sole responsibility of the winner of such Prize.

14. PRIZE DISCLAIMER: By participating in the Sweepstakes, Entrants agree that VCI, its affiliates and representatives, and their respective officers, directors, employees, representatives, and agents, will have no liability whatsoever for, and shall be held harmless by Entrants against, any liability for any injuries, losses or damages of any kind to persons, including personal injury or death, or property resulting in whole or in part, directly or indirectly, from participation in the Sweepstakes, or any claims based on publicity rights, defamation or invasion of privacy, or merchandise delivery. Entrants further agree that VCI, its affiliates and representatives, and their respective officers, directors, employees, representatives, and agents, will not be responsible or liable for any injuries, damages, or losses of any kind, including direct, indirect, incidental, consequential, or punitive damages arising out of any of the submissions made by any Entry in the Sweepstakes, use of a Prize won in connection with the Sweepstakes or the failure by the Prize Provider to deliver the Prize to the winner in accordance with these Official Rules.

15. DATA PROTECTION NOTICE: Entrants' personal information is protected by Vision Critical's Privacy Policy- The Vision Critical Privacy Policy can be found at the bottom of the **Capital One Insider Community** site labeled "Privacy Policy".