

HarborOne Bank Debit Card Promotion – “Dash for Cash” Sweepstakes

Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED. CONSUMER DISCLOSURE: YOU HAVE NOT YET WON.

1. **Sweepstakes Period:** Begins at 12:01 AM Eastern Time (ET) on November 24, 2023 and ends at 11:59 PM ET on December 24, 2023 (the “Promotion Period”).
2. **Eligibility:** The “*Debit Dash for Cash*” Sweepstakes (the “Sweepstakes”) is open to all HarborOne Bank customers, consumer and business, with a deposit account, who make point-of-sale transactions totaling \$2,000 or more using their HarborOne debit card during the Promotion Period. Customers must be in good standing with the Bank. Consumer customers must be age 18 or older. One entry per person.

The Sweepstakes is open to residents of the New England states (Massachusetts, Maine, New Hampshire, Vermont, Connecticut, and Rhode Island) except employees of advertising and promotion agencies and their immediate family (parents, grandparents, siblings, and children) and persons living in the same household of such employees, and employees of HarborOne Bank, HarborOne Mortgage, LLC, or HarborOne Bancorp, Inc. and their immediate family and persons living in the same household as employees, officers, directors, representatives, affiliates, and subsidiaries of those entities. No groups, clubs or organizations may participate in this offer or reproduce or distribute any portion of these rules to their members. Void where prohibited, taxed, or otherwise restricted by law. All relevant federal, state, and local laws and regulations apply.

Disputes: In the event of a dispute as to the identity of an entrant, the entrant will be deemed to be the applicable Authorized Account Holder. “Authorized Account Holder” is defined as the natural person who is assigned to an email address by an Internet Access provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address.

3. **To Enter:** You can enter this Sweepstakes by:
 - a. Eligible HarborOne debit card holders who make point-of-sale transactions totaling \$2,000 or more using their HarborOne debit card during the Promotion Period (11/24/23-12/24/23). Qualifying HarborOne debit card point-of-sale transactions includes the following categories: in-person point-of-sale transactions, online transactions, Mobile Wallet transactions utilizing Apple Pay, Samsung Pay, or Google Pay. ATM transactions do not qualify. OR...
 - b. You can also enter by sending a postcard with your name, address, email address and phone number to the following address: HarborOne Bank, Attn: Marketing Dep’t., P.O. Box 720, Brockton, MA 02303-0720. Postcard entries must be postmarked by 12/19/23 and received by 12/24/23.

All entries submitted become the sole property of Sponsor and will not be returned. Any use of automated, robotic, macro, programmed or similar quick entry programs in connection with the Sweepstakes is prohibited.

Customers must conduct a qualifying action during the Promotion Period to be entered into the Sweepstakes. Customers are only entered once into the Sweepstakes.

An entry constitutes the winner's permission to use their names, photographs, video and/or voice recording for publicity purposes without additional compensation or permission, except where prohibited by law.

4. **Selection of Winners:** The sponsor will select one (1) winner on January 15, 2024 in a random drawing from among all eligible entries. The potential winner will be notified by email (and/or phone), at the Sponsor's sole discretion by January 31, 2024. No entrant will be declared the winner ("Winner") until he/she has complied with all of the requirements of these Official Rules.
5. **Prize:** The prize ("Prize") is a credit of \$2,000, which will be deposited directly into the Winner's HarborOne checking account associated with their HarborOne debit card.

All prize amounts are in US dollars. The odds of winning depend on the number of eligible entries received during the Sweepstakes. The Winner is responsible for and shall pay all federal, state, and local taxes associated with the Prize. The Winner may refuse the Prize in writing postmarked by January 20th and addressed to HarborOne Bank, Attn: Marketing Dept., P.O. Box 720, Brockton MA, 02303-0720. There is no transfer or substitution for the Prize allowed. Sponsor reserves the right to substitute a Prize, or Prize element, of equal or greater value (whether in cash or otherwise) if a Prize, or Prize element, cannot be awarded as described for any reason. If an entrant is found to be ineligible, or if he/she does not comply with the Official Rules, or if the Prize or Prize notifications are returned as undeliverable, this will result in disqualification and an alternate Winner will be selected via a random drawing by Sponsor, if time permits. Sponsor disclaims any representation or warranty regarding any Prize, including without limitation, the implied warranties of merchantability and fitness for a particular purpose.

The prize money for the Winner will be deposited directly into their HarborOne checking account on or before January 31, 2024.

6. **Privacy:** Entry in the Sweepstakes constitutes consent to transfer personal information to Sponsor in the United States for purposes of administration of the Sweepstakes by Sponsor and its authorized agents and for such other purposes to which entrant may consent, or as otherwise described in these Official Rules and in accordance with Sponsor's privacy policy at:
<https://www.harborone.com/getmedia/dc9ff05b-343d-418d-b920-2410cf8d17ec/hob-privacy-notice.pdf>
7. **Governing Law and Other General Terms:** This Sweepstakes is subject to all applicable federal, state, and local laws of the United States only and is not subject to any laws outside of the United States. Except where prohibited, all issues and questions concerning the construction, validity, interpretation or enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Commonwealth of Massachusetts, without giving effect to any choice of law or conflict of law rules (whether of the Commonwealth of Massachusetts or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Massachusetts. By participating, entrants agree to be bound by these Official Rules and the decisions of Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. The invalidity or enforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. Except where prohibited, each entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by state or federal courts situated in Massachusetts, (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees; and (3) no punitive, incidental, special, consequential or other damages, including without limitation, lost profits, may be

awarded (collectively, "Special Damages"), and (4) entrant hereby waives all rights to claim Special Damages and all rights to have such damages multiplied or increased.

- 8. Release of Liability.** The Prize Winners and all entrants also agree to release, discharge, indemnify and hold harmless Sponsor Entities and all of their respective officers, directors, employees, representatives and agents from and against any claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from: (a) acceptance, possession, misuse or participation in this Sweepstakes; or (b) any error in the collection or retention of entry information. Sponsor is not responsible for lost, late, misdirected, undeliverable or incomplete entries, due to system errors or failures, or faulty transmissions or other telecommunications malfunctions and/or entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete or garbled computer or telephone transmissions, typographical or system errors or failures, or faulty transmissions, or for any other problems or technical malfunctions. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning a Prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or Sponsor. If for any reason this Sweepstakes is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor which corrupt in any way or affect the administration, security, fairness, integrity, fulfillment or proper conduct of the Sweepstakes, then Sponsor reserves the right in its sole and absolute discretion and without advance notice to cancel, terminate, modify or suspend the Sweepstakes and select a Winner by randomly drawing from those eligible entries received up to the cancellation/termination/suspension date.
- 9. Winner List:** You may receive a list of the Winner or an additional copy of these Official Rules by sending a self-addressed, stamped envelope to: HarborOne Bank: Attn: Marketing Dep't., P.O. Box 720, Brockton, MA 02303-0720 no later than July 30, 2022. Please specify "Rules" and/or "Winner List" for the Sweepstakes.
- 10. Sweepstakes Sponsor:** HarborOne Bank, Attn: Marketing Dept., P.O. Box 720, Brockton MA, 02303-0720.