

**PayPal Moola Mania
Official Rules**

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA WHO ARE EIGHTEEN (18) YEARS OF AGE AND OLDER, WHO ARE PHYSICALLY LOCATED AND RESIDE IN THE UNITED STATES OR DISTRICT OF COLUMBIA AND WHO ARE VALID U.S. PAYPAL ACCOUNT HOLDERS IN GOODSTANDING AT THE TIME OF REGISTRATION AND THROUGH THE TIME OF PRIZE AWARD.

VOID IN PUERTO RICO AND WHERE PROHIBITED.

1. Eligibility: PayPal Moola Mania (the "Promotion") is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry and valid U.S. PayPal account holders in good standing at the time of registration and through the time of prize award. The Promotion is void where prohibited. Employees, officers, members, directors, agents, and representatives of PayPal, Inc. ("Sponsor" or "PayPal"), including all of its corporate parents, subsidiaries and affiliates, and Promotion partners, including, HelloWorld, Inc. ("Administrator"), as well as the immediate family (spouse, domestic partner, parents, legal guardians, siblings, children, legal wards) and household members of each such employee are not eligible. The Promotion is subject to all applicable federal, state, and local laws and regulations. Participation in the Promotion 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 Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: PayPal, Inc., 2211 N. First Street San Jose, California 95131. **Administrator:** HelloWorld, Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075.

3. Timing: The Promotion begins on February 1, 2018 at 12:00 a.m. Eastern Time ("ET") and ends on March 15, 2018 at 11:59 p.m. ET (the "Promotion Period"). Administrator's computer is the official time-keeping device for the Promotion.

4. How to Enter: The Promotion consists of an instant win game (the "Instant Win Game") and a collect and win game (the "Collect and Win Game"). Regardless of method of entry, you will need a PayPal account. If you'd like to participate in this Promotion, but aren't yet a member, visit https://www.paypal.com/welcome/signup/#/intent_email_password and follow the links and instructions to sign up for free for a PayPal account.

Instant Win Game:

During the Promotion Period, complete the following steps to participate in the Instant Win Game:

Register for the Promotion. Visit <https://paypal.com/moolamania> and follow the links and instructions to register using the email address associated with your PayPal account.

Play the Instant Win Game. There are two ways to play the Instant Win Game:

Make a Qualifying PayPal Transaction: Once you've registered, make a qualifying PayPal purchase transaction ("Qualifying Transaction(s)"). Qualifying Transactions include purchases made in USD using a valid U.S. PayPal account that have been marked as "Completed" in your PayPal account. Qualifying PayPal Transactions do not include: (1) send/receive money transactions (including those marked as a "Goods and Services" payments), (2) charitable donations, (3) purchases made using PayPal.me, or (4) any of the following when the purchase is made directly with the card (and not through a PayPal wallet transaction): PayPal Extras Mastercard®. Then, visit <https://paypal.com/moolamania> ("Purchase Method Promotion Site") and follow the links and instructions to login to your PayPal account. The Purchase Method Promotion Site will show how many game plays you have available as a result of making a Qualifying Transaction. If game plays are available, you must follow all links and instructions to complete a game play (e.g., by clicking "Play the Game" or similar). For each Qualifying Transaction, you will be eligible to receive one (1) game play.

Free Alternate Method: To enter without making a Qualifying Transaction, visit <https://paypal.com/moolamania/cr> (the "No Purchase Promotion Site", collectively, with the Purchase Method Promotion Site, the "Promotion Site") and login with your PayPal account to request a free code that will be delivered to the email address associated with your PayPal account ("**Code**"). Once a Code is obtained, visit <https://paypal.com/moolamania/oamoe> and follow the links and instructions to enter your Code. Once your Code is validated, you will receive one (1) Instant Win Game play. Each Code may only be entered one (1) time during the Promotion Period.

The Instant Win Game results will be displayed at the time of play. Potential winners of the Instant Win Game will be provided directions for validation. All potential winners are subject to verification before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.

Collect and Win Game:

Each time you play the Instant Win Game during the Promotion Period and do not win, you will receive one (1) Collect and Win Game piece in the form of a virtual token (each, a "Game Piece"). Each tier of prizing (Grand, First, Second, Third) has three (3) unique Game Pieces that must be collected to win a prize in that tier. You can track your progress by logging in to the applicable Promotion Site and viewing your gameboard.

For Instant Win Game and Collect and Win Game: Each entrant may earn up to ten (10) game plays per day regardless of method used to play (purchase or no purchase). Attempts made by a participant to participate in excess of any limit or otherwise in violation of these Official Rules by using multiple or false contact information or otherwise may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected registrations or game play, which will be disqualified. In the event of a dispute as to who has registered or played, the authorized account holder of the e-mail address used to register will be deemed to be the registrant or player. The "authorized account holder" is the natural person assigned an e-mail address by an Internet access provider, online service provider, Internet service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being the authorized account holder.

Bonus Game Play: During the Promotion Period, you will receive one (1) bonus Game Play ("Bonus Game Play"), if you collect three (3) duplicate Game Pieces (i.e., you collect a Game Piece that you already have). Limit: There is no limit on the number of Bonus Game Plays each entrant may receive during the Promotion Period, but each duplicate piece may only be used one time toward earning a Bonus Game Play.

5. ALL POTENTIAL WINNING PLAYS ARE SUBJECT TO VERIFICATION BY SPONSOR OR ADMINISTRATOR, WHOSE DECISIONS ARE FINAL AND BINDING. AN ENTRANT IS NOT A WINNER OF ANY PRIZE, EVEN IF THE PROMOTION SITE SHOULD SO INDICATE, UNLESS AND UNTIL ENTRANT'S ELIGIBILITY AND THE POTENTIAL WINNING PLAY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. SPONSOR WILL NOT ACCEPT SCREEN SHOTS OR OTHER EVIDENCE OF WINNING IN LIEU OF ITS VALIDATION PROCESS.

6. Collect and Win Game/Instant Win Game Prize Selection and Verification of Potential Winners: All selected potential winners must comply with all terms and conditions of these Official Rules, and all winnings are contingent upon fulfilling all requirements. Administrator is an independent judging organization whose decisions as to the administration and operation of the Collect and Win Game and the Instant Win Game and the selection of potential winners are final and binding in all matters related to the Promotion. **Instant Win Game:** There will be fourteen thousand (14,000) random, computer-generated winning times during the Promotion Period. If you are the first player to play the Instant Win Game at or after one of the randomly-generated times, you will be a potential instant winner of the prize indicated. **Collect and Win Game:** For each prize in each tier, there will be one (1) random, computer-generated winning time for the "rare" Game Piece generated during the Promotion Period. If you are the first player to play the Collect and Win Game at or after this randomly generated time and you subsequently collect (or previously collected) the remaining two (2) Game Pieces needed to collect a prize in that tier, you will be the potential winner of the applicable Prize.

The potential Grand Prize winner and each potential First Prize winner, (or parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return to Sponsor, within seven (7) days of the date notice or attempted notice is sent, a Declaration of Compliance, Liability and Publicity Release ("Declaration") in order to claim his/her prize and fulfill any such other requirements as determined by Administrator.

For all prizes: If any potential winner cannot be contacted or does not respond, or fails to sign and return the Declaration (when applicable) within the required time period, or if prize is returned as undeliverable, potential winner forfeits prize. In the event that a potential winner of a prize valued over \$25 is disqualified for any reason or if an applicable prize is not awarded during the Promotion Period, Sponsor will award the applicable prize to an alternate winner by random drawing from among all used Instant Win Game plays. There will be three (3) alternate drawings after which the applicable prize will remain un-awarded. Unclaimed prizes valued at \$25 or less will remain un-awarded. Prizes will be transferred to the winner's PayPal account within 7-10 days of prize notification.

7. Prizes:

Collect and Win Game Prizes: ONE (1) GRAND PRIZE: \$10,000 transferred into your PayPal account. Approximate Retail Value ("ARV"): \$10,000. FIVE (5) FIRST PRIZES: \$1,000 transferred into your PayPal account. ARV: \$1,000. FIFTY (50) SECOND PRIZES: \$100 transferred into your PayPal account. ARV: \$100. FIVE HUNDRED (500) THIRD PRIZES: \$10

transferred into your PayPal account. ARV: \$10. Approximate odds of winning the Collect and Win Game Prize depends on the number of times entrants play, the number of game pieces distributed, and the time of play.

Instant Win Game Prizes: TEN THOUSAND (10,000) INSTANT WIN GAME PRIZES: \$5 transferred into your PayPal account. ARV: \$5. Odds of winning an Instant Win Game prize depend on the number of prizes available divided by the number of eligible Instant Win Game plays and time of game play.

For all prizes: All winners must have a U.S. PayPal account in good standing at time of prize award in order to receive, access, and use the prize. A prize will not be awarded to a winner with a locked, closed or restricted account. Your prize will be transferred to the PayPal account associated with the email address you provided at the time of registration.. No cash or other substitution, assignment or transfer of any prizes permitted, except by Sponsor, who reserves the right to substitute a prize or prize component with cash or another prize of comparable or greater value. Winner is responsible for all federal, state, and local taxes and fees associated with prize receipt and/or use and for any other expenses not specified in these Official Rules. Prizes will be awarded "as is" with no warranty or guarantee, either express or implied offered by Sponsor. If winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited and Sponsor will have no further obligation with respect to that prize or portion of the prize. Limit: One (1) Collect and Win Game Prize per prize tier and an unlimited amount of Instant Win Game prizes per person. TOTAL ARV OF ALL PRIZES: \$75,000.

8. Publicity: Except where prohibited, participation in the Promotion constitutes winner's consent to Sponsor's use of winner's name, likeness, photograph, voice, opinions, biographical information, hometown, and state for advertising, trade, promotional and publicity purposes without further obligation or compensation of any kind to him or her, anywhere, in any medium now known or hereafter discovered or devised (including, without limitation, on the Internet), world-wide, without any limitation of time and without notice, review or approval and **each entrant releases all Released Parties (defined below) from any and all liability related thereto.** Nothing contained in these Official Rules obligates Sponsor to make use of any of the rights granted herein and winner waives any right to inspect or approve any such use.

9. General Conditions: In its sole discretion, PayPal reserves the right to: (a) void participation of any participant who PayPal believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Promotion; (b) disqualify any participant at any time (even if disqualified winner or potential winner may have been notified or displayed or announced anywhere), if PayPal determines at any time in its sole discretion that such participant is ineligible, in violation of the Official Rules, or engaging in behavior that PayPal deems obnoxious, inappropriate, threatening, illegal or that is intended to annoy, abuse, threaten or harass any other person; (c) restrict or void online entries or participation from any IP address if any suspicious entry and/or participation is detected; (d) cancel, modify or suspend the Promotion and distribute the prize in a manner deemed fair and appropriate by PayPal if the Promotion is not capable of running as planned for any reason; (e) disqualify any participant that supplies false information, obtains entries by fraudulent means or is otherwise determined to be in violation of the Official Rules in an attempt to obtain any prize (and in such case, that person may be prosecuted to the full extent of the law). Any attempt by any person to deliberately damage any web site or undermine the legitimate operation of the Promotion is 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. The

invalidity or unenforceability of any provision of these Rules will not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Rules will otherwise remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

10. Release: By participating, each entrant agrees to release and hold harmless Sponsor, Administrator, and any promotional partners, each of their parent, subsidiary, affiliate, and related companies, and each of its and their respective officers, directors, members, representatives, employees, and agents (collectively the “Released Parties”) from and against any losses, damages, rights, claim, or cause of action of any kind arising, in whole or in part, directly or indirectly, out of participation in the Promotion or resulting directly or indirectly, from acceptance, possession, use, or misuse of any prize awarded in connection with the Promotion, including without limitation personal injury, death, and/or property damage, as well as claims based on publicity rights, defamation, and/or invasion of privacy. EACH ENTRANT UNDERSTANDS AND AGREES THAT ALL RIGHTS UNDER SECTION 1542 OF THE CIVIL CODE OF CALIFORNIA AND ANY SIMILAR LAW OF ANY STATE OR TERRITORY OF THE UNITED STATES ARE HEREBY EXPRESSLY WAIVED BY HIM/HER. SECTION 1542 READS AS FOLLOWS: “CERTAIN CLAIMS NOT AFFECTED BY A GENERAL RELEASE. A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR.”

11. 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 Promotion; (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 Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; (5) errors, typos or misprints in these Official Rules, in any Promotion-related advertisements or other materials; (6) electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant’s e-mail account to receive e-mail messages; (7) if an entrant’s e-mail address, telephone, or other contact information does not work or is changed without entrant giving prior written notice to Sponsor; or (8) 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 Promotion, or receipt, or use of any prize or while traveling to or from any prize-related activity. 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 Instant Win Game play, provided that, if it is not possible to award another play due to discontinuance of the Instant Win Game for any reason, 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. 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. Inclusion in such drawing shall be each entrant’s sole and exclusive remedy under such circumstances. Without limiting any other provision in these Rules, Released Parties are not responsible or liable to any participant or any person claiming

through such participant for failure to supply an prize or any part thereof in the event that any of the Promotion activities or the Released Parties' operations or activities are affected, as determined by the PayPal in its sole discretion, including, without limitation, by reason of any acts of God, any action, regulation, order or request by any governmental or quasi-governmental entity (whether or not the action, regulations, order or request proves to be invalid), equipment failure, threatened terrorist acts, terrorist acts, air raid, blackout, act of public enemy, earthquake, war (declared or undeclared), fire, flood, epidemic, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal) labor or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, insurrection, riot, or any law, rule, regulation, order or other action adopted or taken by any governmental, national, federal, state, provincial, territorial, or local government authority, or any other cause, whether or not specifically mentioned above.

12. Dispute Resolution: You agree that any claim or dispute at law or equity that has arisen or may arise relating in any way to or arising out of the Promotion or the Official Rules will be resolved in accordance with the provisions set forth in this Dispute Resolution section. Please read this section carefully. It affects your rights and will have a substantial impact on how claims you and we have against each other are resolved.

You agree that whenever you have a disagreement with Administrator or Sponsor arising out of, connected to, or in any way related to the Promotion or the Official Rules, you will send a written notice to the Administrator ("Demand"). You agree that the requirements of this Dispute Resolution section will apply even to disagreements that may have arisen before you accepted these Official Rules. You must send the Demand to the following address (the "Notice Address"): Legal Department, HelloWorld, Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075. You agree that you will not take any legal action, including filing a lawsuit or demanding arbitration, until 10 business days after you send a Demand. If the disagreement stated in the Demand is not resolved to your satisfaction within 10 business days after it is received, and you intend on taking legal action, you agree that you will file a demand for arbitration with the American Arbitration Association (the "Arbitrator"). This arbitration provision limits the ability of you, Administrator, and Sponsor to litigate claims in court and you, Administrator, and Sponsor each agree to waive your respective rights to a jury trial or a state or federal judge. You agree that you will not file any lawsuit against Administrator or Sponsor in any state or federal court. You agree that if you do sue in state or federal court, and Administrator or Sponsor brings a successful motion to compel arbitration, you must pay all fees and costs incurred by Administrator and Sponsor in court, including reasonable attorney's fees. For any such filing of a demand for arbitration, you must effect proper service under the rules of the Arbitrator and notice to the Notice Address may not be sufficient. If, for any reason, the American Arbitration Association is unable to conduct the arbitration, you may file your case with any national arbitration company. The Arbitrator shall apply the AAA Consumer Arbitration Rules effective September 1, 2014 (as may be amended) and as modified by the agreement to arbitrate in this Dispute Resolution section. You agree that the Arbitrator will have sole and exclusive jurisdiction over any dispute you have with Administrator or Sponsor. The Federal Arbitration Act allows for the enforcement of arbitration agreements and governs the interpretation and enforcement of the agreement to arbitrate.

You agree that you will not file a class action or collective action against Administrator or Sponsor, and that you will not participate in a class action or collective action against them. You agree that you will not join your claims to those of any other person. Notwithstanding any other provision in the Official Rules, if this class action waiver is invalidated, then the agreement to arbitrate is null and void, as though it were never entered into, and any arbitration dispute at that

time will be dismissed without prejudice and may be refiled in a court. Under no circumstances do you, Administrator, or Sponsor agree to class or collective procedures in arbitration or the joinder of claims in arbitration. Administrator and Sponsor agree that we will submit all disputes with you to arbitration before the Arbitrator.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant, Administrator, and Sponsor in connection with the Promotion, or any claim or dispute that has arisen or may arise between you, Administrator and Sponsor, shall be governed by, and construed in accordance with, the laws of the State of Delaware without giving effect to any choice of law or conflict of law rules.

13. Entrant's Personal Information: Information collected from entrants is subject to the Administrator's Privacy Policy (<https://www.paypal.com/us/webapps/mpp/ua/privacy-full>) and the Sponsor's Privacy Policy (<https://www.paypal.com/us/webapps/mpp/ua/privacy-full>).

14. Winner List: For a winner list, visit <http://bit.ly/2m02Hpv>. The winner list will be posted after winner confirmation is complete by July 15, 2018.

© 2018 HelloWorld, Inc. All rights reserved.