

SKYPASS Visa® Picture Yourself Here Sweepstakes Official Rules

NO PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. Eligibility: The U.S. Bank Visa SKYPASS Pictures Yourself Here Sweepstakes (the “Sweepstakes”) is open to legal residents of the 50 United States and the District of Columbia, who are 18 years of age and older as of March 1, 2013. Employees of U.S. Bank National Association ND (“Sponsor”), Visa, and Korean Air, and their respective affiliates and subsidiaries, the judging organization, and any other individual or company involved in the development, promotion, or execution of the Sweepstakes, including advertising, promotional and service agencies, including Ignition Network, LLC, any company who processes transactions and maintains account information for the SKYPASS Visa credit card, and the immediate families (spouse, and parents, children, and siblings and their spouses) and individuals living in the same households of such employees, whether related or not, are not eligible. Sweepstakes is subject to all applicable federal, state, local laws and regulations. Sweepstakes void in Puerto Rico, the U.S. Virgin Islands, U.S. Military installations in foreign countries and where prohibited by law.

2. How to Enter: Beginning at 12:00:01 AM Central Time (“CT”) on March 1, 2013, and ending at 11:59:59 PM CT on April 30, 2013 (“Promotion Period”), SKYPASS Visa cardmembers in good standing will automatically receive one (1) entry into the Sweepstakes for each dollar spent in net purchases when they use their SKYPASS Visa Card to make a purchase anywhere Visa cards are accepted. Entries will not be awarded for cash advances, ATM transactions, traveler’s check purchases, balance transfers, credit insurance premiums and other non purchase transactions, as well as bank account fees, service charges or finance charges of any kind (“Ineligible Transactions”). Sweepstakes entries for foreign purchase transactions will be calculated based on U.S. dollars as of the date of purchase using Visa’s standard exchange rate. The number of entries received for each billing cycle will be based on net purchases for a billing cycle, which will be determined by totaling all new purchases charged to a SKYPASS Visa Card account during the billing cycle, then subtracting credits (from returns, refunds or other transaction adjustments).

To Enter Without Making a Purchase: Hand-print your first name, last name, street address (no P.O. Boxes), city, state, ZIP code, e-mail address (if available), and day and evening telephone numbers on a 3” x 5” piece of paper and mail it first class with proper postage to: SKYPASS Visa Picture Yourself Here Sweepstakes Alternate Means of Entry, P.O. Box 4132 South Bend, IN 46634-4132. Mailed entries must be postmarked by April 30, 2013 and received by May 7, 2013. You may enter as often as you wish, but there is a limit of one (1) submission per outer postmarked envelope per day. Mechanically reproduced entries are not permitted and will be disqualified. Entries that are copied, illegible, incomplete, postage due, late or inaccurate are void. Each valid alternate means of entry submitted will receive 170 entries into the Sweepstakes. Entries become the property of Sponsor and will not be returned. Entries not complying with these Official Rules are subject to disqualification, at the Sponsor’s sole discretion. Proof of mailing does not constitute proof of delivery.

Sponsor is not responsible for lost, late, misdirected, damaged, incomplete, illegible or postage-due mail or entries, or for transactions that are processed late or incorrectly computed or are lost because of computer error or malfunctions. Entries not complying with these Official Rules are subject to disqualification, at the Sponsor’s sole discretion. Proof of mailing does not constitute proof of delivery. By participating in this promotion, you agree to be bound by the Official Rules and by the decisions of the judging organization, which are final and binding on all matters.

3. Drawing: Potential winners will be selected in a random drawing conducted from among all eligible entries received on or about May 15, 2013 by Ignition Network, an independent judging organization, whose decisions are final on all matters relating to the Sweepstakes. Odds of winning depend upon the number of eligible entries received. All prizes will be awarded assuming sufficient eligible entries are received and prizes are properly claimed.

4. Prizes and Approximate Retail Value (“ARV”):

One (1) Grand Prize: Trip for two (winner and a guest) on Korean Air to Sao Paulo, Brazil, ARV: \$50,340.64.

Fifty (50) Second Prizes: Samsung Galaxy Tablet 2 10.1 with 16GB memory, ARV: \$359.99 each.

One Hundred (100) Third Prizes: 10,000 Bonus SKYPASS miles, ARV: \$250.00 each. Non-card members will receive \$250 (awarded as a check) in lieu of Bonus Miles on Visa Statement. Prizes are non-transferable. No cash redemption/equivalent or substitution of prize is offered, except at the sole discretion of the Sponsor. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute prize with another prize of equal or greater value. Limit one (1) prize per person per household. The ARV of the Grand Prize is based on available information provided to Sponsor prior to the start of the Sweepstakes and the value of the prize may be less at the time the prize is awarded and any difference between the ARV stated in these rules and the actual value, if any, will not be awarded.

Total value of all prizes: \$93,340.14

Grand Prize Trip includes round-trip First Class air transportation on Korean Air for two from Los Angeles to Sao Paulo, and 5 nights Visa Signature Luxury hotel accommodations (one room/double occupancy). Prize also includes round-trip economy class for two (up to a value of \$700.00 for each ticket) from a major commercial airport near winner’s residence to Los Angeles and one night stay at hotel near LAX (up to a value of \$300) if required. Prize includes \$10,000 which may be used towards trip-related expenses. Trip must be completed by 02/15/2014. Trip cannot be taken during dates of 5/17/2013 - 6/30/2013, 12/7/2013 - 12/31/2013 or 01/01/2014 – 01/15/2014. Winner and guest must travel on the same itinerary. The actual value of the trip may vary depending on point of departure and fluctuations in the cost of air transportation. Any difference between the estimated ARV and the actual value of the prize will not be awarded. Travel dates are subject to availability; blackout dates and other restrictions may apply. Winner and guest are responsible for having valid travel documents including government identification and/or passports. Winner is responsible for all travel expenses not included herein, including airline baggage fees, gratuities, meals, and any other incidental costs or expenses related to participation in this prize, including travel insurance (Sponsor will not provide travel insurance of any kind). Travel must be booked at least 30 days in advance. Guest of winner must be of legal age of majority in his or her state of residence unless guest is winner’s child or ward, in which case the minor may accompany the winner as the guest. Guest of winner (and guest’s parent/legal guardian, if guest is a minor) must sign and return a travel liability release before travel will be booked. Sponsor will not replace any lost or stolen tickets, travel vouchers or similar items once they are in the possession of winner or winner’s guest. No Promotion Party (as defined below) shall be responsible for any cancellations, delays, diversions, substitutions, or any acts or omissions whatsoever by air carriers, hotels, other transportation companies or any persons providing any of these services and accommodations, results thereof, or changes in services or accommodations. Prize conditions may be added or changed by companies providing those portions of the prize. Prize restrictions and conditions set forth in these Official Rules are not all-inclusive and may be subject to additional conditions and may be set forth at the time the prize is awarded.

5. Winner Notification/Prize Claims: Potential Grand Prize winner will be notified by phone, e-mail and/or mail, and will be required to complete and sign an Affidavit of Eligibility, Liability Release and, where legal, a Publicity Release, and a W9, each of which must be returned within seven (7) days of attempted prize notification or the prize will be forfeited and may be awarded to an alternate winner. In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may be awarded to an alternate winner. Federal, state, and local taxes, if any, are the sole responsibility of winner. Sponsor reserves the right to modify prize award procedures at its discretion. Potential Second Prize winners will be notified by phone, e-mail and/or mail, and will be required to respond as directed within ten (10) days to confirm mailing address and provide any other requested information. Bonus SKYPASS miles for Third Prize winners will be credited to the winner’s account within 4 to 6 weeks. If Second Prize winner is not a card member, the check will be mailed to the winner within 4 to 6 weeks.

6. Additional Terms: By accepting a prize, winners consent to the use of their names, likenesses, voices and/or biographical information for advertising and promotional purposes by Sponsor, or a party designated by Sponsor, in any and all media worldwide in perpetuity, without additional compensation, except where prohibited by law. By entering, entrants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, participant’s rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of State of Minnesota, without giving effect to any choice of law or conflict of law rules. By entering, entrants consent to the jurisdiction and venue of the federal, state and local courts located in Minneapolis, Minnesota for the resolution of any and all disputes arising out of this Sweepstakes. Sponsor’s failure or delay to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision.

7. Release: As a condition of entering, entrants (or their parent or legal guardian if an eligible minor) agree (and agree to confirm in writing): (a) to release Sponsor, its affiliates, subsidiaries, retailers, sales representatives, distributors and each of their officers, directors, employees and agents (“Promotion Parties”), from any and all liability, loss or damage, including without limitation, personal injury or death, incurred directly or indirectly with respect to participation in this Sweepstakes, the awarding, receipt, possession, and/or use or misuse of any prize, including any traveling related thereto; (b) under no circumstances will entrant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all 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 (d) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys’ fees and court costs

8. Limitation of Liability: Promotion Parties 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. Sponsor reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Sweepstakes and award prizes from among all eligible non-suspect entries validly received prior to the action requiring such modification.

9. Official Rules Requests: For a copy of these full Official Rules, mail a self-addressed, stamped envelope to: SKYPASS Visa Picture Yourself Here Sweepstakes Official Rules, P.O. Box 1252 South Bend, IN 46624-1252. Requests must be received by April 30, 2013.

10. Winners List: For the names of the prize winners, mail a self-addressed, stamped envelope to: SKYPASS Visa Picture Yourself Here Sweepstakes Winner List, P.O. Box 11555, South Bend, IN 46624-1252. Requests must be received by May 30, 2013. The winners list will be sent after all winners have been verified.

CONSUMER DISCLOSURE: NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING. You have not yet won. One (1) Grand Prize: Trip to Sao Paulo, Brazil, ARV: \$50,340.64; **Fifty (50) Second Prizes:** Samsung Galaxy Tablet, ARV: \$359.99 each; **One Hundred (100) Third Prizes:** 10,000 Bonus SKYPASS miles, ARV: \$250 each. Actual odds of winning are based upon the number of eligible entries received for each drawing. See Official Rules above for complete prize details and restrictions. Sweepstakes ends April 30, 2012. Sponsored by U.S. Bank National Association ND, 800 Nicollet Mall, Minneapolis, MN 55402.

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The creditor and issuer of the SKYPASS Visa card is U.S. Bank National Association ND, pursuant to a license from Visa U.S.A. Inc. and the card is available to United States residents only.