

2026 EXPERIAN VISION AWARDS CONTEST OFFICIAL RULES

("Official Rules")

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST.

A PURCHASE OR PAYMENT WILL NOT IMPROVE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

THESE OFFICIAL RULES CONTAIN A RELEASE OF LIABILITY IN SECTION 12, VARIOUS LIMITATIONS AND EXCLUSIONS OF LIABILITY IN SECTION 13, AND AN ARBITRATION CLAUSE AND CLASS ACTION WAIVER IN SECTION 18.

1. DESCRIPTION: The *2026 Experian Vision Awards Contest* (the "**Contest**") is sponsored and administered by Experian Information Solutions, Inc. ("**Experian**" or "**Sponsor**"). Organizations may be nominated to enter the Contest beginning on June 1, 2026, at 9:00 AM Pacific Time (PST) until July 31, 2026, at 11:59 PM PST, extended from the original deadline of July 17, 2026, at 11:59 PM PST (the "**Nomination Period**"). The Sponsor's computer is the official clock for the Contest. The Contest is void where prohibited or restricted by law, is subject to applicable federal, state, provincial, and local statutes, rules, regulations, and other laws (each, a "**Law**") and is governed by these Official Rules.

2. ACCEPTANCE OF THE OFFICIAL RULES; SITE POLICIES; LAWS: By accepting a Nomination (defined below) and entering the Contest, each nominee organization (a) unconditionally accepts and agrees to comply with and abide by these Official Rules and by the decisions of Sponsor, which shall be final and binding on all matters pertaining to the Contest; and (b) agrees to comply with any and all applicable Laws in connection with its participation in the Contest. Participation in the Contest is also governed by the terms and policies pertaining to Sponsor's website at www.experian.com/vision-awards (the "**Contest Site**"). In addition, information obtained online from entrants in the Contest is governed by Sponsor's Privacy Policy, which may be viewed at <https://www.experian.com/privacy/us-consumer-data-privacy-policy> or on the Contest Site (Sponsor's Privacy Policy and the Contest Site terms and policies are referred to in these Official Rules as the "**Policies**"). In the event of a conflict between any of the Policies or any Contest promotional materials and these Official rules, these Official Rules shall prevail and govern as to any matter pertaining to the Contest.

3. ELIGIBILITY:

- A. The Contest is open to any organization that meets all of the following eligibility requirements at the time of entry:
 - i. The organization is a current customer of Experian that has purchased Experian's products or services (excluding any Experian Health products or services) for use in the U.S. between April 1, 2024 and April 30, 2026 (inclusive).
 - ii. The organization is registered to conduct business in the U.S. or is a U.S.-based entity.
- B. However, an organization that meets any of the following criteria is NOT eligible to enter the Contest:
 - i. The organization is a Contest Entity. As used in these Official Rules, "**Contest Entities**" means Sponsor and each of its parent companies, subsidiaries, and affiliates, as well as any other prize providers, promotional partners, advertising/marketing agencies, and any other company or organization involved in the design, promotion, sponsorship, or execution of the Contest;
 - ii. The organization or any of its affiliates or subsidiaries is (a) named on a governmental denied party or restricted list, including without limitation on the U.S. Department of the Treasury Office of Foreign Assets Control (OFAC) List of Specially Designated Nationals and Blocked Persons; or (b) a citizen, national, or permanent resident of, ordinarily resident in, or physically located in, any country or territory subject to comprehensive sanctions or whose government or a significant portion of whose government is subject to sanctions administered by OFAC, including without limitation Cuba, Iran, North Korea, Russia, the Crimea, Donetsk, or Luhansk regions of Ukraine, or any other country or territory that is otherwise prohibited by Law, treaty or administrative act from entering into trade relations with the United States of America or its citizens;
 - iii. The organization has a policy preventing such organization or any member of such organization from accepting awards or prizes from its vendors, or otherwise entering into sweepstakes or contests sponsored by its vendors; or
 - iv. The organization purchases Experian products or services for or on behalf of any federal, national, state, provincial, or local government, or any department or agency thereof.

- C. For the avoidance of doubt, the Contest is only open to organizations that meet the criteria described in this Section 3; no individuals may enter the Contest.

4. ENTRY REQUIREMENTS:

- A. An organization must be nominated in order to enter the Contest and may self-nominate or be nominated by an employee of Experian. In order to nominate an organization, the Experian employee must direct the organization to complete and submit an online “**Nomination Form**” found on the Contest Site, including completion of all of the elements described in this Section 4 (each, a “**Nomination**”) prior to the end of the Entry Period. In order to self-nominate, the self-nominating organization must complete and submit an online “**Nomination Form**” found on the Contest Site, including completion of all of the elements described in this Section 4 prior to the end of the Entry Period. Each Nomination must be submitted for one of the four (4) categories (each, a “**Category**”) below as further described on the Contest Site:
- i. Excellence in Artificial Intelligence (AI): The organization leverages AI in innovative ways to achieve outstanding business results.
 - ii. Excellence in Innovation: The organization harnesses new and unique methods to expand capabilities and achieve measurable outcomes.
 - iii. Excellence in Financial Empowerment: The organization has improved customer financial inclusion and advanced business results.
 - iv. Excellence in Analytics: The organization leverages sophisticated analytical methodologies, including machine learning and predictive modeling, to uncover insights, enhance precision in decision-making, and accelerate business performance.
- B. A complete Nomination will include, in addition to all other materials and information requested in the Nomination Form: (i) the nominee’s business name, email address, and city, state, and zip code; and (ii) a detailed description of why the nominee is being nominated or a case study of the nominee’s accomplishments with respect to the applicable Category (that occurred after April 1, 2024), which will not exceed 2,000 words and must be in English.
- C. Each organization may be nominated or self-nominate in multiple Categories, provided that each Nomination for a different Category must describe a separate project or case study. The same project or case study cannot be submitted as part of a Nomination in more than one (1) Category. Winners from last year’s Vision Awards (2025) cannot reuse their winning submission as part of a Nomination in any Category.
- D. All Nominations must be received by the end of the Entry Period and submitted using the online Nomination Form. **Emailed Entries will not be accepted.** Nominations will

not be acknowledged or returned. Proof of transmission of a Nomination does not constitute proof that it was received. Incomplete, unreadable, late, or unintelligible Nominations are void and will be disqualified. Sponsor reserves the right to request from each nominee additional information as needed to judge each Nomination.

- E. Each Nomination (including the Nomination Form and all other data, information, images, content, and other materials included in the Nomination) must—in addition to following the Nomination Form Guidelines located on the Contest Site—comply with the following:
- i. It must be the original work of the self-nominating organization or the Experian employee.
 - ii. No portion of the Nomination may be created using any artificial intelligence tool or generator.
 - iii. It must not contain any individual's photograph, likeness, name, voice, or other element of persona and identity unless the entrant has obtained all releases and consents from such individual necessary to submit the Nomination for the Contest, and to grant the rights in the Nomination Form as provided in these Official Rules.
 - iv. It must not infringe, misappropriate, or violate any intellectual property rights, privacy rights, publicity rights, or other proprietary rights of any third party.
 - v. It must not contain any proprietary, confidential, or sensitive information or trade secrets of the nominee or Sponsor (including without limitation details such as the value of a deal, proprietary or sensitive details of the nominee's network configurations or business issues).
 - vi. All information provided in the Nomination must be true, accurate, and correct in all respects.
 - vii. It must not be created or submitted through any script, macro, or other automatic method.
 - viii. It must comply with these Official Rules and all applicable Laws.
 - ix. It must be suitable for publication to a general audience and must not contain anything that:
 - (1) is illegal, abusive, tortious, defamatory, pornographic, sexually explicit, obscene, libelous, invasive of another's privacy, hateful, or otherwise objectionable.
 - (2) promotes discrimination based on race, ethnicity, nationality, religion, sex, sexual orientation, disability, or age;
 - (3) promotes violence or unsafe or illegal activity;
 - (4) is threatening, harassing, or degrading;

- (5) serves to impersonate any person or entity or misrepresent affiliation with any person or entity; or
 - (6) disparages or injures the reputation or goodwill of Sponsor, the Contest Entities, or any of their respective officers, directors, employees, products, or services.
- F. Nominations that do not comply with these requirements (as determined by Sponsor in its sole discretion) are void and will be disqualified. Nominees may be required to submit proof of eligibility or compliance with these requirements, and failure to provide such proof on request may, in Sponsor's sole discretion, disqualify such nominee from this Contest.
- G. By entering the Contest, each nominee represents and warrants to Sponsor that:
 - i. The Nomination meets all of the requirements in this Section 4;
 - ii. The nominee meets all the eligibility requirements for the Contest; and
 - iii. The nominee has complied with these Official Rules and all applicable Laws in entering and participating in the Contest.

5. JUDGING AND WINNER DETERMINATION:

- A. Winners. Up to two (2) Nominations in each Category may be selected as winners (each, a "**Winner**") for a total of four (4) to eight (8) Winners.
- B. Judging Period. The Winners will be selected between the end of the Contest Period and September 1, 2026 (the "**Judging Period**").
- C. Judges. Eligible Nominations will be judged by a panel that includes employees of Sponsor and industry experts familiar with the financial services industry (the "**Judges**").
- D. Judging Method and Criteria - Eligible Nominations will be judged using the criteria (the "**Criteria**") described below.
 - i. **Criteria for: Excellence in Artificial Intelligence (AI), Excellence in Innovation and Excellence in Analytics**
 - (1) **Impact on Business Goals (50%)**
 - a. *Impact*. The extent to which the organization's success story contributed to its growth (revenue, etc.) or desired success metric.
 - b. *Innovation and Differentiation*. How unique or innovative the organization's approach was in achieving its goals.
 - (2) **Results and Metrics (20%)**

- a. *Quantifiable Success*. How well the organization's success is backed by data, with clear key performance indicators or metrics that demonstrate growth, efficiency, or other measurable outcomes.

(3) Advocacy (20%)

- a. *Client Advocacy*. Evidence of the organization promoting Experian's products/services within the organization's network or industry.
- b. *Forward-Looking Initiatives*. The organization's long-term initiatives, with emphasis on innovation, resilience, or adaptability that suggests sustainable success.

(4) Partnership (10%)

- a. *Collaboration*. The level of collaboration or partnership demonstrated with Experian and/or other industry partners, showing mutual engagement.

ii. **Criteria for: Excellence in Financial Empowerment**

(1) Strategic Partnerships (30%)

- a. Engagement with CDFIs or other key community lending organizations.
- b. SBA 7(a) lending activity (PLP) or other.
- c. Documented key performance indicators and internal impact assessment.
- d. Comprehensive documentation and support provided.

(2) Community Engagement (10%)

- a. Participation in community events driven by community stakeholders.
- b. Means for soliciting community feedback and/or needs.
- c. Initiates active engagement with community through seminars or events.
- d. Comprehensive documentation and support provided.

(3) Signature and Innovative Financial Programs and Products (30%)

- a. Institution has developed signature inclusive lending program/products.
- b. Program or product alignment with Experian values and mission.
- c. Programs tied to key performance indicators and internal impact assessed.
- d. Comprehensive documentation and support provided.

(4) Financial Education (20%)

- a. Access to financial education tools (ease of access).
- b. Leverages proven financial education tools via Experian or other leading provider.
- c. Potential community impact of educational offerings.

- d. Comprehensive support and documentation provided.

(5) Representative Based Hiring/Broad-Based Hiring Practices (10%)

- a. Engages with colleges and universities serving underrepresented institutions (HBCUs, HSI's, female serving institutions, etc.) for recruiting purposes.
- b. Engages in outreach that attracts a broad range of potential talent.
- c. Has internship or other hiring programs in places for underrepresented students.
- d. Comprehensive documentation and support.

*The Excellence in Financial Empowerment criteria was developed based upon industry research in collaboration with Dr. Vaneesha Dutra, Finance Professor at Morehouse College, Atlanta, GA.

For each Nomination in each Category, the Judges will award point values from 1-5 (with 1 being the lowest score and 5 being the highest score) for the applicable Criteria. Each of the Criteria will be weighted as set forth above. The eligible Nominations in each Category with the highest total score will be selected as the potential Winner for such Category. Potential Winners must meet the requirements of Section 9 below to officially qualify as the Winners. In the event of a tie between eligible Entries, Sponsor has the sole discretion to determine which eligible Entry will be a potential Winner.

6. CHANCES OF WINNING: The chances of winning a prize depend on the number of eligible Nominations in each Category received during the Entry Period and the quality of each Nomination as evaluated by the judges on the basis of the judging Criteria described in these Official Rules. Sponsor cannot predict or guarantee any specific number of eligible Nominations for this Contest. **A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**

7. PRIZES: One Winner in each Category will win all of the following prizes:

- A. One (1) conference pass for one (1) attendee for the Vision Awards 2025 (“**Vision Awards**”), taking place in San Antonio, Texas in October 2026 (estimated retail value \$1,995) and announcement during the event; and
- B. Award plaque (estimated retail value \$200).

In addition, Experian may promote the Winner on Experian's social media and other communication channels or publish a press release of the Winner and the winning project. A representative from the Winner in each Category may also be asked to participate in a video recording during the Vision Awards to acknowledge their Category win, which video may be promoted on Experian's social media and other communication channels.

The total approximate retail value of all prizes received by each Winner is \$2,195 USD. **The total approximate retail value of all prizes is seven thousand one hundred eighty-five dollars (\$7,185 USD).** For the avoidance of doubt, the prizes do not include travel, accommodation, or meal expenses for the Vision Awards. Winners are responsible for any other expenses relating to the acceptance and use of prizes, as well as travel and conference-related costs for any representative of the Winners or their spouses and/or guests. For the avoidance of doubt, each Winner's cooperation and participation may be necessary in order for Sponsor to award one or more prizes described in this Section 7. If a Winner does not provide the cooperation, participation, materials or information requested by Sponsor, Sponsor will not be obligated to award any such prize.

The distribution of the prizes will be at the sole determination of Sponsor to the organizations deemed to have won the Contest by Sponsor in accordance with these Official Rules.

8. GENERAL PRIZE CONDITIONS: All details and other restrictions of the prizes not specified in these Official Rules will be determined by Sponsor in its sole discretion. Neither submission or acceptance of a Nomination, entry into the Contest, nor the receipt of any prizes is intended to, and shall not be deemed to, create any confidential, fiduciary, agency, employment, or other relationship or contract between Sponsor and any nominee or Winner. No prize is exchangeable, assignable, or otherwise transferable, except at Sponsor's sole and absolute discretion. Sponsor reserves the right to substitute for any prize one or more items or services of equal or greater value. The value of each prize may be taxable to each Winner as income. Each Winner shall be solely responsible for all federal, state, provincial, and/or local taxes (including income, VAT, customs duties, and withholding taxes), and the reporting consequences thereof, for any other fees or costs associated with the applicable prize(s), and for any other liabilities incurred in connection with any prize.

9. WINNER NOTIFICATION AND PRIZE CLAIM. Winners will be notified around the week of September 1, 2026 via email (each a, "**Prize Notification**"). Each potential Winner will have three (3) working days to respond in writing (including by email) to the Prize Notification once it has been sent to the potential Winner, including providing any requisite information to accept their prizes. Sponsor shall have no liability for any Prize Notification that is lost, intercepted, or not received by a potential Winner for any reason. Upon Sponsor's request, each potential Winner must also execute and return, where legally permissible, a

declaration of eligibility, a declaration of compliance with these Official Rules, a liability release, and/or a publicity release (each, a **“Release Form”**). In addition, each potential Winner may be asked to complete tax reporting forms or provide other information required for compliance with tax laws. If a potential Winner is found to be ineligible, has not complied with these Official Rules, or declines the prize(s) for any reason prior to award, such potential Winner will be disqualified and forfeit the prize, and an alternate Winner may be selected by Sponsor from the pool of remaining nominees based on the judging Criteria described in these Official Rules. Sponsor may successively attempt to contact up to five (5) potential Winners per prize in accordance with such procedure, and if there is still no confirmed winner of a prize after such attempts have been made, Sponsor may announce an alternate means for awarding that prize.

10. USE OF PERSONAL DATA: All personal information collected by or on behalf of Sponsor (including without limitation, the name and contact information of any representative of a nominee) may be disclosed to the Contest Entities, used and disclosed for the administration of the Contest (including as may be necessary to comply with applicable laws), and otherwise in accordance with Sponsor’s Privacy Policy and the other Policies. Please refer to the Policies for important information regarding the collection, use, and disclosure of personal information by Sponsor.

11. LICENSE GRANT:

- A. By entering the Contest, each nominee irrevocably grants Sponsor and its designees the unconditional, irrevocable, and perpetual right and permission, royalty-free, to use the Nomination and any other writings, data, information, images, content, or materials included in such Entry, in any media now known or hereafter devised, throughout the world, in perpetuity, for purposes of advertising and promoting the Contest Entities, the Contest, and related activities. Sponsor is not obligated to use any of the above-mentioned materials, but if Sponsor does so, Sponsor may edit them in Sponsor’s sole discretion, and all such uses will be without further obligation or compensation. Each nominee waives all intellectual property rights, privacy/publicity rights or other legal or moral rights that might preclude Sponsor’s use of the Nomination or exercise of any rights granted to Sponsor as stated in this paragraph, and each nominee agrees not to sue or assert any claim against any Contest Entity with respect to such use.
- B. Except to the extent prohibited by Law, by accepting any prize, and without limiting the prior paragraph, each Winner grants to Sponsor and each of their respective designees the right to publicize the Winner’s name, Nomination materials, and award information in connection with the Contest, in any media now known or hereafter

devised, throughout the world, in perpetuity, without additional compensation, credit, notification or permission.

12. RELEASE OF LIABILITY: By entering the Contest, each nominee (A) agrees that neither the Contest Entities, nor any advertising or social media platform, such as Facebook or Instagram, on which the Contest is advertised or through which it is accessed, shall be responsible for, and (B) to the maximum extent permitted by Law, releases and holds harmless the Contest Entities and each such advertising or social media platform from and against, any and all claims, injuries, damages, liabilities, costs, expenses, or losses of any kind (including, but not limited to, personal injury, death, or damage to or loss of property) that may occur, directly or indirectly, in whole or in part, from:

- i. participation in the Contest;
- ii. any breach or other violation by such nominee of these Official Rules, the Policies, or applicable Law;
- iii. the acceptance, receipt, possession and/or use or misuse of any prize (or any portion of any prize);
- iv. any incorrect, incomplete, garbled, or inaccurate information, or any failure to capture any information, whether caused by a nominee, printing errors, human error, or by any of the equipment or programming associated with or utilized in the Contest;
- v. any damage to a nominee's equipment (such as a computer system or mobile device) which is occasioned by accessing the Contest Site or participating in the Contest;
- vi. miscommunications, or any failed, jumbled, delayed, or misdirected computer, telephone, cable, or other transmissions (including, without limitation, transmissions by email, social media (such as a private or direct messages, check-ins, tweets, and posts), and instant message);
- vii. for any technical malfunctions, failures, delays, difficulties, or other errors of any kind or nature;
- viii. any Nomination, email, or other material or correspondence that has been tampered with or that is stolen, misdirected, incomplete, lost, late, non-conforming, ineligible, or damaged;
- ix. any use of personal information and Nominations as permitted under these Official Rules; or
- x. any other events beyond Sponsor's reasonable control.

The foregoing release does not include claims, injuries, damages, liabilities, costs, expenses, or losses related to personal injury, death, or damage to or loss of property of a nominee to the extent that such claims or losses occur, directly or indirectly, in whole or in part, from the negligence of one or more of the Contest Entities.

13. LIMITATION OF LIABILITY: NO SPONSOR OR ANY OTHER CONTEST ENTITY, SHALL BE LIABLE FOR ANY SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE CONTEST, ANY PRIZE, OR THESE OFFICIAL RULES, HOWSOEVER CAUSED, WHETHER ARISING IN TORT, CONTRACT, STRICT LIABILITY, OR OTHER LEGAL THEORY, AND REGARDLESS OF WHETHER SUCH CONTEST ENTITY WAS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND ALL SUCH DAMAGES ARE HEREBY DISCLAIMED AND EXCLUDED. ALL PRIZES ARE GIVEN AWAY "AS IS." THE CONTEST ENTITIES DO NOT MAKE AND HEREBY DISCLAIM ANY WARRANTIES, CONDITIONS, REPRESENTATIONS OR GUARANTEES, WHETHER EXPRESS, IMPLIED, OR STATUTORY (INCLUDING WITHOUT LIMITATION ANY IMPLIED OR STATUTORY WARRANTY OF MERCHANTABILITY OR SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT) WITH REGARD TO THE CONTEST OR ANY PRIZE.

14. DISQUALIFICATION: Sponsor reserves the right in its sole discretion to disqualify any nominee who Sponsor finds, in its sole discretion, to be tampering with the participation process or the operation of the Contest or the Contest Site, to be acting in violation of these Official Rules, to be acting in an unsportsman-like or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Contest, or to annoy, abuse, threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person or organization to the fullest extent permitted by Law.

15. TERMINATION/MODIFICATION: Sponsor shall have the right to modify, suspend, or terminate the Contest, at its sole discretion, at any time for any reason, including, without limitation as a result of natural disaster, equipment failure, civil disturbance, fraud, financial, or administrative difficulties, technical problems (such as a computer virus/ bug), unauthorized intervention that corrupts the administration, security, fairness, integrity or proper functioning of the Contest, or other causes not within the control of Sponsor. In addition, if, in the exclusive judgment of Sponsor, the Contest (or any portion thereof) becomes compromised in any way, or the Contest does not run as contemplated by Sponsor, Sponsor reserves the right, at its sole discretion, to cancel any method of entry, to void any Nominations submitted fraudulently, to modify or cancel the Contest, or to select Winners from among all non-suspect eligible Nominations received prior to the act that compromised the promotion. Should the Contest ever be terminated prior to the Winner selection, Sponsor will use good faith efforts to promptly post a notice on the Contest Site and make alternate arrangements to award the prizes. Sponsor reserves the right to make

changes to these Official Rules in its sole discretion. Any such changes will become effective upon notice via online posting at the Contest Site or other means of wide dissemination.

16. INTERPRETATION: The invalidity or unenforceability of any provision of these Official Rules shall 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 Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

17. DISPUTES: Except where prohibited by Law, each nominee agrees that:

- A. any and all disputes, issues, questions, claims and causes of action arising out of, concerning or connected with this Contest, the construction, validity, interpretation and enforceability of these Official Rules, the rights and obligations of the nominee and Sponsor in connection with the Contest, or any prize awarded shall be governed by, and construed in accordance with, the Laws of the State of California, without regard or giving effect to any choice of law or its conflict of Laws principles, which would cause the application of the Laws of any jurisdiction other than the State of California;
- B. any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event attorneys' fees; and
- C. unless otherwise prohibited, under no circumstances will any nominee be permitted to obtain awards for, and each nominee hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

18. ARBITRATION PROVISION: By participating in the Contest, each nominee agrees that any and all disputes the nominee may have with, or claims the nominee may have against, the Contest Entities, relating to, arising out of or connected in any way with (i) the Contest, (ii) the awarding or redemption of any prize, or (iii) the determination of the scope or applicability of this agreement to arbitrate, will be resolved individually and exclusively by final and binding arbitration administered by the American Arbitration Association (the "AAA") and conducted pursuant to the Commercial Arbitration Rules established by the AAA. The arbitrator's decision shall be controlled by the terms and conditions of these Official Rules and any of the other agreements referenced herein that the applicable nominee may have entered into in connection with the Contest. Any such dispute or claim shall not be combined or consolidated with any dispute or claim of another person against

the Contest Entities, and specifically, without limitation of the foregoing, shall not under any circumstances proceed as part of a class action. There shall be no authority for any claims to be arbitrated on a class or representative basis; arbitration can decide only the nominee's or Sponsor's individual claims and the arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. For more information on the AAA and/or the AAA's Commercial Arbitration Rules, please visit their website at <https://www.adr.org/Rules>. If any part of this Arbitration Provision is deemed to be invalid or otherwise unenforceable or illegal, the balance of this Arbitration Provision shall remain in effect and shall be construed in accordance with its terms as if the invalid or illegal provision were not contained herein.

19. SPONSOR AND ADMINISTRATOR: The sponsor and administrator of the Contest is Experian Information Solutions, Inc., with offices at: 475 Anton Blvd, Costa Mesa, California 92626. For questions, please contact experianawards@experian.com.

20. NO ENDORSEMENT: Nothing contained in these Official Rules or in any of the Contest materials should be construed as an endorsement by Sponsor of any third party, product, or service.

21. SOCIAL MEDIA PLATFORMS: The Contest may be advertised on or accessed through one or more social media platforms, such as Facebook, Instagram, or LinkedIn. However, the Contest is in no way sponsored, endorsed, or administered by, or associated with, any such platforms. Nominees agree to comply with all terms and policies governing such platforms in connection with the Contest.

22. WINNER'S LIST/OFFICIAL RULES: The list of Winners for the Contest will be available on the Contest Site at for at least two (2) weeks after awarding of the prizes. Requests can also be made by emailing: visionawards@experian.com. All such requests must be received no later than six (6) months after the end of the Entry Period.