

GRAND Weekly Sweepstakes

Official Rules

NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility

The Grand Weekly Sweepstakes (the “Sweepstakes”) 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. Void where prohibited. Proof of residency and age may be required. Employees and directors of Invest Forward, Inc. and its subsidiaries and divisions are not eligible to enter or win. In order to enter the Sweepstakes or receive the prize, you must fully comply with the Official Rules and, by entering, you represent and warrant that you agree to be bound by these Official Rules and the decisions of the Sponsor, whose decisions shall be binding and final in all respects relating to this Sweepstakes.

2. Sponsor

Invest Forward, Inc., d/b/a Grand, 21 West 46th Street, Suite 1209, New York, NY 10036. Apple, Inc., is not a sponsor and is not involved with the Sweepstakes.

3. Timing

Sweepstakes begins each week on Friday at 2:01 p.m. Eastern Time and ends each Friday at 2:00 p.m. Eastern Time (“Sweepstakes Entry Period”). Sponsor is the official time keeper for this Sweepstakes. The Sweepstakes is governed by these Official Rules and is subject to all applicable federal, state, and local laws.

4. How to Enter

There are three (3) ways to enter any Sweepstakes during the respective Sweepstakes Entry Period.

- A. Automatic Entry with Saving. Those who wish to enter simply need to visit the Website or App during the Sweepstakes Entry Period and follow the on-screen prompts to save into their Grand Account. You will receive one (1) entry for every \$1 saved into your Grand Account. Conversely, withdrawing \$1 will result in you losing one (1) entry for the Sweepstakes. Creating a Grand Account is easy by going to the Website or downloading the App and following the online instructions.
- B. By Mail. To enter without being a Grand Account member or saving on our platform, simply mail a 3x5 notecard to Grand Weekly Sweepstakes c/o Invest Forward, Inc., d/b/a Grand, 21 West 46th Street, Suite 1209, New York, NY 10036. For each card that is received you will receive five (5) entries in to the Sweepstakes. On the card, in legible handwritten print should be the following pieces of information: full name, email address,

phone number, date of birth, and physical address. Entries received in envelopes will be considered ineligible. Cards with machine printed information will not be considered eligible. Cards with postage due will not be considered eligible. If any piece of information is considered indecipherable, the entry will not be considered. Each postal entry must be mailed separately, received by the end of the Sweepstakes Period for the applicable Sweepstakes. No responsibility is assumed for lost, late, incomplete, illegible, or postage due mail or entries.

- C. Other Methods. Other methods to earn entries may be posted on the Website or App during the Sweepstakes Entry Period. Simply follow the steps outlined to earn the number of entries stated. Subject to any stated limitations

Limit of 5,000 entries per person during the Sweepstakes Entry Period regardless of method of entry. Entrants may only use one email address and one Grand Account to enter the Sweepstakes. You are not permitted to share the same email address with another entrant. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, Grand Accounts, identities or any other methods will be void and your entries and you will be disqualified. Use of any automated system to enter is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries all of which will be ineligible to win a prize. In the event of a dispute as to any entrant, the authorized account holder of the email address used to enter will be deemed to be the entrant. Potential winner of the prize may be required to show proof of being the authorized account holder to be awarded the prize. Entries will not be returned or cancelled.

5. Winner Determination

At the end of each sweepstakes period, the Sponsor will select one (1) entry for each prize described below in a random drawing of all valid entries received. Once the random drawing has occurred all entrants will be notified via email and an in-app message that the drawing has occurred. Entrants must then log into the Website or App and follow the on-screen prompts to see if they are a winner and then follow the stated claim instructions. Failure to complete this process within seven (7) days of the drawing will result in disqualification. For smaller prizes (\$100 or less) once this process is complete the prize will be automatically deposited directly into your account. For larger prizes (greater than \$100), winners may be required to complete additional verification steps in order to claim the prize. Odds of winning depend on the number of eligible entries received during the Sweepstakes Entry Period. Sponsor's decisions as to the administration and operation of the Sweepstakes and the selection of the potential winner(s) is final and binding in all matters related to the Sweepstakes. Limit one (1) prize per person for each weekly Sweepstakes.

6. POTENTIAL SWEEPSTAKES WINNER(S) ARE SUBJECT TO VERIFICATION BY SPONSOR. SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE ADMINISTRATION, OPERATION, SELECTION OF THE WINNER(S) AND OTHER MATTERS RELATED TO THE SWEEPSTAKES.

7. Verification of Potential Winner

Potential winner may be required to complete and return an Affidavit of Eligibility, Release of Liability and Publicity Release (where permitted by law) (collectively, the "Affidavit") by the date specified by Sponsor, or an alternate potential winner may be selected. In the event: (a) potential winner does not login in within the stated time period to claim a prize or cannot be reached for whatever reason; (b) potential winner declines or cannot accept, receive or use the prize for any reason; (c) of noncompliance with the above or within any of the aforesaid time periods; (d) potential winner is found to be ineligible to enter the Sweepstakes or receive the prize; (e) potential winner cannot or does not comply with the Official Rules; or (f) potential winner fails to fulfill the Affidavit-related obligations, the potential winner shall be disqualified from the Sweepstakes and an alternate potential winner may be selected, at Sponsor's sole discretion, from among the other eligible entries received. Sponsor reserves the right to modify the notification and Affidavit procedures in connection with the selection of alternate potential winner, if any.

8. Prizes

- One (1) grand prize will be awarded. Grand prize winner will receive one thousand dollars (\$1,000).
- One (1) second prize will be awarded. The second prize winner will receive five hundred dollars (\$500).
- Two (2) third prizes will be awarded. Each third prize winner will receive one hundred dollars (\$100).
- Four (4) fourth prizes will be awarded. Each fourth prize winner will receive fifty dollars (\$50).
- Nine Hundred and Ninety Two (992) fifth prizes will be awarded. Each fifth prize winner will receive one dollar (\$1).
- Any person that entered but did not receive a prize stated above will automatically receive between one (1) and twenty five (25) entries in the next weekly sweepstakes. The number of entries awarded will be determined by the Sponsor in its sole discretion.

For all prizes: All prizes will be deposited in your Grand Account. No cash equivalent for the prize, prize is non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute the listed prize for one of equal or greater value for any reason. Winner is responsible for all taxes and fees associated with prize receipt and/or use. All federal, state, and local tax liabilities, as well as any other costs and expenses not specified herein as being awarded are the sole responsibility of the Winner. Winner may be required to complete and return an IRS W-9 form (i.e. Request for Taxpayer Identification Number and Certification). Prize will be awarded only if the potential prize winner fully complies with these Official Rules.

9. Entry Conditions and Release

Each entrant agrees to: (a) comply with and be bound by these Official Rules and the decisions of Sponsor which are binding and final in all matters relating to this Sweepstakes; (b) defend,

indemnify, release and hold harmless the Sponsor and its respective parent, subsidiary, and affiliated companies, and any other person and organization responsible for sponsoring, fulfilling, administering, advertising or promoting the Sweepstakes, and all of their respective past and present officers, directors, employees, agents and representatives (collectively, the "Released Parties") from and against any and all claims, expenses, and liability, including but not limited to negligence and damages of any kind to persons and property, including but not limited to invasion of privacy (under appropriation, intrusion, public disclosure of private facts, false light in the public eye or other legal theory), defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright or other intellectual property rights, property damage, or death or personal injury arising out of or relating to a participant's entry, creation of an entry or submission of an entry, participation in the Sweepstakes, acceptance, possession, attendance at, defect in, delivery of, inability to use, use or misuse of prize (including any travel or activity related thereto) and/or the broadcast, exploitation or use of entry. Winner acknowledge that all prizes are awarded as-is without warranty of any kind.

10. Publicity

Except where prohibited or restricted by law, Winner's acceptance of prize constitutes the Winner's agreement and consent for Sponsor and any of its designees to use and/or publish Winner's full name, city and state of residence, photographs or other likenesses, pictures, portraits, video, voice, testimonials, biographical information (in whole or in part), and/or statements made by Winner regarding the Sweepstakes or Sponsor, worldwide and in perpetuity for any and all purposes, including, but not limited to, advertising, trade and/or promotion on behalf of Sponsor, in any and all forms of media, now known or hereafter devised, including, but not limited to, print, TV, radio, electronic, cable, or World Wide Web, without further limitation, restriction, compensation, notice, review, or approval.

11. General Conditions

Sponsor and its subsidiaries, affiliates, divisions, partners, representatives, agents, successors, assigns, employees, officers and directors shall not have any obligation or responsibility, including any responsibility to award any prize to entrants, with regard to: (a) entries that contain inaccurate information or do not comply with or violate the Official Rules; (b) entries, prize claims or notifications that are lost, late, incomplete, illegible, unintelligible, damaged or otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (c) entrants who have committed fraud or deception in entering or participating in the Sweepstakes or claiming the prize; (d) telephone, electronic, hardware, software, network, Internet or computer malfunctions, failures or difficulties; (e) any inability of the Winner to accept the prize for any reason; (f) if a prize cannot be awarded due to delays or interruptions due to Acts of God, natural disasters, terrorism, weather or any other similar event beyond Sponsor's reasonable control; or (g) any damages, injuries or losses of any kind caused by any prize or resulting from awarding, acceptance, possession, use, misuse, loss or misdirection of any prize or resulting from participating in this Sweepstakes or any promotion or prize related activities. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be (a) tampering with the entry process or the operation of the Sweepstakes, or with any Website

promoting the Sweepstakes; (b) acting in violation of the Official Rules; or (c) entering or attempting to enter the Sweepstakes multiple times through the use of multiple email addresses or the use of any robotic or automated devices to submit entries. If Sponsor determines, in its sole discretion, that technical difficulties or unforeseen events compromise the integrity or viability of the Sweepstakes, Sponsor reserves the right to void the entries at issue, and/or terminate the relevant portion of the Sweepstakes, including the entire Sweepstakes, and/or modify the Sweepstakes and/or award the prize from all eligible entries received as of the termination date. If Sponsor determines that an entrant is trying to game the system and receive non-legitimate entries the Sponsor in its sole discretion can disqualify a person from this Sweepstakes as well as all future sweepstakes.

12. Limitations of Liability

The Released Parties are not responsible for: (a) 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 Sweepstakes; (b) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (c) unauthorized human intervention in any part of the entry process or the Sweepstakes; (d) technical or human error in the administration of the Sweepstakes or the processing of registrations; or (e) 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 Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's registration is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes. No more than the stated number of each prize will be awarded.

13. Disputes

Entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; (b) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved exclusively by the United States District Court or the appropriate New York State Court located in New York County, New York; (c) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (d) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and 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 State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

14. Entrant's Personal Information

Information collected from entrants is subject to the Sponsor's Privacy Policy located at http://legal.grand.co/docs/Privacy_Policy.pdf.

15. Sweepstakes Results

For Sweepstakes results, send a request to Winners List Request – Grand Weekly Sweepstakes c/o Invest Forward, Inc., d/b/a Grand, 21 West 46th Street, Suite 1209, New York, NY 10036. The request must contain your name, mailing address, email address and phone number.

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