

The SoFi Game Changers Challenge Official Rules

- **NO PURCHASE IS NECESSARY TO ENTER OR WIN.**
- **VOID WHERE PROHIBITED BY LAW.**
- **ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.**

BY ENTERING (OR OTHERWISE PARTICIPATING IN) THE SOFI GAME CHANGERS CHALLENGE, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A BINDING CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE PARTIES FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

- 1. ELIGIBILITY:** The SoFi Game Changers Challenge (the “Contest”) is open only to legal residents of the fifty (50) United States and the District of Columbia, who are at least eighteen (18) years of age or older as of time/date of entry. In addition to the above, the Contest is also only open to individuals that are nominators who are either a parent or guardian of a student that attends a public high school (ages 14+), individuals employed by a public high school such as a coach, teacher, Principal, or administrator, or a current or former student athlete (each an “Eligible School”). Employees, officers and directors of Social Finance, LLC (“SoFi”) (“Sponsor”), Realtime Media LLC (“Administrator”) and their respective parent companies, affiliates, subsidiaries, advertising, contest, fulfillment and marketing agencies (collectively, the “Contest Parties”), their immediate family members and those living in the same household as such individuals (whether legally related or not), non-charities, including organizations recognized as 501(c)(4)s, (c)(6)s, and (c)(19)s like homeowner’s associations, civic leagues or volunteer fire companies, private schools, religious organizations and colleges/universities are not eligible to participate in the Contest or win a prize. For purposes of this Contest, immediate family members are defined as spouse, partner, parents, legal guardians, in-laws, grandparents, siblings, children and grandchildren and their respective spouses, and those living in the same household shall mean people who share the same residence at least three (3) months a year, whether legally related or not. In the event that a household, based on address, enters the Contest using more than five (5) unique email addresses, all of the Contest entries associated with that household (determined by Sponsor or Administrator at their sole discretion) will be disqualified. Void where prohibited by law. All federal, state and local laws and regulations apply.
- 2. AGREEMENT:** By participating in the Contest, you unconditionally accept and agree to comply with and abide by these “Official Rules” and the decisions of Sponsor, including the interpretation of these Official Rules, administration of the Contest, selection of the winning Entries, and Sponsor’s exercise of discretion, which will be final, non-appealable, and binding in all respects.
- 3. TIMING:** The Contest begins at or about 7:00:00 a.m. Pacific Time (“PT”) on September 6, 2024, and ends at 6:59:59 am PT November 5, 2024 (the “Contest Period”). The Contest Period is comprised of five (5) phases as set forth below:
 - **Phase 1 - Contest Entry Period:** Begins at or about 7:00:00 a.m. PT on September 6, 2024, and entries must be received by 6:59:59 a.m. PT on October 7, 2024.
 - **Phase 2 – Initial Judging/Finalist Selection Period:** SoFi will begin on or about 7:00:00 a.m. PT on October 7, 2024, and ends at 6:59:59 a.m. PT on October 28, 2024.
 - **Phase 3 - Public Voting Period:** Begins at or about 7:00:00 a.m. PT on October 28, 2024, and ends at 6:59:59 a.m. PT on November 4, 2024.
 - **Phase 4 - Re-Judging Period:** Begins at or about 7:00:00 a.m. on November 4, 2024, and ends at 6:59:59 a.m. PT on November 5, 2024.

- **Phase 5 - Winner Announcement:** Winners will be announced on or around November 27, 2024.

The designated computer clock of the Administrator is the official time-keeping device in the Contest.

4. **HOW TO PARTICIPATE:** During the Contest Period, visit SoFiGameChangers.com (“Website”) and complete and submit an official entry form and waivers provided by SoFi, including your full name, email address, School employee’s/or parent’s full name, job/role at the school (if any), email address, phone number, and mailing address (no P.O Boxes). You will also need to include the full school name (must be a public high school in the U.S. that services any group or subset ages 14+), school city and state, the team sport and/or team name of the sports group or program (including before and after school care programs that are part of the school) that might be impacted, applicable contact person at the Eligible School, and student grade(s)/age range.

You must upload to www.SoFiGameChangers.com a video that must comply with the requirements that will be explained in the submission/Entry materials, and which will include:

- (i) The video must be no more than two (2) minutes of yourself that highlights your team spirit, passion for sports, community and how winning this contest prize can help change the game for your team.
- (ii) The video must be with no other person identifiable unless you are the parent or legal guardian of the individuals in the video, or you have express permission from the individual.
- (iii) The video content must be non-abusive, non-threatening.
- (iv) You must provide a unique video title or caption that includes the name of the school/sport/team you are representing (up to 300 characters).
- (v) You must also provide a short written summary explaining how the school/sport/team would benefit from winning the prize (up to 1,000 characters)
- (vi) The submitted video may not feature anyone under 14 yrs old.
- (vii) If any person under the age of 18 years old is in the video, you must have written permission from the person’s parent/legal guardian using the form provided by SoFi. **Entrants will need to provide a Talent Release form (“Permission Form”) with the child’s name stating the entrant has permission from the parent or legal guardian of their child to appear in the video. This will need to be completed and provided to the Sponsor or Administrator if your entry is selected as a Finalist. The Permission Form can be found on the last page of these Official Rules or can be [downloaded here](#). If a Permission Form is not provided from the parent or legal guardian, the minor must be blurred or cropped out of the video.**
- (viii) Any video uploaded as part of an entry must be in one of the following file formats: MPG, MP4, MOV, WMV, AVI, with a max file size of 500MB. If you take all of these steps to nominate an Eligible School or group within the school community, your video and essay and caption (collectively, your “Entry”) will be included in the Contest, subject to the limit below.
- (viii) The video submission/entry and that neither it nor its contents may not contain any content, music, images that infringe upon or violate the rights of any third party, including any copyrights, trademarks, rights of privacy, publicity or other intellectual property belonging to any other party.

The Contest Parties are not responsible for technical difficulties of any kind, or for false, incorrect, changed, incomplete or illegible contact information.

LIMIT: One (1) Entry per person. Attempts made by the same individual to earn more than the stated number of entries by using multiple or false contact information, accounts or otherwise may result in disqualification. Entries generated by a script, computer programs, macro, programmed, robotic or other automated means are void and may be disqualified. Entries that are in excess of the stated limit(s), incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late or misdirected, deceptive or otherwise not in compliance with the Official Rules may be disqualified from the Contest at Sponsor's sole and absolute discretion. Those who do not follow all instructions, provide the required information in their Entry form, or abide by these Official Rules or other instructions of Sponsor may be disqualified. Entries submitted by those who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void. All materials submitted become the physical property of Sponsor and will not be returned. In the event of a dispute over the identity of an entrant, Entry will be deemed submitted by the registered account holder of the email address associated with the Entry for the domain associated with the submitted address, provided that person is eligible. Any potential winner may be required to show proof of being the registered account holder. Registered account holder is defined as the person assigned to an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses. In the event that a dispute regarding the identity of the individual who submitted an Entry cannot be resolved to Sponsor's satisfaction, the affected Entry will be deemed ineligible.

5. ADDITIONAL REQUIREMENTS OF ENTRIES: Entries must also comply with the following:

- Must be in the English language.
- Participants agree the prize may be distributed to the school involved and that SoFi has no responsibility for how the school uses the funds and whether the funds are used by the school for the team.
- Must not contain material that violates or infringes another's rights, including, but not limited to, privacy, publicity or intellectual property rights, including copyright infringement, or legal or moral rights of any third party, living or deceased;
- Must not disparage Sponsor, Administrator or any other person or party affiliated with the promotion and administration of this Contest;
- Must not include any personally-identifiable information;
- Must not prominently feature brand names, logos or trademarks other than Sponsor's trademarks in any other element of the Entry or image, which Sponsor has granted, with respect to the Sponsor's trademarks, entrant a limited license to use for purposes of this Contest. Sponsor reserves the right to ask the entrant to create a new video, edit it, or blur out logos/trademarks in the video;
- Must not contain any content, music, images that infringe upon or violate the rights of any third party, including any copyrights, trademarks, rights of privacy, publicity or other intellectual property belonging to any other party;
- Must not contain, facilitate, reference, or use material that is fraudulent, inappropriate, indecent, lewd, pornographic, obscene, hateful, tortious, defamatory, slanderous or libelous;
- Cannot be sexually explicit or suggestive, unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic, or contain nudity or any materially dangerous activity;
- Must not contain, facilitate, reference or use material that contains prohibited content which shall include, but is not limited to content that promotes, suggests, or encourages:
 - gambling, including without limitation, any content related to online casinos, sports books, bingo or poker;
 - the use of firearms/weapons/ammunition, any illegal drugs, prostitution, pornography, nudity, profanity or other adult content, violence, or the use of alcohol or tobacco products;
 - taking up of arms against any person, government or entity or otherwise challenge or seek to overthrow any government;
- Must not contain any viruses, spyware, malware, or other malicious components that are designed to harm the functionality of a computer in any way;
- Must not contain, facilitate, reference, or use material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race,

gender, ethnicity, religion, nationality, disability, sexual orientation, political orientation, citizenship, ancestry, marital status, or age; and

- Must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any jurisdiction where the Entry was created.

By submitting an Entry, you represent and warrant that your Entry is original to you, that the Entry has not been previously published, has not won previous awards.

By submitting an Entry, you warrant and represent that you consent to the submission and use of the Entry in the Contest, to its publication for public voting if selected as a Finalist in this Contest, and to its use as otherwise set forth herein.

By submitting an Entry, you acknowledge and agree that Sponsor may receive other Entries under this Contest that may be similar or identical to the Entry submitted by you, and you waive any and all claims you may have had, may have, and/or may have in the future, that any other Entry reviewed and/or used by Sponsor may be similar to your Entry and you understand that you will not be entitled to any compensation because of Sponsor's use of such other similar or identical material.

Sponsor reserves the right to ask the entrant to create a new video, edit it, or blur out logos/trademarks in the video.

6. FINALIST JUDGING PERIOD: During the Judging Period to select Finalist Entries (defined below), Sponsor, in its sole discretion, will score each eligible Entry up to the maximum number of points allowed, to determine the up to ten (10) top-scoring Entries. Judging will be based on the following criteria:

- **Creativity (50%)** - Show us your team spirit and passion for your sport, teammates, and community in an original and engaging way to bring your video to life.
- **Ambition (50%)** - Explain why your team embodies the values of team sports, and how would a prize change the game for your team? Tell us the impact this prize will have and how your team will use this money.

Up to ten (10) Entries that receive the highest scores and fulfill all requirements and rules will each be deemed a finalist (each, a "Finalist"). In the event of any ties in determining the position of a Finalist, the Entry with the highest score in Ambition will prevail. In the event there are still any ties, the tied Entries will be judged again and the Entry with the highest overall score in Creativity will prevail as the applicable Finalist. If any Finalist Entry (or the entrant who submitted it) is found to be ineligible, if the applicable Eligible School does not want to move to public voting or could not accept a prize, if offered, or if the Entry or entrant does not comply with these Official Rules, the Finalist Entry will be disqualified and the Entry with the next highest score will be named a Finalist. Administrator's, Judges', and Sponsor's decisions shall be final and binding in all matters pertaining to the judging and selection of the Finalists. In no event will there be more than ten (10) Finalists.

PUBLICATION AND PUBLIC VOTING: After Sponsor selects the 10 Finalist videos, Sponsor plans to publish the ten (10) Finalist videos to a publicly available website (expected to be SoFiGameChangers.com), on one or more social media channels, and on its website. By submitting your video, you give Sponsor a license to use and publish the video as described. Sponsor may request public input and voting on the Finalist Entry videos, including your submission. Sponsor may consider the public voting input as a factor in selecting the recipients of the Sponsor gifts.

Sponsor has complete discretion to select recipients of the prizes, and plans to select the recipients of the prizes using approximately the following criteria:

- 40% Creativity
- 40% Ambition
- 20% Public Voting

To participate in the public voting among the Finalists, you must be fourteen (14) years of age or older and be a legal resident of the fifty (50) United States and the District of Columbia, at the time of voting. To place a vote for a Finalist, visit the Website during the Public Voting Period. You must follow the on-screen instructions to submit your name and email address (as well as any other required information), if you haven't done so previously. Upon submitting your email address, you will be able to place one (1) vote for what you consider to be the best Finalist, in your opinion and based on the Judging Criteria listed above, up to one (1) vote per person per day. A "day" during the Public Voting Period is defined as a calendar day during the Public Voting Period based on Eastern Time. If you entered an Entry during the Contest Entry Period, you may vote during the Public Voting Period. All participants in this Contest are prohibited from casting, soliciting, or obtaining votes by any fraudulent or inappropriate means, including, without limitation, offering prizes or other inducements to members of the public, as determined by Sponsor in its sole discretion. Votes generated by script, macro or other automated means or which subvert or impair the integrity of the voting process will be void. Any attempt to exceed the limited number of votes shall give the Sponsor the right to void the votes in question and potentially to disqualify the applicable Finalist Entry, at its sole discretion. **Limit of one (1) vote per person per day, as defined above, throughout the Public Voting Period.**

The one (1) Finalist with the highest score as determined by Sponsor, in its sole discretion, will be the potential Grand Prize winner and the five (5) Finalists with the highest scores thereafter, as determined by the Sponsor in its sole discretion, will be determined by the Sponsor as the potential First Prize winners. In the event there are any ties, the tied Entries will be compared and the Entry with the highest overall score in Ambition will prevail. In the event a tie still remains, the Entry with the highest overall score in Creativity will prevail. If any Finalist Entry (or the entrant who submitted it) is found to be ineligible or does not comply with these Official Rules, the Finalist Entry will be disqualified and the Entry with the next highest score will be named the winner of the applicable prize. Administrator's, Judges', and Sponsor's decisions shall be final and binding in all matters pertaining to the judging and selection of the winning schools.

No more than the stated number of prizes will be awarded. If, for any reason, more bona fide winners or Eligible Schools come forward seeking to claim prizes in excess of the number of each type of prize set forth in these Official Rules, the winner(s) of the advertised number of prizes available may be selected by using the judging process outlined above among any Eligible School making purportedly valid claims for such prize(s). Inclusion in such process shall be each Eligible School's sole and exclusive remedy under such circumstances.

FINALIST AND WINNER NOTIFICATION/PRIZE CLAIMING: The applicable contact person ("Contact") at each potential Finalist school (and possibly the nominator) will be notified via email using the information provided at the time of registration in a commercially reasonable time after the determination of the Finalists to confirm that the Eligible School is eligible and the Contact would be willing and able to accept the prize on behalf of the applicable Eligible School, if selected as a winner, and that they would like the Finalist Entry to be moved to the Public Voting Phase. The Contest Parties are not responsible for false, incorrect, changed, incomplete or illegible contact information. Notification is deemed to have occurred immediately upon sending an email or making of a phone call. If the Sponsor and/or Administrator is unable to reach the applicable Contact, they may reach out to the nominator for additional information or assistance in contacting the appropriate party. If the school Contact fails to give permission and consent, the Finalist may not be included in the Public Voting Phase, in Sponsor's sole discretion. After the Public Voting Phase, as part of the winner notification process, the applicable Contact for the potential Grand and First Prize winning schools will be required to sign and submit a declaration of eligibility / release of liability / prize acceptance agreement (collectively, the "Declaration"), including the Eligible School's tax exempt number, and return the completed Declaration within ten (10) days, as a requirement for a prize to be awarded to the applicable school. If the Contact fails or refuses to sign and return the Declaration or are returned as rejected, faulty, unclaimed or returned as undeliverable to such Contact, the Eligible School may be disqualified and an alternate winning school may be selected, based on the judging process above up to three (3) alternates, after which the applicable prize will remain un-awarded. Non-compliance shall result in disqualification and award to an alternate Eligible School. P.O. Boxes are not permitted. The Contest Parties are not responsible for electronic communications that are undeliverable as a result

of any form of active or passive filtering of any kind, or insufficient space in Contact or nominator's email or other account to receive messages.

PRIZE LIMITATION. All entrants agree and accept that Sponsor will distribute the Grand Prize and each First Prize to the schools associated with the team that is associated with the Entry. Sponsor does not have any control over the use of or distribution of funds from the school to the team or the team players.

7. PRIZES/PRIZE RESTRICTIONS: The prizes to be awarded in this Contest are:

ONE (1) GRAND Prize: The "Grand Prize" is a check in the amount of \$50,000 to the applicable school to use towards the sport, team, program or activity discussed in the Entry. Approximate Retail Value ("ARV") of the Grand Prize: \$50,000.

FIVE (5) First Prize: Each "First Prize" is a check in the amount of \$10,000 to the applicable school to use towards the sport, team, program, or activity discussed in the entry. ARV of each First Prize: \$10,000.

The entrant/nominator will not receive any award, gift, or prize in this Contest, will not be making a charitable donation in the Contest, will not receive a receipt, nor will they be eligible to claim any charitable deductions on their tax returns as a result of this Contest. The Contact from the applicable school in each of the winning Finalist Entries must accept the prize on behalf of the school and provide the Sponsor or Administrator with an EIN or tax exemption number.

Total ARV of all prizes available in the Contest: \$100,000.

Prizes are non-transferable, with no cash redemptions, equivalents, or substitutions except at Sponsor's sole and absolute discretion. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and are subject applicable rules and restrictions. In the event that Sponsor is unable to provide a prize or prize component, the Sponsor may elect to provide winning schools with the approximate value of such item in cash or award an alternate prize of comparable or greater value. Prizes are awarded "AS IS" and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). Winning schools will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes received, regardless of whether they, in whole or in part, are used. The ARV of the prizes is based on available information provided to Sponsor as of the time these Official Rules are printed and may fluctuate. The value of each prize awarded to a school will be reported for tax purposes as required by law. The winning schools will be required to provide Sponsor with EIN or tax exemption number before the prize(s) will be awarded for tax reporting purposes. Any unclaimed prize will be forfeited. Prize(s), if legitimately claimed, will be awarded. The Contest Parties are not responsible for and will not replace any lost, mutilated or stolen prize(s) or any prize that is undeliverable or does not reach the school because of an incorrect or changed address. If a school does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited and the Contest Parties will have no further obligation with respect to that prize or portion of the prize. No more than the stated number of prizes will be awarded. The Contest Parties are not responsible for, and schools will not receive the difference, if any, between the actual value of the prize(s) at the time of award and the stated ARV in these Official Rules or in any Contest-related correspondence or material. Limit of one (1) prize per school. Sponsor will attempt to fulfill all properly-claimed prizes within approximately four (4) to six (6) weeks after winner verification.

8. GENERAL: Subject to applicable law, each entrant/nominator of a Finalist Entry hereby expressly grants to the Contest Parties and their respective successors, assigns, sublicensees and designees, the irrevocable right to use and publish his/her name, Entry, social handles, likeness (photographic or simulated), voice, biography and place of residence for all purposes, including, without limitation, advertising, marketing, promotional and publicity purposes in connection with this Contest ("Advertising"), in any and all media now or hereafter devised, worldwide, in perpetuity, without any

form of notice, permission or any amount or kind of compensation, except for the awarding of the prize(s) to the winning school(s). All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and each entrant/winning school hereby disclaims and waives any claim of right to such Advertising. Such Advertising shall be solely under the control of Sponsor and/or its licensors, and each entrant/nominator of a Finalist Entry hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of entrant/nominator of a Finalist Entry's name, likeness or voice under contract, tort or any other theory of law. The Contest Parties do not assume any responsibility for any disruption in the Contest, including, but not limited to, the failure or interruption of any social media platform or any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Contest materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control. In the event Sponsor is prevented from continuing with the Contest by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Contest by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each, a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Contest or prize. Sponsor additionally reserves the right, in its sole and absolute discretion to modify, suspend or terminate the Contest should causes beyond Sponsor's control corrupt or interfere with the administration, integrity, operation, security or proper play of the Contest.

- 9. CONDUCT:** The Contest Parties are not responsible for the actions of entrants or voters in connection with the Contest, including entrants' or voters' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Contest. The Contest Parties reserve the right, at their sole discretion, to disqualify (or terminate the prize of) any individual (or the applicable school) if the individual is found to be, or suspected of, acting in any manner deemed by the Contest Parties to be in violation of the Official Rules, or to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person, or to be tampering with the Entry or voting process or the operation of the Contest, and void all associated Entries, votes, and/or registrations. CAUTION: ANY ATTEMPT BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE CONTEST PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.
- 10. WAIVERS AND DISCLAIMERS:** The Contest Parties assume no responsibility or liability for: (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, Entries, URLs, votes, or emails; (b) any incorrect or inaccurate Entry information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of Entries or registrations at any point in the operation of this Contest; (d) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, cable, satellites, servers, computers or providers utilized in any aspect of the operation of the Contest; (e) inaccessibility or unavailability of the Internet or the website or any combination thereof or for computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest, the processing of Entries or votes, social networking posts, or registrations, the announcement of the prizes, or in any other Contest-related materials; or (f) any injury or damage to entrants or to any other person's computer which may be related to or resulting from any attempt to participate in the Contest. If, for any reason, the Contest (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, then the Contest Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Contest in whole or in part. If terminated,

the Contest Parties will award the prizes in a manner consistent with the judging process above from among all non-suspect, eligible Entries received for the Contest up to the time of such action.

- 11. RELEASES:** All entrants/nominators, voters, Contacts, and Eligible Schools, as a condition of participation in this Contest, release, discharge, indemnify and hold harmless the Contest Parties and each of their respective directors, officers, employees, agents, successors and assigns (collectively, "Released Parties") from and against any and all liability, claims, costs (including attorneys' fees), losses, damages, fines, or actions of any kind whatsoever for injuries, death, damages, or losses to persons or property which may be sustained, in whole or in part, directly or indirectly, in connection with: (i) participation in any aspect of the Contest (including travel to/from any Contest activity), (ii) the receipt, ownership, use or misuse of any prize awarded, including any travel associated with any prize, (iii) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; (iv) entrant's/nominator's registration material on any related website, or (iv) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Contest activity and/or prize.
- 12. GOVERNING LAW AND LIMITATION OF LIABILITY:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of entrants, Sponsor or the Released Parties in connection with the Contest will be governed by and construed in accordance with the internal laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE CONTEST, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CONTEST, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

- 13. DISPUTE RESOLUTION:** The parties each agree to finally settle all disputes only through arbitration; provided, however, the Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in the State of California and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Contest shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures of JAMS Inc. ("JAMS") or any successor to JAMS. In the event JAMS is unwilling or unable to set a hearing date within fourteen (14) days of the filing of a "Demand for Arbitration", then either party can elect to have the arbitration administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in the State of California. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in the State of California. Sponsor agrees to pay the

administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

- 14. ENTRY INFORMATION AND CONTEST COMMUNICATIONS:** As a condition of entering the Contest, each entrant/nominator or Contact gives consent for Sponsor to obtain and deliver his or her name, address, Entry, and other information to third parties for the purpose of administering this Contest and to comply with applicable laws, regulations and rules. Any information entrant/nominator or Contact provides to Sponsor may be used to communicate with entrant or Contact in relation to this Contest or on a Contest winner's list. By participating in the Contest, entrant/nominator or Contact agrees to all of the terms and conditions of the Sponsor's Privacy Policy, which is available at <https://www.sofi.com/online-privacy-policy/>. In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.
- 15. MISCELLANEOUS:** The invalidity or unenforceability of any provision of these Official Rules or the Declaration will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules or the Declaration is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will 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 will not constitute a waiver of that provision. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Contest-related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.
- 16. WINNERS LIST:** To receive a list of the winning schools, send a #10 self-addressed, stamped envelope for receipt by January 15, 2025, to: SoFi Ambition Contest - Winners List Request, c/o Realtime Media, 1001 Conshohocken State Road, Suite 2-100, West Conshohocken, PA 19428.
- 17. SPONSOR:** Social Finance, LLC, 234 1st Street, San Francisco, CA 94105. Reference to third parties in connection with prizes and/or third-party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship or affiliation with Sponsor or the Contest.
- 18. ADMINISTRATOR:** Realtime Media LLC, 1001 Conshohocken State Road, Suite 2-100, West Conshohocken, PA 19428.

Video Participants Authorization and Release Information for Minors (“Permission Slip”)

Production Title: SoFi Game Changers Challenge - Entrant Video Submission
Production Company: SoFi Studios
Production Date(s): 9/6/24 - 12/1/24
Company: SoFi

Agreement:

I hereby authorize Social Finance, LLC. and its subsidiaries, affiliates, employees, officers, and directors (collectively referred to as “SoFi”) to record, film, photograph, or otherwise memorialize my likeness, voice, image, appearance (including visible, permanent body artwork such as tattoos), and performance for the Production listed above.

Usage: Internet, Digital media
Territory: Global
Term: In Perpetuity
Compensation: \$0

Furthermore, I also agree to the following:

1. I am the parent or legal guardian of the Minor. I am entitled to the sole and complete custody, care and control of the Minor and, furthermore, am entitled to enter into this Parental/Legal Guardian Consent.
2. I waive any right to inspect, examine or approve the content of the Production.
3. I hereby release, discharge, and agree to hold harmless SoFi, its legal representative and assigns, all persons acting under its authority, and those for whom it is acting, from all claims, causes of action and liability of any kind, now known or unknown, in law or in equity, based upon or arising out of the Production or this agreement including, without limitation, claims of libel, slander, invasion of privacy, right of publicity, defamation, trademark infringement, and copyright infringement.
4. I represent and warrant that I am over the age of eighteen (18) years, and have the right to contract in my own name. I further affirm that the authorizations and rights granted hereunder do not conflict with or violate the rights of any third party.
5. I have read the above authorization, release and agreement, prior to its execution; I fully understand the contents thereof.
6. If applicable, statements I make about my personal and financial history are true and accurate to the best of my knowledge.
7. I agree and understand that I am an independent contractor and am not an employee, agent, partner or joint venture entity of SoFi and shall not bind nor attempt to bind SoFi to any contract. I will not be eligible to participate in any of SoFi’s employee benefit plans, fringe benefit programs, group insurance arrangements or similar programs. SoFi shall not provide workers’ compensation, disability insurance, Social Security or unemployment compensation coverage or any other statutory benefit to Talent. I will comply at my expense with all applicable provisions of workers’ compensation laws, unemployment compensation laws, federal Social Security law, the Fair Labor Standards Act, federal, state and local income tax laws, and all other applicable federal, state and local laws, regulations and codes relating to terms and conditions of employment required to be fulfilled by employers or independent contractors.

PARENTAL/LEGAL GUARDIAN CONSENT (if signatory is a minor)

Parent/Guardian Name: _____ Relationship to Minor(s): _____

Minor Name: _____ Minor Date of Birth: _____

Address: _____

Email: _____

Signature: _____ Date: _____