



Official Raffle Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING.

1. Raffle Description: There will be two raffles, one on October 28th, 2025 and one October 29th, 2025. To be eligible for a Raffle, you must enter the Raffle as described below.

Zumigo, Inc. ("Sponsor") is the sponsor of this Raffle. By participating in the Raffle, each entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects.

2. Eligibility: Open only to attendees of the Money 2020 Event in Las Vegas, 2025. The Raffle is void where prohibited by law. Sponsor, and its parents, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies and each of their respective directors, officers, and employees (collectively, the "Promotion Entities"), and members of their immediate families and/or persons living in the same household as such persons, are ineligible to enter the Raffle or win a prize.

3. Online Entry: Enter the Raffle by getting your badge scanned at the Zumigo booth, #6039. Your entry must be posted before 5 pm Pacific Time October 27, 2025 for the first raffle and before 5 pm Pacific Time October 28, 2025 for the second raffle (the "Drawing Deadline") in order to participate.

4. Privacy: Personal information that you provide in connection with this Raffle will be used solely to contact you if you are a potential winner or for other administration activities of the Raffle and, if you have granted consent, to permit us to send you communications about Sponsor's products and services. Your personal information will not otherwise be shared with any third parties, except as required by law.

5. Winner Selection: The winner of the Raffle will be selected in a random drawing from among all eligible entries received prior to the Drawing Deadline. The drawing will be conducted by Sponsor or its designated representatives, whose decisions are final. Odds of winning will vary depending on the number of eligible entries received. Winner will be notified by email on or about three (3) days after the random drawing. Potential winner must accept a prize within three (3) business days of notification by either email or telephone, if such number is provided to Sponsor. Any winner notification not responded to or returned as undeliverable may result in prize forfeiture and an alternate winner shall be selected from the remaining eligible entries. The potential prize winner may be required to sign and return an affidavit of eligibility and release of liability, a publicity release (described below), and any requested documentation required in connection with taxes, including, but not limited to, a W-9 tax form (collectively "the Prize Claim Documents"). If a winner (or such winner's parent or legal guardian) does not return completed Prize Claim Documents within five (5) days of receipt (or a shorter time if required by exigencies), the winner may be disqualified and an alternate winner may be selected from the remaining eligible entrants. No substitution or transfer of a prize is permitted except by Sponsor.

6. Prizes: There will be one winner for each raffle, and the each winner will receive one of the following items:



Apple iPhone Air
Apple Watch Series 11

Only one prize will be awarded for each raffle. The prize cannot be transferred, redeemed for cash or substituted by the winner. Sponsor reserves the right in its sole and absolute discretion to award a substitute prize of equal or greater value if the prizes described in these Official Rules are unavailable or cannot be awarded, in whole or in part, for any reason. The value of the prizes represents Sponsor's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prizes turn out to be less than the stated value, the difference will not be awarded in cash. Sponsor makes no representation or warranty concerning the appearance, safety or performance of any prizes awarded. Restrictions, conditions, and limitations may apply. Sponsor will not replace any lost or stolen prize items.

7. General Conditions: Each entrant agrees that: a) any and all disputes, claims, and causes of action arising out of or connected with this Raffle, or any prize awarded shall be resolved individually, without resort to any form of class action, solely and exclusively in a federal or state court located in the State of California and agrees to submit to sole and exclusive personal jurisdiction to said courts in the State of California, for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; b) any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred but in no event any attorneys' fees; and c) 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 LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.

All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winners. Failure to comply with the Official Rules will result in forfeiture of the prize. If a prize is forfeited, an additional drawing from among the remaining eligible entries shall be conducted to determine a winner.

Except where prohibited by law, each winner grants (and agrees to confirm that grant in writing) permission for the Sponsor, its advertising and promotional agencies, and those acting under its authority to use such winner's name, photograph, voice and/or likeness, for advertising and/or publicity purposes in all media now known or hereafter discovered, worldwide and on the world wide web, without notice, review, approval, or additional compensation (a "publicity release").

8. Release of Liability: By acceptance of the prize, the winners agree that the Sponsor (and its directors, officers, employees, representatives and agents (together the "Released Parties")) will have no liability whatsoever for, and shall be held harmless by winner (and parent/legal guardian if entrant is a minor), against, any and all claims and liability for injuries, loss or damage of any kind to persons, including death, or property damage resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize, participation in this promotion, or while traveling to, preparing for or participating in any Raffle-related activity or other activity. The Released Parties expressly disclaim any responsibility or liability for injury or loss to any person or property in connection with the prizes awarded or activity conducted.



9. Conduct: Sponsor reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operations of the Raffle; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY DELIBERATE ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUALS TO

DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE RAFFLE IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

10. Limitation of Liability: Released Parties are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Raffle or by any technical or human error which may occur in the processing of submissions in the Raffle. Released Parties assume no responsibility for any misdirected or lost mail, or any error, omission, interruption, deletion, defect, delay of operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Released Parties are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the Internet or at any website or combination thereof, including injury or damage to an entrant's or any other person's computer related to or resulting from participating in or downloading materials regarding the Raffle. If, for any reason, the Raffle is not capable of running as planned, including infection by computer virus bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Raffle, then Sponsor reserves the right in its sole discretion to cancel, terminate, modify or suspend the Raffle. In such an event, Sponsor may, in its sole discretion, perform the random drawing from among all eligible entries received prior to or after such cancellation, suspension, or modification. In the event of a dispute concerning who registered online to participate in the Raffle, the registration will be declared to have been made by the authorized account holder which is defined as the natural person who is assigned to an email address by an internet provider, online service provider, or other organization (e.g., business, education institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. A potential winner may be requested to provide Sponsor with proof that the potential winner is the authorized account holder of the email address. If a dispute cannot be resolved to Sponsor's satisfaction, the entry will be deemed ineligible.

11. Winner's List: To obtain a copy of any legally required winners list or a copy of the Official Rules, send the applicable request and a self-addressed, stamped envelope to Sponsor at 1187 Starling Ridge Ct, San Jose, CA 95120.

12. Sponsor: Zumigo, Inc., 1187 Starling Ridge Ct, San Jose, CA 95120