



P.O. Box 2300
Honolulu, HI 96804-2300

American Savings Bank Endless Summer Instagram Giveaway Official Rules

No purchase, account or payment, or advance of money or credit necessary to participate in the American Savings Bank Endless Summer Instagram Giveaway (“Giveaway”). Void where prohibited or restricted by law. Giveaway is subject to all applicable federal, state and local regulations. Participation in a product or service will not improve one’s chance of winning.

Eligibility: You must be 18 years of age or older to participate and be a resident of the state of Hawaii. Proof of age will be required before prize is awarded. Employees of Sponsor, its parent, affiliates and subsidiaries along with members of their immediate family and/or those living in the same household are not eligible. Void where prohibited or otherwise restricted by law. American Savings Bank (“ASB”) is solely responsible for administration and all aspects of the Giveaway and for determination of eligibility. All entry information must be complete and accurate. Sponsor will not award a prize to anyone not meeting eligibility requirements at the time of entry. Sponsor reserves the right to disqualify any entrant if these Official Giveaway Rules are not followed. By entering this Giveaway you agree to the terms and conditions of these Official Giveaway Rules and make all of the Representations and Warranties as provided below.

How to Participate: The Giveaway entry period begins at 5:45 p.m. HST on Friday, Aug. 31, 2018 (“Start Date”) and ends at 11:59 p.m. HST on Monday, Sept. 3, 2018 (“End Date”), but may be extended at Sponsor’s sole discretion (the “Entry Period”). Entries via Instagram must be submitted during the Entry Period to qualify. All times in these Official Giveaway Rules refer to Hawaiian Standard Time (HST).

To enter the Giveaway, during the Entry Period:

- 1 Find and Like the “American Savings Bank Endless Summer IG Giveaway” post on the American Savings Bank Instagram page.
- 2 Follow @asbhawaii.
- 3 Tag two friends in a comment on the post (the more you comment, the higher your chances of winning).
- 4 Comments must be received by 11:59 p.m. HST 9/3/18. By submitting an Entry from your Instagram account, you are agreeing to all the terms of the Official Giveaway.

Sponsor reserves the right to disqualify any Entry it deems incomplete, incoherent, illegible, inappropriate or abusive. Only one Entry per person.

By submitting an Entry and participating in the Giveaway, you represent and warrant that you consent to the publication/reproduction by Sponsor of all or any part of the Entry on any media for any purpose including advertising purposes. Entries become the property of Sponsor and will not be returned. This promotion is in no way sponsored, endorsed or administered by, or associated with, Instagram.

Winner Selection: On or about September 6, 2018, one Entry will be chosen by random. Sponsor reserves the right to disqualify anyone who disputes any decision made by Sponsor. All potential winners will be notified via Instagram private message on or about September 6, 2018. If a notified Winner does not respond to the notification with requested information within two (2) business days, he/she will be disqualified and another winner will be randomly chosen and will be notified and so on.



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Odds of winning depend on the overall number of entries received during the Entry Period. All entries have an equal chance of winning.

Prize: Two winners will each receive an Endless Summer prize pack including: 1 Clark Little print, 1 Clark Little hat, 1 ASB tote bag and 1 ASB water bottle. More specific instructions will be included in the notification to potential winners. No requests for prize substitutions by winners will be accommodated and prize is not transferrable. No prize substitutions. Approximate value of the prize is \$175. All taxes, including all federal, state, local and any other applicable taxes (including income and general excise tax), will be the responsibility of the winner. ASB will issue an IRS 1099-MISC form to the winner if the total retail value of the prizes received for the calendar year exceeds \$600.00.

Prize Fulfillment: As a condition of receiving any prize, the winner agrees to be bound by the rules and decisions of the drawing which are final, binding and conclusive on all matters relative to this promotion. Winner must present a valid photo ID, complete and sign the Drawing Prize Winner Statement of Eligibility and Release from Liability form, furnish a U.S. taxpayer identification number, and complete an IRS Form W-9: Request for Taxpayer Identification Number and Certification to claim the prize. The Drawing Prize Winner Statement of Eligibility and Release from Liability form will require the winner to release Instagram from all past, present, and future liability. ASB will mail the prize to the winner or, the winner can opt to pick up the prize from a branch of their convenience. ASB reserves the right to disqualify entrants who fail to follow these official rules and regulations or who make any misrepresentations relative to the promotion, drawing and claiming of prizes.

Winner's Name: To obtain the name of the winner, send a stamped, self-addressed envelope to American Savings Bank, Attn: Communications – Endless Summer IG Giveaway, P.O. Box 2300, Honolulu, HI 96804-2300.

Additional Terms: By participating in the drawing, entrants agree to (i) indemnify and hold harmless ASB, and its parent, subsidiaries, affiliates, officers, directors, shareholders, agents, representatives and employees from any liability, injuries, illness, death, losses, damages, claims and actions of any kind resulting from or arising from participation in the drawing or acceptance, possession, use, non-use or inability to use the prize that may be awarded, and (ii) release Instagram from any liability. Drawing is subject to all applicable federal, state, and local laws and regulations. Winner grants ASB the right, without limitation, to contact them by phone, mail or email; announce, use and publish their name, likeness, photograph, voice and biographical information; for any advertising, publicity, promotional or other purpose in any and all media communication as ASB may choose, throughout the world, without limitation and without any additional compensation. Winner waives the opportunity and right to inspect and approve any such advertising, publicity or promotional materials. ASB has neither made, nor is in any manner responsible or liable for any warranty, representation or guarantee, express or implied, including but not limited to, the quality of the prize. ASB is not warranting any of the prizes offered in conjunction with this drawing.

General: Sponsor has the sole power and absolute discretion to terminate or modify the Giveaway at any time, without cause or prior notice, and to interpret these Official Giveaway Rules and make decisions regarding the interpretation of these Official Giveaway Rules and amend or clarify these Official Giveaway Rules at any time in its sole and absolute discretion. If we do amend or clarify these Official Giveaway Rules, we will post the amended rules at www.asbhawaii.com/giveaways. All decisions



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of Sponsor in respect to this Giveaway and interpretation of these Official Giveaway Rules are final and legally binding and conclusive in all matters. No participant or winner shall have any right to challenge or giveaway any decision of Sponsor concerning the Giveaway, its rules, interpretations, determinations, eligibility, verification, timeliness, winners, prizes or any other matter. All federal, state and local laws and regulations apply. No transfer or assignment of any prize is permitted. No advertising or promotion agencies, nor any service providers are responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any service, or any other error or malfunction, or for late, stolen, lost, illegible or misdirected entries. Entry materials that have been tampered with or altered are void. Activity deemed abusive or improper by Sponsor, in its sole discretion, will result in disqualification from Giveaway. Sponsor reserves the right to substitute a prize of comparable value at their discretion. By entering this Giveaway, each entrant accepts and agrees to be bound by these Official Rules. American Savings Bank name is a registered tradename of American Savings Bank.

Sponsor: American Savings Bank – Member FDIC. Equal Housing Lender.

This Giveaway is not sponsored, endorsed, administered by or associated with Instagram. Instagram is a registered trademark of Instagram.