



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

## **American Savings Bank Buy Local Giveaway Official Rules**

No purchase, account or payment, or advance of money or credit necessary to participate in the American Savings Bank (ASB, or Sponsor) Buy Local 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. 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 5:00 p.m. HST on Monday, August 2, 2021 (“Start Date”) and ends at 11:59 p.m. HST on Thursday, September 30, 2021 (“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 Follow American Savings Bank (@asbhawaii).
- 2 Find and Like the “American Savings Bank Buy Local Giveaway” post on the American Savings Bank Instagram.
- 3 Each time you comment and “tag” a person on the Giveaway post, you will receive an additional Entry into the Giveaway.
- 4 For a bonus Entry, post a selfie holding your ASB debit card on your IG stories and tag @asbhawaii with the hashtag “#ASBBUYLOCAL”.

By submitting an Entry on your Instagram, you (i) agree to all the terms of the Official Giveaway, including, but not limited to, these rules, (ii) 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, (iii) acknowledge that this promotion is in no way sponsored, endorsed or administered by, or associated with, Instagram or Facebook, (iv) agree to 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 Giveaway or acceptance, possession, use, non-use or inability to use the prize that may be awarded, and (v) completely release Instagram and Facebook from any liability.

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



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**Winner Selection:** On or about October 1, 2021, five entries 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 after October 1, 2021. 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. Odds of winning depend on the overall number of entries received during the Entry Period. All entries have an equal chance of winning.

**Prize:** During the entry period, five winners will each receive a \$50 gift card to a participating ASB Business Customer. 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. Approximate value of the prize is \$50. 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 Giveaway which are final, binding and conclusive on all matters relative to this promotion. Winner must present a valid photo ID, complete and sign the 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 Prize Winner Statement of Eligibility and Release from Liability form will require the winner to release Instagram/Facebook from all past, present, and future liability; the winner must sign the form for ASB to release the prize. For students under the age of 18, a parent or guardian over the age of 18 must sign the form. 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, Giveaway and claiming of prizes.

**Names of Winners:** To obtain the name of the winners, send a stamped, self-addressed envelope to American Savings Bank, Attn: Communications – #ASBBuyLocal Giveaway, P.O. Box 2300, Honolulu, HI 96804-2300.

**Additional Terms:** This Giveaway 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 Giveaway.

**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



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Official Giveaway Rules, we will post the amended rules at [www.asbhawaii.com/giveaways](http://www.asbhawaii.com/giveaways). All decisions 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. Instagram is a registered trademark of Instagram. Facebook is a registered trademark of Facebook.