



## **NúNú #DreamVacation Tropical Escape Loan Contest Official Rules**

### **1. Agreement**

Please read these official rules (the “**Official Rules**”) carefully. They contain important information about your rights and obligations, as well as limitations and exclusions that may apply to you if you enter the NúNú #DreamVacation Tropical Escape Loan Contest (the “**Contest**”) sponsored by NúNú lán ehf. (the “**Sponsor**”).

By participating in the Contest, you signify your agreement to these Official Rules and the decisions of the Sponsor. If you do not agree to the Official Rules, you may not enter the Contest.

### **2. Contest Period**

The Contest begins at 12:00:01 AM Eastern Time (“**ET**”) on February 24, 2025 and ends at 11:59:59 PM ET on May 25, 2025 (the “**Contest Period**”). Sponsor’s computer is the official timekeeper for the Contest.

### **3. Eligibility**

The Contest is open to legal residents of Iceland who are eighteen (18) years of age or older at the time of entry (“**Participant**”, “**entrant**” or “**you**”).

Employees, officers, directors, agents or representatives of the Sponsor, RAVEN5 Ltd. (the “**Administrator**”), their parent companies and their respective subsidiaries, affiliates, suppliers of prizes, advertising and promotion agencies involved in the administration, development, fulfillment and execution of this Contest (collectively, the “**Contest Parties**”), and the immediate family (spouse, parents, siblings and children) of, and/or those living in the same household of each are not eligible to enter the Contest.

The Contest is subject to all applicable federal, regional, municipal and local laws and regulations. If it is found that a person who does not meet the eligibility criteria set forth in these rules has submitted an entry, that entry will be deemed ineligible. Sponsor reserves the right to verify eligibility requirements. **Void outside Iceland and wherever else prohibited by law.**

### **4. How to Enter**

To enter the Contest, complete and submit a loan application for an eligible loan during the Contest Period by visiting <https://nunu.is/>. If you have previously registered with NúNú, login to your account. If you have not previously registered with NúNú, complete the registration process by clicking “**REGISTER**” and following the instructions to complete the registration form. The registration form will require you to provide personal information and agree to



NÚNÚ's general terms and conditions (available at <https://nunu.is/IS/skilmalar>) and NÚNÚ's Privacy Policy (available at <https://nunu.is/gagna-stefna>).

Once logged in to <https://nunu.is/>, navigate to the new loan application and follow the instructions to complete and submit a loan application. Applicants that are successfully approved for an eligible loan during the Contest Period will receive one (1) entry into the Contest. There is a limit of one (1) entry per person into the Contest. Eligible loans include Lán and LengriLán.

There is a limit of one (1) entry per person into the Contest. Only the first loan application submitted by a Participant during the Contest Period will be eligible for entry into this Contest. If an applicant's first loan is disqualified (for example, if the loan application is not approved), any subsequent loan application will not qualify as an entry into this Contest. Entries shall be deemed to be submitted by the individual that submitted the loan application on <https://nunu.is/>. All loan agreements are subject to NÚNÚ's general terms and conditions, available at <https://nunu.is/IS/skilmalar>.

A Participant's loan must be in good standing as of the grand prize drawing on June 30, 2025 for their entry to be considered valid. Entries associated with loans that are rescinded, cancelled, defaulted, or overdue as of June 30, 2025 will be void.

Entries which are incomplete, illegible or fraudulent are null and void. Anyone found to use multiple aliases to submit multiple entries into the Contest will be disqualified. The Sponsor accepts no responsibility for entries that are lost, misdirected or delayed for any reason. Further, the Sponsor accepts no responsibility for incomplete entries, the incorrect or inaccurate capture of entry information, including but not limited to as a result of malfunction, human error, lost, delayed or garbled Internet or email transmission, omission, interruption, deletion, defect or failures of any telephone, technical, network, online, hardware or software or any combination thereof.

## **5. Prize / Approximate Retail Value ("ARV") / Odds of Winning**

### **Grand Prize:**

One (1) grand prize is available to be won, consisting of a seven (7) night trip for the winner and one (1) guest to Tenerife, Spain (the "**Grand Prize**"). The Grand Prize includes:

- a) Round trip airfare from Keflavík International Airport to Tenerife South Airport,
- b) Private Round-trip Airport transfer,
- c) Seven (7) night accommodations at the Vincci Seleccion La Plantacion del Sur,
- d) Private VIP Tour Around the Island,
- e) A whale watching tour in Tenerife, and
- f) Tandem paragliding in Tenerife.

**The ARV of the Grand Prize is \$15,400.00 CAD.**

**Odds of winning the Grand Prize will depend on the total number of eligible entries received during the Contest Period.**



## **Prize Conditions**

Once the Grand Prize winner has been verified, Sponsor and Administrator will coordinate booking of the Grand Prize trip with the winner. All bookings and reservations may be subject to additional terms and conditions, availability and blackout dates. **All other expenses not specified herein are the sole responsibility of the winner**, including but not limited to applicable taxes, surcharges, excess baggage fees, meals and alcoholic beverages, room service, gratuities, merchandise, telephone calls, medical and travel insurance, any required travel documentation, and all personal expenses of any kind or nature. Sponsor is not responsible for any cancellation, delay or rescheduling of flights and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.

Grand Prize Winner and their guest must travel on the same itinerary. All details and other restrictions of the Grand Prize not specified in these Official Rules will be determined by the Sponsor in its sole discretion.

The Sponsor, in its sole discretion, reserves the right to substitute prizes of equal or greater value if advertised prize(s) become unavailable. The Sponsor's determinations regarding the awarding of prizes are final. No prize substitutions except as provided herein. Prizes are not transferable and may not be given, bartered, sold, or exchanged for cash or another prize, except at Sponsor's sole discretion for any reason and then only for a prize of equal or greater value. Actual value of the prizes under this Contest may be lower or higher at the time of fulfillment, and any difference between actual value and the stated ARV (if actual value is lower than stated ARV) will not be awarded. The Sponsor is not responsible if any element of a prize is delayed, postponed or cancelled for any reason. Prizes are non-transferable, non-refundable, and no substitution or cash redemption will be made except as provided herein at the Sponsor's sole discretion. Winners must be able to accept the prizes as presented or the respective prize will be forfeited in its entirety and an alternate potential winner may be selected for the prize in Sponsor's sole discretion.

By accepting a prize, winners agree to release the Contest Parties from any and all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the Contest or for damages of any kind caused by a prize or resulting from acceptance, possession, or use/misuse of any prize awarded.

## **6. Winner Selection and Notification**

Administrator will select the potential winner in a random drawing conducted at Administrator's offices. Administrator's decisions are final. One (1) potential Grand Prize winner will be selected from all eligible entries received on June 30, 2025. The potential winner will be notified by a designated representative of the Sponsor using the email address and/or telephone number provided by the potential winner in the loan application associated with the entry. The designated representative will make a minimum of two (2) attempts to contact the potential winner within seventy-two (72) hours of the drawing date.

If a potential winner cannot be contacted within five (5) business days of the initial outreach, if the prize is declined, or if there is a return of any notification as undeliverable; then the potential winner may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit any and all rights to the prize) and the Sponsor reserves the right, in



their sole and absolute discretion to randomly select an alternate eligible entrant for the prize in a separate random drawing from the remaining eligible entries submitted and received in accordance with these Official Rules.

**No one is a winner unless and until the Sponsor officially confirms him/her as a winner in accordance with these Official Rules.**

Before being confirmed as a winner, the potential winner will be required to sign and return, within five (5) business days of notification, an Affidavit of Eligibility & Liability / Publicity Release form (the "**Release**") which confirms the winner's: (i) eligibility for the Contest and compliance with these Contest Official Rules; (ii) acceptance of the prize as offered; and (iii) release of the Sponsor, Administrator, their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "**Releasees**") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any prize, including but not limited to costs, injuries, or losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.

## **7. Limitation of Liability**

By participating in the Contest and as a condition of acceptance of a prize, each entrant, his/her heirs, executors, administrators and assigns, releases, waives, discharges, and holds harmless the Releasees from and against any and all losses, damages, rights, claims, actions, causes of action, personal injury, property damage or death (including without limitation any and all costs and liabilities of any kind including but not limited to lawyer's fees), and including, without limitation, any such arising from any act of negligence of the Releasees, that the entrant now has, or may hereafter have against the Releasees directly or indirectly resulting from participation of the Contest or the awarding, acceptance, use, or misuse of a prize. Winner assumes all liability for any injury or damage caused or claimed to be caused by participation in this Contest or use/misuse or redemption of the prize.

## **8. General**

The Releasees are not responsible for any typographical or other error in the printing of the offer or in the announcement of the prizes. Further, the Releasees are not responsible for incompatibility of Participants' hardware, software or browser technology. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Contest-related materials or communications, privacy policy or terms of use on the Contest Website 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 determination.

The Releasees are not responsible for: (i) lost, late, misdirected, damaged or illegible entries; or (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of



any kind, or inaccurate transmission of or failure to receive entry information by the Sponsor on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof; or (iii) any injury or damage to Participant's or any other person's computer related to or resulting from participating in the Contest.

**LEGAL WARNING:** ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT A PARTICIPANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER WITH OR VANDALIZE THE WEBSITE OR INTERFERE WITH THE OPERATION OF THE CONTEST, MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR'S FAILURE TO ENFORCE ANY TERM OF THESE OFFICIAL RULES SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

By participating in the Contest, you (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of the Sponsor, which are final and binding in all matters relating to the Contest.

Failure to comply with these Official Rules will result in disqualification from the Contest. The Sponsor reserves the right to: (i) permanently disqualify from any Contest it sponsors any person it believes has intentionally violated these Official Rules; and (ii) withdraw a method of entry if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Contest). If for any reason this Contest is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Contest, at which time, the Sponsor will conduct a random drawing from among all eligible entries received at the time of the Contest termination.

## **9. Disputes**

Except where prohibited, Participants agree that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the Reykjavík District Court. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of Iceland without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief.

THE PARTIES HEREBY WAIVE THEIR RIGHT TO JURY TRIAL WITH RESPECT TO ALL CLAIMS AND ISSUES ARISING OUT OF OR RELATING TO THIS AGREEMENT WHETHER SOUNDING IN CONTRACT OR TORT AND INCLUDING ANY CLAIM FOR FRAUDULENT INDUCEMENT THEREOF.



## **10. Privacy**

By participating in the Contest, each entrant: (i) grants to the Sponsor the right to use his/her personal information provided when he/she enters the Contest for the purpose of administering the Contest, including but not limited to contacting and announcing the winners and coordinating the Grand Prize, and (ii) acknowledges that if such entrant is selected as a winner, Sponsor may disclose his/her personal information to service providers of the Sponsor in connection with any of the activities listed in (i) and/or (ii) above.

Personal information collected is otherwise subject to the Sponsor's Privacy Policy, available at <https://nunu.is/gagna-stefna>.

## **11. Sponsor**

**NÚNÚ lán ehf.** Kalkofnsvegi 2, 101 Reykjavík, Iceland.

## **13. Administrator**

**RAVEN5 Ltd.** 11 Orsett St, Oakville, ON, Canada, L6H 2N8.

Void outside Iceland and where prohibited by law. All trademarks, product names, logos, and brands used herein are property of their respective owners. Application is subject to approval by NÚNÚ lán ehf.