NO PURCHASE NECESSARY. PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND DISTRICT OF COLUMBIA, 18 OR OVER. INTERNET ACCESS REQUIRED.

- 1. **Sweepstakes Period:** The Here We Roar Sweepstakes (the "Sweepstakes") starts at 12:00 a.m. Eastern Time ("ET") on April 22, 2019 and ends at 11:59 p.m. ET on October 20, 2019 ("Sweepstakes Period").
- **2. Eligibility:** Open to legal residents of the 50 United States (excluding Hawaii and Alaska) and the District of Columbia, who are at least eighteen (18) years of age or older with a valid driver's license as of the date of Entry. Employees of MoneyLion Inc. (the "Sponsor"), Votigo, Inc. (the "Administrator"), their respective affiliates, parents, subsidiaries, divisions, suppliers, distributors and advertising, promotional and judging agencies (collectively "**Sweepstakes Parties**") and their immediate family members and/or those living in the same household of each are not eligible to participate or win. Void where prohibited and subject to all federal, state and local laws.
- **3. How to Enter:** There is NO PURCHASE NECESSARY to participate. A purchase does not increase your chances of winning. During the Sweepstakes Period, visit https://hereweroar.votigo.com (the "Website") or send a text message with the word "ROAR" to the short code 95615 to receive a link to the Website and follow the instructions to complete all required fields of the on-screen registration form to receive one (1) entry into the Sweepstakes (the "**Entry**"). To enter via text message you must have a 2-way text messaging enabled device. Data and text messaging rates may apply according to the terms and conditions of your service agreement with your wireless carrier. Limit one (1) Entry per person.

Bonus Entries: Upon completion of your Sweepstakes Entry, entrants may earn additional entries through the following methods ("Bonus Entries"). Sweepstakes Entries and Bonus Entries together shall herein be referred to as entries ("Entries").

- **Refer-a-Friend Entries:** Upon completion of your Sweepstakes Entry, entrants may invite friends to the Website to complete the registration form and receive one additional Sweepstakes Entry for each friend invited that subsequently registers for the Sweepstakes using the unique referral link or code ("Refer-a-Friend Entries"). Limit five (5) Refer-a-Friend Entries per entrant.
- MoneyLion Membership Entries: Upon completion of your Sweepstakes Entry, entrants may become a MoneyLion member, and receive three (3) additional Sweepstakes Entries ("Membership Entry"). To become a MoneyLion member, download the MoneyLion mobile application from the Apple Store or Google Play, and complete the registration process providing true and accurate information. Joining MoneyLion and downloading the MoneyLion application are free. Existing MoneyLion members who enter the Sweepstakes will automatically receive three (3) additional Membership Entries. The email address used for your Sweepstakes Entry and MoneyLion membership must match.
- **Debit Card Entries:** [Upon completion of your Sweepstakes Entry, MoneyLion members may make a purchase during the Sweepstakes Period with their MoneyLion Visa® Debit Card to earn one additional Sweepstakes Entry ("Debit Card Entries"). Activating a MoneyLion Visa® Debit Card is free for MoneyLion members. Limit ten (10) Debit Card Entries per entrant.
- Mail-in Entries: Upon completion of your Sweepstakes Entry, entrants may earn Bonus Entries without becoming a MoneyLion member or using a MoneyLion debit card by hand-writing his/her complete first and last name (no initials), valid e-mail address, valid street address (P.O. Boxes not accepted), city, state, zip code, telephone number, and date of birth (MM/DD/YYYY) on a 3½"x5" card ("Mail-In Entry") and mail it in a sealed envelope with first-class USPS postage affixed to: [MoneyLion Inc. ATTN: HERE WE

ROAR SWEEPSTAKES P.O. Box 1547, Sandy, UT 84091. Mail in Entries must be postmarked by October 20, 2019 and received by October 27, 2019 to be eligible. Limit thirteen (13) Mail-in Entries.

Limit nineteen (19) Entries, including Bonus Entries, per person regardless of entry method.

No information regarding Entries, other than as otherwise set forth in these Official Rules, will be disclosed. [Entries must be received during the Sweepstakes Period. Any attempt by any entrant to obtain more than the stated number of Entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void such entries and that entrant may be disqualified. Use of any automated or computer system to participate is prohibited and will result in disqualification. Normal Internet access and usage charges imposed by your online service may apply. If entering via mobile device, normal phone/data and usage charges imposed by your phone service may apply.

Mail-In Entries will not be acknowledged or returned. Illegible entry materials will be disqualified. Entrants are responsible for all third-party imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Entrants agree not to hold the Sweepstakes Parties responsible for lost, late, incomplete, misdirected, damaged, postage due or illegible entry materials.

4. Prizes and Approximate Retail Value ("ARV"): Grand Prizes (3): A customized 2019 Ford Mustang with customizations designed by one of Vaughn Gittin, Jr., the Tucci Hot Rods or Larry Chen ("Vehicle"), transport of the Vehicle to the winner's home, a MoneyLion gift bag, a 4-day/3-night trip for winner and one guest to Miami Florida from November 15, 2019 to November 18, 2019 to attend the 2019 Ford Championship Weekend. Trip includes two (2) tickets to the 2019 Ford Championship Weekend, two (2) round-trip economy class airfare tickets from major airport nearest winner's home, one (1) hotel room double occupancy (three nights), transportation to/from hotel/airport in Miami, and a \$600 Visa gift card. The ARV of each Grand Prize is \$80,000. Limit of one (1) prize per person/family/household/address. Ground transportation to/from the event not included. The Grand Prize winners will be required to show proof of insurance and a valid driver's license prior to taking delivery of the Vehicle as directed by the Sponsor or Grand Prize may be forfeited. Vehicle make, color and any other specifications are at sole discretion of Sponsor. Grand Prize is awarded as-is and any additional Vehicle options that are not already included and installed on the Vehicle are the sole expense of Grand Prize winner. Ticket type and seat location of 2019 Ford Championship Weekend tickets are at Sponsor's sole discretion. If Grand Prize winner is unable or unwilling to travel on dates specified and agreed to, travel, ticket and gift card portion of prize will be forfeited and an alternate Grand Prize winner may be selected, time permitting. Airline carrier's regulations and conditions apply. No refund or compensation will be made in the event of the cancellation or delay of any flight. Trips may not be combined with any other offer and travel may not qualify for frequent flyer miles. If a Grand Prize winner lives in the vicinity of Miami, FL, winner will receive ground transportation in lieu of air travel and no additional compensation will be awarded. Guests must be of legal age of majority in his/her state of residence or if guest is a minor, the Grand Prize winner must be his/her parent/legal guardian. Each Grand Prize winner and guests (or winner on behalf of minor guest) will be required to execute a Release of Liability prior to departure and grants permission for his/her name and likeness to be featured in any and all media relating to the Sweepstakes. All travelers must possess valid travel documents (i.e., valid photo ID, etc.) in order to travel. Failure to obtain required travel documents by a Grand Prize winner and guest may result in forfeiture of prize and alternate determination, time permitting. The Grand Prize winner and/or his/her guests must have/present at least one major credit card in good standing in order to check into hotel. All costs and expenses associated with the acceptance and use of the prizes not specified herein as being awarded, including, but not limited to, all federal, state and local taxes, Vehicle registration, license, title and insurance fees, ground transportation costs, additional food and beverages, souvenirs, gratuities, and other miscellaneous

expenses are winner's sole responsibility. Sponsor reserves the right to substitute the prize (or portion thereof) with one of comparable or greater value, at its sole discretion. Grand Prize and any of the above listed components may not be sold, traded, transferred, refunded, substituted, commissioned or redeemed for cash value. Grand Prize is non-commissionable and no substitutions, transfers, or cash equivalents for the Grand Prize (or prize component) are permitted, except that Sponsor/Administrator may substitute prize component of equal value for any reason. Prize is non-transferable and no substitutions are permitted, except by Sponsor/Administrator who reserves the right, in its sole discretion, to substitute the prize of equal or greater value, if prize becomes unavailable.

5. Random Drawing and Winner Notification: On or about October 27, 2019, three (3) potential Sweepstakes Grand Prize winners will be selected in a random drawing from among all eligible Entries [received during the Sweepstakes Period. The random drawings will be conducted by the Administrator, an independent judging organization whose decisions are final on all matters relating to the drawing. The odds of winning will depend on the number of eligible Entries received throughout the Sweepstakes Period.

Potential winners will be contacted via email provided at time of Entry and will then be required to complete and return via email/mail, an Affidavit (or Declaration) of Eligibility, Release of Liability/Prize Acceptance Form, W9 and a Publicity Release (where imposing such condition is lawful) and Assignment of Rights (collectively, "Prize Documents"). Prize Documents for potential winners will be sent to the email address submitted at the time of Entry. Potential winners will be required to sign and return Prize Documents via email within five (5) days of notification attempt or prize may be forfeited and an alternate winner may be determined. Return of any prize/prize notification as undeliverable may result in disqualification and an alternate may be determined. Winners may be required to participate in any media interviews, at the sole discretion of Sponsor, with no additional compensation, unless prohibited by law. A 1099 tax statement will be filed with the IRS for the winner for the value of the prize in the year the prize is fulfilled. Grand Prize winner will be solely responsible for all federal, state and local taxes (including income taxes) relating to receipt of a Grand Prize.

Potential winners are subject to verification by Sponsor and/or Administrator, whose decisions are FINAL AND BINDING IN ALL MATTERS RELATED TO THE SWEEPSTAKES. An entrant is not a winner of a prize unless and until entrant's eligibility has been verified and entrant has been notified that verification is complete.

6. General Rules: By participating in this Sweepstakes, each entrant agrees to be bound by these Official Rules and instructions and by all decisions of the Sweepstakes Parties, which are final and legally binding in all matters relating to this Sweepstakes. By participating, entrants and winner and guest (or winner on behalf of minor guest) agree to release, discharge, indemnify and hold harmless the Sweepstakes Parties from and against any claims, damages, or liability due to any damages, or losses or injuries to any person (including death) or property of any kind resulting, in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of prize (if applicable) or participation in any Sweepstakes-related activity or participation in this Sweepstakes. Entrants further agree not to pursue any right, claim or action against the Sweepstakes Parties in connection with their participation in this Sweepstakes. No responsibility is assumed for lost, misdirected or late Entries. In the event of a dispute as to the identity of an entrant, the authorized account holder of the email address used to enter will be deemed to be the entrant. An "authorized account holder" of an email address is the natural person in whose name the email address has been issued by the Internet Access provider for that email. Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes or Website; violates the Official Rules; or acts in a disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR

UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES 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 INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. Sweepstakes Parties are not responsible for technical, hardware or software malfunctions, telephone or internet failures of any kind, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or utilized in this Sweepstakes which may limit the ability of an individual to participate in or accept a prize in the Sweepstakes, or by any human error which may occur in the processing of the Entries in this Sweepstakes. Sweepstakes Parties are not responsible for any typographical error in the printing of these Official Rules, administration of the Sweepstakes or in the announcement of the Sweepstakes Grand Prizes. Sweepstakes Parties are not responsible for damages to user's system occasioned by participating in the Sweepstakes or downloading any information to participate in the Sweepstakes. If, for any reason, the Sweepstakes 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 the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, then the Sponsor reserves the right at its sole discretion to cancel the Sweepstakes and select the Grand Prize winners in a random drawing from among all eligible Entries received prior to cancellation.

- 7. **Dispute Resolution**: By entering this Sweepstakes, entrants agree that 1) Any and all disputes, claims, and of action arising out of or connected with the Sweepstakes or the prize shall be resolved individually, without resort to any form of class action; 2) Any and all claims, judgments and awards shall be limited to actual out-ofpocket costs incurred, and shall not include any punitive, consequential or other damages, including costs associated with entering the Sweepstakes but in no event include attorneys' fees; and 3) Under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All dispute resolution shall be made by the Sponsor in its sole discretion. These Official Rules shall be governed by, and construed in accordance with the laws of the state of Utah without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than the state of Utah. Any legal proceedings arising out of this Sweepstakes or relating to these Official Rules shall be instituted only in the federal or state courts located in the state of Utah, and the parties consent to jurisdiction therein with respect to any legal proceedings or disputes of whatever nature arising under or relating to these Official Rules.
- **8. Privacy Policy**: Entrants' personal details may be used by Sponsor in accordance with its privacy policy located at https://www.moneylion.com/privacy-notice.
- **9. Winner List**: For the names of the winners, available after November 15, 2019, for a period of at least 30 days, email hereweroar@votigo.com with an email subject of "Here We Roar Sweepstakes Winner List".
- **10. Sponsor/Administrator:** The Sponsor of the Sweepstakes is MoneyLion Inc. P.O. Box 1547, Sandy, UT 84091. The Administrator of the Sweepstakes is Votigo, Inc. 1630 30th St., STE A #593, Boulder, CO 80301.