

# **The P.C. Richard & Son \$10,000 Shopping Spree Sweepstakes Official Rules**

**NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE  
YOUR CHANCES OF WINNING.**

## **Eligibility:**

The P.C. Richard & Son \$10,000 Shopping Spree Sweepstakes (the "Sweepstakes") is open only to legal residents of Connecticut, New Jersey, New York, and Pennsylvania, who are at least 18 years old at the time of entry. To receive the prize valued at \$2,000 or more, entrant must be able to submit a valid IRS Form W-9. Employees of Synchrony Bank ("Sponsor"), Merkle Inc. ("Administrator"), P.C. Richard & Son and their parent and affiliate companies as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible.

## **Agreement to Official Rules; Entrants will be Disqualified for Violations:**

Participation constitutes each entrant's full and unconditional agreement to these official rules ("Official Rules"). All federal, state, and local laws apply and the Sweepstakes is void outside of Connecticut, New Jersey, New York and Pennsylvania and where prohibited. Sponsor's and Administrator's decisions are final and binding in all matters related to the Sweepstakes. Winning the prize is contingent upon fulfilling all the requirements set forth herein. In the event there is a discrepancy or inconsistency between any other statements contained in any Sweepstakes-related materials and the Official Rules as posted on the "Promotion Site" (defined below in the "How to Enter" Section), the Official Rules as posted on the Promotion Site shall prevail, govern and control. Entrants agree that they may not use or attempt to use any method to obtain more than the stated number of permissible entries using robotic, artificial intelligence, automatic, programmed, or any other means (including but not limited to using multiple/different email addresses, identities, registrations and logins or any other methods). Violation of any of these requirements will void all Sweepstakes entries of the person(s) responsible for such action and result in their disqualification from the Sweepstakes.

## **Sponsor/Administrator:**

Sponsor: Synchrony Bank, 170 Election Road, Draper, UT 84020. Administrator: Merkle Inc. (previously known as HelloWorld, Inc.), 3000 Town Center, Suite 2100, Southfield, MI 48075.

## **Timing:**

The Sweepstakes begins on November 25, 2025 at 12:00 a.m. Eastern Time ("ET") and ends on January 31, 2026, at 11:59 p.m. ET (the "Promotion Period"). Sponsor's servers are the official time-keeping devices for the Sweepstakes.

**How to Enter: Step 1 -- Register to Participate:**

During the Promotion Period, visit <https://www.pcrichard.com/credit-card-financing.html> (the "Promotion Site") and follow the links and instructions to accurately complete and submit the registration form, including providing your first and last name (initials are not sufficient), a valid email address, home address, phone number, whether you are opening a new account or have an existing account, confirmation you are 18 years or older and your agreement to these Official Rules. **Note:** If you are a current P.C. Richard & Son Credit Card holder or open one during the Promotion Period, please provide the first name, last name, home address and valid email address associated with your P.C. Richard & Son Credit Card account. You must first register in order to earn entries into the Sweepstakes.

**Entry Method 1 -- Apply for P.C. Richard & Son Credit Card:**

During the Promotion Period, visit the Promotion Site and click on the link to complete and submit a "Qualified Application" for a P.C. Richard & Son Credit Card. An application is "Qualified" where all information submitted is truthful and all mandatory fields are completed. Whether an application is Qualified will be determined by Sponsor in its sole discretion. An application does **not** need to result in the issuance of a credit card to be deemed Qualified. Upon submitting both your registration and your Qualified Application you will receive 1 entry into the Sweepstakes.

**Entry Method 2 -- Make a Qualifying Purchase with your P.C. Richard & Son Credit Card:**

During the Promotion Period, after you register for the Promotion (see Step 1 above for details on how to register), make a purchase of \$1.00 or more using your P.C. Richard & Son Credit Card, excluding purchase(s) of P.C. Richard & Son gift cards or pre-paid cards, P.C. Tech Support Plans, delivery, installation, and service contracts and customers who have business accounts as part of the builder's division (a "Qualifying Purchase"). Purchases are subject to credit approval. You will earn 1 Sweepstakes entry for each valid Qualifying Purchase (as determined by Sponsor in its sole discretion) during the Promotion Period, up to the Entry Limit set forth below. If you apply for a P.C. Richard & Son Credit Card during the Promotion Period and are approved and in good standing, you will earn Sweepstakes entries for your Qualifying Purchase(s) made during the Promotion Period, up to the Entry Limit outlined below.

**Entry Method 3 -- Enter by Mail:**

To enter without applying for, or making a purchase with a P.C. Richard & Son Credit Card, print your name, address, phone number, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to "The P.C. Richard & Son \$10,000 Shopping Spree

Sweepstakes” c/o Merkle Inc., P.O. Box 5008, Department 868109, Kalamazoo, MI 49003-5008. You will receive 1 entry into the Sweepstakes, subject to the Entry Limits set forth below. Limit: 1 entry per outer mailing envelope. All mail-in entries must be sent/postmarked by January 31, 2026 and received by February 6, 2026. All entries become the exclusive property of Sponsor, and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by the Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

### **Entry Limits:**

You may receive up to 5 entries during the Promotion Period, by any combination of Entry Methods outlined above. Multiple entrants are not permitted to share the same email address. In the event of a dispute as to the identity of an entrant, Sponsor and Administrator will rely on the information submitted by the entrant to register for this Sweepstakes. If any additional information provided by entrant is inconsistent with the information provided at registration for this Sweepstakes, the Sponsor and/or Administrator may disqualify such entrant and such disqualification may result in the forfeiture of any prizes won. Sponsor, in its discretion, may require additional documentation from entrant to show proof of entrant's identity.

### **Prize Drawing and Winner Requirements:**

Administrator is an independent organization whose decisions as to the selection of the potential winner are final and binding. Administrator will randomly select the potential Sweepstakes winner from all eligible entries received during the Promotion Period, on or around February 20, 2026 and will notify potential winner by email. The potential winner will be required to sign and return a Declaration of Compliance, Liability Waiver and where not prohibited a Publicity Release ("Declaration") and an IRS Form W-9 which must be received by Administrator within 5 days of the date notice or attempted notice is sent, in order to claim the prize. If the potential winner cannot be contacted, fails to sign and return the Declaration, the IRS Form W-9, or provide any other requested information within the required time period, or the prize is returned as undeliverable, the potential winner forfeits the prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that the potential winner is disqualified for any reason or forfeits the prize, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only 3 alternate drawings will be held, after which the prize will remain un-awarded.

### **Prize:**

**Quantity, Description and Approximate Retail Value ("ARV"):**

- 1 Grand Prize: 1 winner will receive 1 \$10,000 P.C. Richard & Son Gift Card. Gift card terms and conditions apply. ARV: \$10,000

**Total ARV:**

The total ARV of all available prizes offered in the Sweepstakes is \$10,000.

**Odds of Winning:**

The odds of winning a prize depend on the total number of eligible entries received during the Promotion Period.

**Additional Prize Terms:**

Prizes are non-transferable, and no substitution will be made except as provided in the Sponsor's sole discretion should the prize become unavailable. In this case, a prize of equal or greater value will be offered. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Winner will receive an IRS Form 1099 MISC reporting the actual value of the prize received. ARVs are determined as of the time these Official Rules were published and the value of a prize may fluctuate. A winner is not entitled to any difference between the ARV and the actual value of the prize at the time the prize is awarded. All other costs and expenses associated with acceptance of the prize that are not expressly set forth herein shall be solely the winner's responsibility. The prize will be fulfilled approximately 8-10 weeks after conclusion of the Sweepstakes. Limit of 1 prize per person.

**Release:**

By receipt of any prize, winner agrees to release and hold harmless Sponsor, P.C. Richard & Son, Administrator and their respective subsidiaries, affiliates, suppliers, distributors, advertising and promotion agencies and prize suppliers and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from any and all actions, claims, injury, loss or damage arising in any manner, directly or indirectly, from participation in this Sweepstakes and/or acceptance, use, inability to use, misuse or redemption of a prize (including any injury or harm related thereto).

**Publicity:**

Except where prohibited, participation in the Sweepstakes constitutes winner's consent and grant to Sponsor and its agents to use the following information about the winner (to the extent provided by winner as part of the entry or winner confirmation process): winner's name, city, state, likeness, photograph, Sweepstakes entry, social handle, voice, opinions and/or prize information for promotional advertising or other purposes, in any media without further notice, review, approval, payment or other consideration. Sponsor is not obligated to use any of the above-mentioned information or content but may do so and may edit these materials at its sole discretion, without further obligation or compensation. Sponsor will not

use any of the above-mentioned information in a manner that is inconsistent with its Privacy Policy or applicable law.

## **General Conditions:**

### **Sponsor's Right to Modify or Cancel:**

Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, including but not limited to fulfillment of the prize(s), where any of the following "Issues" occur:

- Fraud;
- Technical failures;
- Human error;
- Any other factor that impairs the integrity or proper functioning of the Sweepstakes; or
- Any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, widespread illnesses, declarations of war, acts of God, acts of terrorism) that interferes with any aspect of the Sweepstakes, as determined by Sponsor in its sole discretion.
- Where one or more of the above Issues occurs, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of the Issue; and/or modify the prizes offered.

### **Sponsor's Right to Disqualify Entrants:**

Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes, including but not limited to submitting fraudulent entries, or to be acting in violation of the Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law 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. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

### **Sponsor's Right to Limit Prizes Awarded to the Number Stated in these Rules:**

In no event will more prizes than are stated in these Official Rules be awarded. If, for any reason, more prize notifications are sent than the number of prizes offered in these Official Rules, Administrator and Sponsor reserves the right to award only the stated number of prizes through a random drawing from among those entrants who were notified, confirmed to be eligible and where applicable, took the required action(s) to claim the prize.

## **Limitations of the Scope of Responsibility:**

The Released Parties are not responsible for:

- Any incorrect or inaccurate information either provided by entrants or caused by printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes;
- Technical failures of any kind, including but not limited to malfunctions, interruptions, or disconnections to the internet, social media platforms, in phone lines or network hardware or software;
- Unauthorized human intervention in any part of the Sweepstakes, including but not limited to the entry process;
- Technical or human error which may occur in the administration of the Sweepstakes, including but not limited to the processing of entries;
- Late, lost, undeliverable, damaged or stolen mail; delayed or misdirected entries or failure to receive entries due to limitation of third-party social network platforms;
- Entries that are erroneously deleted, lost or destroyed or corrupted. In this case, entrants sole remedy is to take the required actions to receive another entry(s) in the Sweepstakes, if it is possible; or
- Any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or to the receipt, use, inability to use or misuse of any prize.

## Dispute Resolution and No Class Relief:

Except where prohibited, entrant agrees that:

- Any claim, cause of action or proceeding arising out of or relating to this Sweepstakes shall be resolved by mandatory, binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association (“**AAA**”) as supplemented by AAA’s Supplementary Procedures for Consumer-Related Disputes. The Federal Arbitration Act, and not any state law concerning arbitration, shall apply. The arbitration award shall be final and exclusive, and the prevailing party in the arbitration may file an action in court to confirm and to enforce the arbitration award.
- Entrants irrevocably waive any rights to seek and/or obtain injunctive or other equitable relief. Should either party pursue any other judicial or administrative action with respect to any matter included within the scope of this binding arbitration provision, the responding party will be entitled to recover its costs, expenses and attorneys’ fees incurred as a result of such action.
- **Further, any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any Prize awarded, will be resolved individually, without resort to any form of class action or mass arbitration.** If a court determines that a public injunctive relief claim may proceed notwithstanding the “No Class Actions” provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.
- Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys’ fees; and
- Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, 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.

- All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by and construed in accordance with the laws of the State of New York without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction) which would cause the application of the laws of any jurisdiction other than the State of New York.

**Severability:**

If the application of any provision of these Official Rules to any particular facts or circumstances shall for any reason be held to be invalid, illegal or unenforceable by a court, arbitration panel or other tribunal of competent jurisdiction, then:

- The validity, legality and enforceability of such provision as applied to any other particular facts or circumstances and the other provisions of these Official Rules shall not in any way be affected or impaired thereby; and
- Such provision shall be enforced to the maximum extent possible.

In addition, if any provision contained in these Official Rules shall for any reason be held to be excessively broad as to duration, geographical scope, activity or subject, it shall be construed by limiting and reducing it so as to be enforceable to the extent compatible with applicable law.

**Entrant's Personal Information:**

Information collected from entrants is subject to [Sponsor's Privacy Policy](#).

**Winner List:**

See this [winner list](#) for the Sweepstakes winners. The winner list will be posted after winner confirmation is complete.

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