



SmartyPig's "Race Out of Debt" Contest OFFICIAL RULES

COMMON TERMS USED IN THESE RULES:

- These are the official rules that govern how the SmartyPig "Race Out of Debt" Contest will operate ("Contest").
- In these rules, "we," "our," and "us" refer to SmartyPig, the sponsor of this Contest. "You" refers to an eligible Contest entrant.

CONTEST DESCRIPTION:

The purpose of the contest is to begin a new savings goal under the "Race Out of Debt" category on SmartyPig.com. Upon creation of this goal, the account holder will be an automatic entrant, therefore making the account sign up an "entry." All eligible entries will be used to determine eight finalists selected by random method. The grand-prize winner will be the finalist whose live pig crosses the finish line first in the pig race in which all eight finalists will take part. The finalists' pigs will be assigned in the order that the finalists were selected and be identified with that finalist. Learn more about how SmartyPig works here:

<http://www.smartypig.com/how-it-works/what-is-smartypig/overview>

WHAT ARE THE START AND END DATES?

The Contest Entrance:

- The **Entry Period** starts at 10:00 a.m. Central Time (CT) on September 14, 2010 and ends at 10:00 a.m. CT on September 27, 2010.

Entrants must have signed up for a SmartyPig "Race Out of Debt" goal during the Entry Period to be considered eligible.

CAN I ENTER?

You are eligible to enter this Contest if you meet the following requirements at time entry:

- **You are** 18 years of age or older.
- **You are a** **1)** U.S. citizen, **2)** U.S. permanent resident alien with a green card and social security number or **3)** Resident with a social security number.

- **You are NOT** an employee of SmartyPig or an employee of a SmartyPig subsidiary; **and**
- **You are NOT** involved in any part of the administration and execution of this Contest; **and**
- **You are NOT** an immediate family (parent, sibling, spouse, child) or household member of a SmartyPig employee, an employee of a SmartyPig subsidiary, or a person involved in any part of the administration and execution of this Contest.

WHAT CONSTITUTES AN ELIGIBLE ENTRY?

To be eligible an entry must meet the following requirements:

- A SmartyPig account must be created during or prior to the official entrance time period.
- A new goal must be created under the “Race Out of Debt” category during the entrance time period.

HOW WILL MY ENTRY BE POTENTIALLY USED?

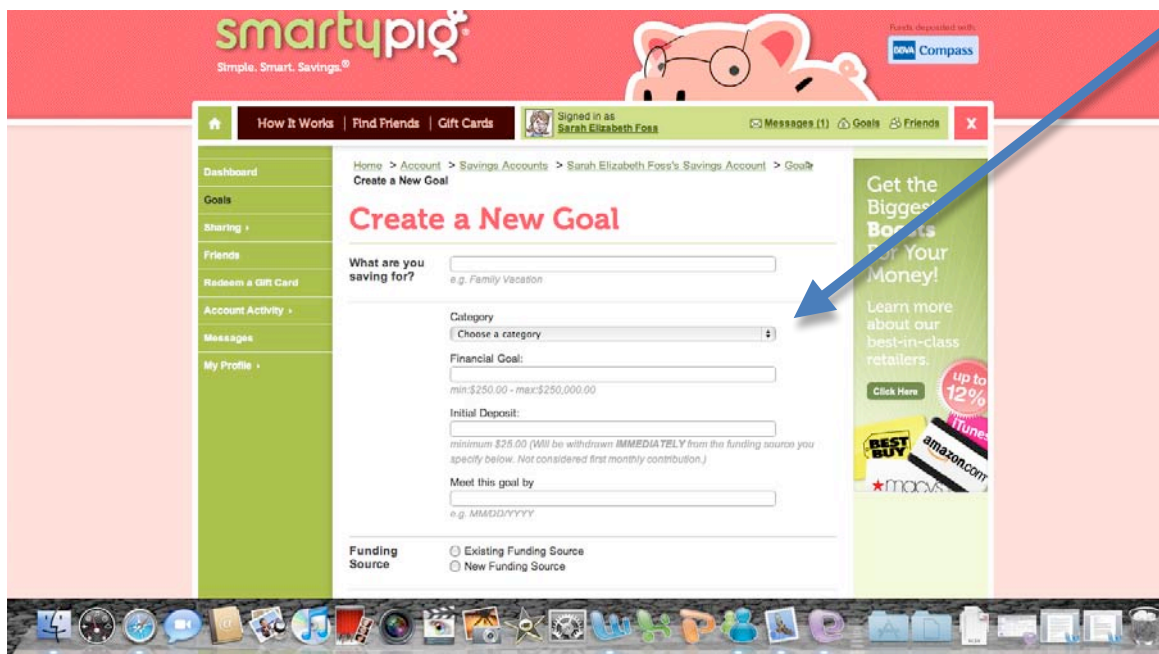
Other than what is set forth below, we are not claiming any ownership rights to your entry. However, by submitting your entry, you:

- Are granting us an irrevocable, royalty-free, worldwide right and exclusive sub-license to: (i) use, review, assess, test and otherwise analyze your entry and all its content in connection with this Contest; (ii) feature your entry and all content in connection with the promotion of this Contest in all media (now known or later developed); and (iii) utilize and sub-license your entry in whatever manner deemed appropriate by us, in the sole discretion of SmartyPig.
- Agree to sign any necessary documentation that may be required for us and our designees to make use of the rights you’ve granted above;
- Understand and acknowledge that the Promotion Parties may have developed or commissioned materials similar or identical to your submission and you waive any claims you may have resulting from any similarities to your entry;
- Understand that we cannot control the incoming information you will disclose to our representatives in the course of entering, or what our representatives will remember about your entry. You also understand that we will not restrict work assignments of representatives who have had access to your entry. By entering this Contest, you agree that use of information in our representatives’ unaided memories in the development or deployment of our products or services does not create liability for us under this agreement or copyright or trade secret law;
- Understand that you will not receive any compensation or credit for use of your entry, other than what is described in these Official Rules.
- Agree to also grant SmartyPig the right to use your first and last name if you are randomly selected as one of eight finalists or the grand-prize winner.

If you do not want to grant us these rights to your entry, please do not enter this Contest.

HOW DO I ENTER?

1. If you are a new user you must first register as a SmartyPig member and create the necessary SmartyPig profile and savings account. For information on how to set up an account and create a new goal, please see our tutorial here: <http://www.smartypig.com/how-it-works/what-is-smartypig/creating-goals>
2. Once your SmartyPig account is set up, you must add a new goal under the "Race Out of Debt" category. If you are an existing SmartyPig user, adding a new goal will be your first step. If you are an existing SmartyPig user you may NOT change your current goal category. For example: if you currently have a goal under the goal category "Wedding" you may not change this goal to "Race Out of Debt" and be entered into the contest. We will only enter users who create a brand NEW goal.



3. Now you must name your goal. In the "What are you saving for" space, please share with us what you've primarily used your credit card for, whether it be electronics, vacations, nights out, or shoes – we want to know!
4. Next you will need to choose your goal category. "**Race Out of Debt**" will be highlighted for easy viewing. You must choose this category to automatically be entered into the contest.
5. Now you must enter your financial goal. Enter the amount you wish to save towards; this amount will have no effect on the overall contest payout.

6. Meeting your goal. In the next category you will be asked when you'd like to reach your goal by. We require that this date occur after September 28, 2010. You may choose any date after September 28, 2010.
7. Next up, choosing your funding source and frequency. You may select either an existing funding source or enter a new one. The choice is yours. You must also choose a funding frequency. SmartyPig Goals do require an initial deposit of \$25 (see step #7 below for additional details.) You may choose any of our funding frequencies available and it will not affect your participation in the contest. You must have a qualified checking or savings account at a credit union or bank to participate.
8. All SmartyPig goals require a minimum initial deposit of \$25. This is NOT an entrance fee to be included in the contest. Remember you are earning 1.75% APY, up to 14% cash back at many retailers, and you always have the option to redeem the \$25 + interest earned back to your checking or savings account.
9. Would you like to accept contributions or share your status? Choose whichever option you like; again neither of these will affect your participation in the contest.

Just a Reminder if you miss any of these necessary steps, you will unfortunately be disqualified from the contest, so we encourage you to read closely!

You can also follow the links to the account set-up page via Twitter, Facebook, and SmartyPig's homepage.

We will only accept one entry per person.

WINNER DETERMINATION AND PRIZES

Eight Finalists will be randomly selected on the date of contest completion (September 27, 2010.) The finalists will be chosen through a computer generated randomization process. The finalists will then be assigned a color by their randomly generated number. The color will coordinate with a racing pig's bandana and that pig will subsequently "race" for that contestant.

No pigs will be harmed or mistreated in the filming process.

The results of the eight finalists selection and the pig race grand-prize winner are final and binding.

Contest Prize

One (1) Grand Prize: U.S. \$4,951

We will notify the eight finalists and grand-prize winner via video blog on September 28, 2010 at 3 PM CT. The winner may be asked a qualifying question to win. If the winner is unreachable 7 days after contest completion, we may award a runner up.

If there is a dispute as to who is the potential winner, we will consider the potential winner to be the authorized account holder used to create the "Race Out of Debt" goal. If you are a potential winner, we may require you to sign an Affidavit of Eligibility, Liability/Publicity Release and a W-9 tax form or W-8 BEN tax form within 10 days of notification. If you are a potential winner and you are considered a minor in your place of legal residence, we may require your parent or legal guardian to sign all required forms on your behalf. If you do not complete the required forms as instructed and/or return the required forms within the time period listed on the winner notification message, we may disqualify you and select a runner-up.

If you are confirmed as a winner of this Contest:

- You may not exchange your prize for any other merchandise or services. However, if for any reason an advertised prize is unavailable, we reserve the right to substitute a prize of equal or greater value; **and**
- You may not designate someone else as the winner. If you are unable or unwilling to accept your prize, we may award it to second randomly drawn entrant; **and**
- If you accept a prize, you will be solely responsible for all applicable taxes related to accepting the prize; **and**
- If you are otherwise eligible for this Contest, but are considered a minor in your place of residence, we may award the prize to your parent/legal guardian on your behalf; **and**
- Unless otherwise noted, all prizes are subject to their manufacturer's warranty and / or terms and conditions.
- The winning recipient is not required to pay off their credit card(s) or bill(s).

WHAT OTHER CONDITIONS AM I AGREEING TO BY ENTERING?

By entering this Contest you agree:

- To abide by these Official Rules; **and**
- To release and hold harmless SmartyPig and its respective parents, subsidiaries, affiliates, employees and agents from any and all liability or any injury, loss or damage of any kind arising from or in connection with this Contest, or any prize won; **and**
- That SmartyPig's decisions will be final and binding on all matters related to this Contest; **and**
- That, by accepting a prize, SmartyPig may use your proper name and state of residence online and in print, or in any other media, in connection with this Contest, without payment or compensation to you, except where prohibited by law.

WHAT LAWS GOVERN THE WAY THIS CONTEST IS EXECUTED AND ADMINISTRATED?

This Contest will be governed by the laws of the State of Iowa. You consent to the exclusive jurisdiction and venue of the courts of the State of Iowa for any disputes arising out of this Contest.

Void where prohibited.

WHAT IF SOMETHING UNEXPECTED HAPPENS AND THE CONTEST CAN'T RUN AS PLANNED?

If someone cheats, or a virus, bug, catastrophic event, or any other unforeseen or unexpected event that cannot be reasonably anticipated or controlled, (also referred to as force majeure) affects the fairness and/or integrity of this Contest, we reserve the right to cancel, change or suspend this Contest. This right is reserved whether the event is due to human or technical error. If a solution cannot be found to restore the integrity of the Contest, we reserve the right to select winners from among all eligible entries received before we had to cancel, change or suspend the Contest.

If you attempt to compromise the integrity or the legitimate operation of this Contest by hacking or by cheating or committing fraud in ANY way, we may seek damages from you to the fullest extent permitted by law. Further, we may ban you from participating in any of our future Contest, so please play fairly.

HOW CAN I FIND OUT WHO WON?

We will post the name of the winner online at <http://blog.smartypig.com>. This list will remain posted until October 31, 2010.

WHO IS SPONSORING THIS CONTEST?

SmartyPig, LLC
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