

IHG and MasterCard® Priceless Surprises® Promotion

Official Rules

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. The Promotion: The promotion includes an Offer to receive IHG Reward Club points and Instant Win Game (collectively the "Promotion"), each as described below.

2. Eligibility: The Promotion is open only to MasterCard® individual and small business cardholders whose account was opened by a MasterCard customer financial institution before November 15, 2015 and is still active, who are legal permanent residents of the fifty (50) United States and the District of Columbia who are at least twenty one (21) years old and the age of majority at the time of entry, and who register for the Promotion and are enrolled in the IHG® Rewards Club program. The IHG Rewards Club Program is free and subject to separate terms and conditions set forth at <http://ihgrewardsclub.com/terms>. Employees, officers, and representatives of MasterCard customer financial institutions, credit unions, alliances, and processors, HelloWorld, Inc., as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Promotion is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation in the Promotion constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein.

3. Sponsor: Six Continents Hotels, Inc., Three Ravinia Drive, Suite 100, Atlanta, Georgia 30346. **Administrator:** HelloWorld, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

4. Timing: The Promotion begins on November 15, 2015 at 12:00 a.m. Eastern Time ("ET") and ends on March 15, 2016 at 11:59 p.m. ET (the "Promotion Period"). Administrator's computer is the official time-keeping device for the Promotion.

5. Qualifying Stay: A Stay is defined as a stay at any IHG branded hotel (excluding Kimpton hotels) worldwide for one (1) night or consecutive nights at the same hotel, regardless of frequency of check-in/out, as outlined in the IHG Rewards Club Membership Terms and Conditions. A Stay constitutes a "Qualifying Stay" when (1) the Stay is paid in full with a valid MasterCard and the cardholder is in good standing, and (2) the Stay is booked at a Qualifying Rate (as this term is defined in the IHG Rewards Club Membership Terms and Conditions), which include most business and leisure rates at InterContinental®, Crowne Plaza®, Hotel Indigo®, Holiday Inn®, Holiday Inn Express®, Staybridge Suites®, Candlewood Suites®, EVEN® or HUALUXE® hotels worldwide. Non-Qualifying Rates include the following: net wholesale individual and group rate, certain package rates, employee discount rate, friends and family rate, crew rate, special discounted contract rates, seasonal worker/crew rate, 50% travel club discount rate, travel industry discount rate, distressed passenger rate, IHG Rewards Club Reward Nights/Airline Hotel Reward rate, most rates booked through most third party web sites, complimentary hotel Stays and any other rates not defined as a Qualifying Rate at IHG's sole discretion.

6. The Game: How to Enter: There are two (2) ways to play the Instant Win Game (or "Game"), as outlined below. First you must register at pricelessurprises.ihg.com, and then you

must either (a) complete two (2) or more Qualifying Stays or (b) mail in an alternative method of entry, as each are described in more detail below.

- a. Complete two or more Qualifying Stays:** To win the Instant Win Game prizes using your MasterCard, you must complete at least **two** Qualifying Stays within the time frames noted in this section. For your **first** Qualified Stay, you must book one (1) or more consecutive night reservation Qualifying Stay with a check-in date between November 15, 2015 and February 15, 2016 and a check-out date between November 16, 2015 and February 29, 2016. When you complete your first Qualifying Stay, you will receive an Offer, which is equal to one thousand (1,000) IHG Rewards Club bonus points, which will be deposited into your IHG Rewards Club Account. For your **second** (and each subsequent) Qualifying Stay, and book one (1) or more consecutive night reservation Qualifying Stay with a check-in date between November 15, 2015 and February 15, 2016 and check-out between November 16, 2015 and February 29, 2016. After completing your second (and each subsequent) Qualifying Stay, you will receive one (1) Instant Win Game play in the form of an email inviting you to participate. You need to be an IHG Rewards Club member with a valid email address in order to receive an email inviting you to participate in the Instant Win Game and an email to receive a prize in the event you are a winner as described below. The email will be received approximately five (5) business days after the check-out date. Once you receive the email, click on the link found within the email and follow the links and instructions to play the Game. Game results will instantly be displayed. Potential winners of the Game will be provided directions for validation. All potential winners are subject to verification before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game. All Game plays must be completed by March 15, 2016 at 11:59 p.m. ET.
- b. Mail in Alternate Method of Entry:** From November 15, 2015 to February 15, 2016: You can enter the Instant Win Game without completing a Qualifying Stay. However to be eligible for the chance to win prizes in section 9 below you are required to have an IHG Rewards Club account. If you do not have one, you can sign up for free by visiting <http://www.ihg.com/rewardsclub/us/en/home> and following the instructions. To enter without completing the minimum two Qualifying Stays, hand print your full name, complete mailing address, day and evening phone numbers, valid email address, member number, the first six (6) digits of your MasterCard and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "IHG and MasterCard® Priceless Surprises® Promotion," c/o HelloWorld, Inc., P.O. Box 5996, Kalamazoo, MI 49003-5996. Once your mail-in request is received, you will receive an email within five (5) business days from the Administrator inviting you to play the Game and you will receive one (1) Game play for each mail-in request. Limit: One (1) request per envelope. Once you receive an email inviting you to participate in the Game, click on the link found within the email and follow the links and instructions to play the Game. The Game results will be instantly displayed. Potential winners of the Game will be provided directions for validation. All potential winners are subject to verification before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.

All mail-in entries must be handwritten and must be postmarked by February 15, 2016 and received by February 22, 2016. 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 Sponsor. Sponsor is not responsible for

lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified. All Game plays must be completed by March 15, 2016 at 11:59 p.m. ET.

Limit: Each entrant is eligible to receive up to ninety-four (94) Game plays during the Promotion Period, regardless of method of entry. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of plays by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's plays and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected registrations, which will be disqualified. In the event of a dispute as to any registration or play, the authorized account holder of the email address used to register will be deemed to be the entrant or player. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider, Internet service provider, or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being the authorized account holder.

7. ALL POTENTIAL WINNING PLAYS ARE SUBJECT TO VERIFICATION BY SPONSOR OR ADMINISTRATOR, WHOSE DECISIONS ARE FINAL AND BINDING. AN ENTRANT IS NOT A WINNER OF ANY PRIZE, EVEN IF THE INSTANT WIN GAME SHOULD SO INDICATE, UNLESS AND UNTIL ENTRANT'S ELIGIBILITY AND THE POTENTIAL WINNING PLAY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. SPONSOR WILL NOT ACCEPT SCREEN SHOTS OR OTHER EVIDENCE OF WINNING IN LIEU OF ITS VALIDATION PROCESS. ANY PLAY THAT OCCURS AFTER THE SYSTEM HAS FAILED FOR ANY REASON IS DEEMED A DEFECTIVE PLAY, IS VOID, AND WILL NOT BE HONORED.

8. Game Prize Selection and Verification of Potential Winners: Receiving a prize is contingent upon compliance with these Official Rules. Administrator is an independent judging organization whose decisions as to the administration and operation of the Game and the selection of potential winners are final and binding in all matters related to the Game. There will be one thousand six hundred and eight (1,608) random, computer-generated winning times during the Promotion Period, as described in Section 9.a below. If you are the first player to play the Game at or after one of the randomly-generated times, you will be a potential instant winner of the prize indicated. Otherwise, you will be a potential instant winner of a prize outlined in Section 9.b below. The odds of winning each prize are outlined in Section 9.b below. All winning times for the Arnold Palmer Invitational Presented by MasterCard Honorary Observer Priceless Surprise will be generated on or before January 15, 2016. The potential winner of any prize valued at \$600 or greater will be required to sign and return a Declaration of Compliance, Liability and Publicity Release, which must be received by Administrator within five (5) days of the date notice or attempted notice is sent, in order to claim his/her prize. If any potential winner cannot be contacted, or fails to sign and return the Declaration of Compliance, Liability and Publicity Release (when applicable) or provide any other requested information within the required time period, potential winner forfeits the prize. If any potential winner cannot be contacted or if prize is returned as undeliverable, potential winner forfeits prize. In the event that a potential winner of a prize valued over \$25 is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. There will be three (3) alternate drawings after which the prize will remain unawarded. Unclaimed prizes valued at \$25 or less will not be awarded. Prizes will be fulfilled

approximately 8-10 weeks after the conclusion of the Instant Win Game.

9. Game Prizes: The Game Prizes are divided into three (3) groups (each a "Group") (either Group A, B or C) as outlined in the table below.

a.

Group	Prize	Quantity	Approximate Retail Value ("ARV") per Prize Package	Prize Description
A	2016 Paris Tennis Tournament Package	3	\$23,407.22	A trip package for two (2) to Paris, France. Trip package includes round trip, coach-class air transportation for two (2) from a major airport near winner's home (determined by Sponsor in its sole discretion) to Paris, France; three (3) nights' accommodations at InterContinental Paris Le Grand determined by Sponsor in its sole discretion (single room, double occupancy and includes breakfast); ground transportation to and from destination airport and hotel and to and from hotel and tournament; three (3) breakfasts for two (2) at hotel; two (2) dinners for two (2) at a restaurant selected by Sponsor in its sole discretion; and two (2) two-day tickets and hospitality access at French Open tournament; and a \$5,000 check to the winner that may be used by winner to help offset taxes. Winner and guest must travel at the discretion of the Sponsor between May 22, 2016 and return on June 5, 2016 or prize will be forfeited. All details of prize components are determined by Sponsor in its sole discretion.
A	Winter in New York City Priceless Surprise	2	\$22,016.50	A trip package for two (2) to New York, NY. Trip package includes round trip, first-class air transportation for two (2) from a major airport near winner's home (determined by Sponsor in its sole discretion) to New York, NY; three (3) nights' accommodations at InterContinental Times Square determined by Sponsor in its sole discretion (single room, double occupancy); ground transportation to and from destination airport and hotel; welcome dinner for two (2) at a restaurant

				determined by Sponsor in its sole discretion; Manhattan scenic helicopter tour for two (2); one (1) hour private skating for two (2) at the rink at Rockefeller Center, including skates; a limited shopping spree awarded as \$1,500 MasterCard prepaid card or check, at Sponsor's discretion, with car service for five (5) consecutive hours; and Premium seats to Broadway show for two (2) at Sponsor's sole discretion; and \$5,000 awarded as a check to the winner that may be used by winner to help offset taxes. Winner and guest must travel on at the Sponsor's discretion in October or November 2016 or prize will be forfeited. All details of prize components are determined by Sponsor in its sole discretion.
A	Priceless New York	2	\$19,300.00	A trip for two (2) to New York, NY. Trip package includes round trip, coach-class air transportation for two (2) from a major airport near winner's home (determined by Sponsor in its sole discretion) to New York, NY; three (3) nights' accommodations at EVEN Time Square South (single room, double occupancy); a welcome reception, a private shopping experience with a personal shopper awarded as \$1,000 MasterCard prepaid card, dinner for two (2) at a trendy New York City restaurant at Sponsor's sole discretion, guided VIP tour of New York City, lunch & pre-show dinner for two (2), and two (2) tickets to a Broadway show; and a \$5,000 awarded as a check to the winner that may be used by winner to help offset taxes. Winner and guest must travel at the Sponsor's discretion in August 2016 or prize will be forfeited. All details of prize components are determined by Sponsor in its sole discretion.
A	Arnold Palmer Invitational Presented by MasterCard Honorary Observer Priceless Surprise	3	\$19,826.00	A trip package for two (2) to Orlando, Florida. Trip package includes round trip, coach-class air transportation for two (2) from a major airport near winner's home (determined by Sponsor in its sole discretion) to Orlando, Florida; four (4) nights' accommodations at Holiday Inn Club Vacations Orange Lake in Orlando,

				Florida (single room, double occupancy); Meet and Greet at airport; ground transportation to and from destination airport and hotel; a welcome reception at Bay Hill Lodge; 18 holes of golf for two (2) at Holiday Inn Club Vacations Orange Lake; spa treatment for two (2) at Sponsor's sole discretion; walk inside the ropes; two (2) tickets to the final round of the Arnold Palmer Invitational presented by MasterCard; a Farewell reception; and a \$5,000 awarded as a check to the winner that may be used by winner to help offset taxes. Winner must travel on March 17, 2016 and return on March 20, 2016 or prize will be forfeited. All details of prize components are determined by Sponsor in its sole discretion.
A	Gilt gift card	10	\$2,500	A \$2,500 digital gift card to gilt.com. Terms and conditions of gift cards apply. http://www.gilt.com/company/giftCardTermsOfUse
A	1 Million IHG Rewards Club Points	2	\$5,000	The value associated with this prize is an approximation based on an average of multiple redemption opportunities within the IHG Rewards Club program. IHG® Rewards Club points are not redeemable for cash or any other form of credit and have no value until presented for redemption in accordance with the terms and conditions of the IHG Rewards Club program. Points have no fixed or ascertainable cash value. All mile earners will receive the miles equivalent to the points in accordance with the IHG Rewards Membership Terms and Conditions.
A	Bose®Sound Touch®120 home theater system	3	\$1,099	Bose®SoundTouch®120 home theater system Bose® Corporation is neither a sponsor nor participant in this program.
A	Adventure Package	2	\$1,050	Includes: One (1) Sony Splashproof POV Action Camera and Live View Watch; One (1) Garmin Fenix 3 multisport GPS watch; One (1) MyCharge Hub9000 Rechargeable power bank 9000mAH
A	Sony Package	3	\$799	Package includes a 43" Sony X830C 4K Ultra HD with Android TV with Google Cast and voice search Sony Corporation of America is not a sponsor of this promotion.

A	Bose®Wave® SoundTouch® music system IV	4	\$600	Include: One (1) Bose Wave SoundTech Music System IV Bose® Corporation is neither a sponsor nor participant in this program.
B	Free Night Stay at IHG Property	525	\$120	One (1) Free Night stay at a participating InterContinental Hotels Group property in the Americas (fulfilled as digital code in winner's IHG Rewards Club account). Free Night is valid at hotels in the IHG Rewards Club Family of Brands in the Americas region only, excluding InterContinental Alliance Resorts, and must be redeemed (and stay must be completed) by 10/31/2016. Free Night is valid for one standard room night rate and applicable taxes only. Rooms are limited, subject to prior sale and availability of allocated resources and may be unavailable during high demand periods. Free Night may not be transferred, extended beyond the expiration date, redeemed for cash, or re-credited for points. Individual hotels cancellation policy applies to the use of the Free Night. Cancellation fees apply if cancellation is made outside of the hotels cancellation time period. Free Night rules and regulations are subject to change.
B	A \$50 MasterCard Prepaid Card	1,050	\$50	One (1) \$50 MasterCard Prepaid Card. MasterCard Prepaid Card restrictions apply.

Odds of winning an prize in the table found in Section 9.a above depend on the number of prizes available divided by the number of eligible Instant Win Game plays.

If you don't win a prize from the table found in Section 9.a, your odds of winning one (1) of the prizes listed in table 9.b is included within the table.

9.b.

Group	Prize	Description	Odds
B	5,000 IHG Rewards Club Points	Five Thousand (5,000) IHG Rewards Club Points electronically deposited into winner's IHG Rewards Club account. The value associated with this	1:42.86

		<p>prize is an approximation based on an average of multiple redemption opportunities within the IHG Rewards Club program. IHG® Rewards Club points are not redeemable for cash or any other form of credit and have no value until presented for redemption in accordance with the terms and conditions of the IHG Rewards Club program. Points have no fixed or ascertainable cash value. All mile earners will receive the miles equivalent to the points in accordance with the IHG Rewards Membership Terms and Conditions.</p>	
B	2,000 IHG Rewards Club Points	<p>Two Thousand (2,000) IHG Rewards Club Points electronically deposited into winner's IHG Rewards Club account. The value associated with this prize is an approximation based on an average of multiple redemption opportunities within the IHG Rewards Club program. IHG® Rewards Club points are not redeemable for cash or any other form of credit and have no value until presented for redemption in accordance with the terms and conditions of the IHG Rewards Club</p>	1:28.57

		program. Points have no fixed or ascertainable cash value. All mile earners will receive the miles equivalent to the points in accordance with the IHG Rewards Membership Terms and Conditions.	
B	1,000 IHG Rewards Club Points	One Thousand (1,000) IHG Rewards Club Points electronically deposited into winner's IHG Rewards Club account. The value associated with this prize is an approximation based on an average of multiple redemption opportunities within the IHG Rewards Club program. IHG® Rewards Club points are not redeemable for cash or any other form of credit and have no value until presented for redemption in accordance with the terms and conditions of the IHG Rewards Club program. Points have no fixed or ascertainable cash value. All mile earners will receive the miles equivalent to the points in accordance with the IHG Rewards Membership Terms and Conditions.	1:14.29
C	500 IHG Rewards Club Points	Five Hundred (500) IHG Rewards Club Points electronically deposited into winner's IHG Rewards Club account. The value associated with this prize is an	1:1.18

		<p>approximation based on an average of multiple redemption opportunities within the IHG Rewards Club program. IHG® Rewards Club points are not redeemable for cash or any other form of credit and have no value until presented for redemption in accordance with the terms and conditions of the IHG Rewards Club program. Points have no fixed or ascertainable cash value. All mile earners will receive the miles equivalent to the points in accordance with the IHG Rewards Membership Terms and Conditions.</p>	
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For All Trip Prizes: Travel and accommodations are subject to availability and blackout dates. Travel must be round trip. Sponsor will determine airline and flight itinerary in its sole discretion. No refund or compensation will be made in the event of the cancellation or delay of any flight. Travel is subject to the terms and conditions set forth in this Game, and those set forth by the Sponsor's airline carrier of choice as detailed in the passenger ticket contract. All expenses and incidental travel costs not expressly stated in the package description above, including but not limited to, ground transportation, meals, incidentals, gratuities, passenger tariffs or duties, airline fees, surcharges, airport fees, service charges or facility charges, personal charges at lodging, security fees, taxes or other expenses are the responsibility solely of winner. Travel companion must be twenty-one (21) years of age or older as of the date of departure and must travel on same itinerary and at the same time as the winner. Travel companion must execute liability/publicity releases prior to issuance of travel documents. Winner and travel companions are solely responsible for obtaining valid passports and any other documents necessary for international travel (if applicable). Travel restrictions, conditions and limitations may apply. If in the judgment of Sponsor air travel is not required due to winner's proximity to prize location, ground transportation will be substituted for round trip air travel at Sponsor's sole discretion. Sponsor will not replace any lost, mutilated, or stolen tickets, travel vouchers or certificates. The Sponsor is not responsible if the event is delayed, postponed or cancelled for any reason and winner will not be reimbursed for tickets. Seating and timing to be determined in the sole discretion of Sponsor. Tickets may be subject to Sponsor's standard rain-check policies and procedures. By accepting ticket prize, winner agrees to abide by any terms, conditions and restrictions provided by the ticket. The Sponsor is not responsible if winner does not use ticket on day of event. Sponsor is not responsible if event is delayed, postponed or cancelled for any reason, in which event that portion of prize is forfeited in its entirety and no substitution will be provided except as in Sponsor's sole discretion. Actual value may vary based on airfare

fluctuations and distance between departure and destination. Winner will not receive difference between actual and approximate retail value.

For All Prizes: The actual value of electronic prizes is subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is estimated for purposes of these Official Rules and the date the prize is awarded or redeemed. MasterCard Prepaid Card restrictions apply. No cash or other substitution, assignment or transfer of any prizes permitted, except by Sponsor, who reserves the right to substitute a prize or prize component with cash or another prize of comparable or greater value. Winners are responsible for all federal, state, and local taxes and fees associated with prize receipt and/or use. Prizes will be awarded "as is" with no warranty or guarantee, either express or implied offered by Sponsor. TOTAL ARV OF ALL PRIZES: \$373,026.66. Limit: One (1) prize from Group A and five (5) prizes from Group B prize per person.

10. Publicity: Except where prohibited, participation in the Promotion constitutes winner's consent to Sponsor's, and MasterCard International Incorporated's use of winner's name, likeness, photograph, voice, opinions, biographical information, hometown, and state for promotional purposes in any media without further payment or consideration.

11. General Conditions: Sponsor reserves the right to cancel or modify the Promotion if fraud, technical failures, human error or any other factor impairs the integrity of the Promotion, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries received up to the time of the impairment. 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 Promotion, or to be acting in violation of the Official Rules of this or any other promotion, or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately damage any website or undermine the legitimate operation of the Offer or the Promotion is 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.

12. Release: By participation in the Promotion or receipt of any prize, winner agrees to release and hold harmless Sponsor, HelloWorld, Inc., MasterCard International Incorporated, MasterCard customer financial institutions, credit unions, alliances, and processors, and any promotional partners, each of their respective parent companies, subsidiary, affiliate, distributors and related companies, and each of its and their respective officers, directors, employees, and agents (collectively the "Released Parties") from and against any liability, losses, damages, injuries, death rights, claim, or cause of action of any kind arising, in whole or in part, directly or indirectly, to entrant or any other person or real property out of participation in the Promotion or resulting directly or indirectly, from acceptance, possession, use, or misuse of any prize awarded in connection with the Promotion, including without limitation personal injury, death, and/or property damage, as well as claims based on publicity rights, defamation, and/or invasion of privacy.

13. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines, or network hardware, or software; (3) unauthorized human intervention in any part of the entry

process, Offer, or Game; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; or (5) 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 Promotion, or Game play receipt, or use of any prize or while traveling to or from any prize-related activity. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Game, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming, or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

14. Disputes: Entrant agrees that: (i) any and all disputes, claims, and causes of action arising out of or connected with the Promotion or any prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (ii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim 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. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. 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 Promotion, shall be governed by, and construed in accordance with, the laws of the State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

15. Entrant's Personal Information: Information collected from Program Participants is subject to Sponsor's Privacy Statement https://www.ihg.com/hotels/us/en/global/customer_care/privacy_policy, the IHG Rewards Club Membership Terms and Conditions <http://ihgrewardsclub.com/terms>. Registered Participants have the right to access, withdraw, and correct their personal data. Registered Participants may request such action by sending an email message to privacyoffice@ihg.com. Information collected may be shared with promotion partners, vendors and third parties in the administration of this Promotion and pursuant to the privacy policy.

16. Winner List: For a winner list, visit <http://bit.ly/1OLOJxo>. The winner list will be posted after winner confirmation is complete.

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IHG and MasterCard® Priceless Surprises® Promotion Abbreviated Rules

1. ABBREVIATED RULES for TV and Radio

NO PURCHASE NECESSARY. OPEN ONLY TO MASTERCARD® INDIVIDUAL AND SMALL BUSINESS CARDHOLDERS WHOSE ACCOUNT WAS OPENED BY A MASTERCARD CUSTOMER FINANCIAL INSTITUTION BEFORE NOVEMBER 15, 2015 AND IS STILL ACTIVE, WHO ARE LEGAL PERMANENT RESIDENTS OF THE 50 UNITED STATES (D.C) WHO ARE AT LEAST 21 YEARS OLD AND THE AGE OF MAJORITY AT THE TIME OF ENTRY, AND WHO REGISTER FOR THE INSTANT WIN GAME, AND ARE ENROLLED IN THE IHG® REWARDS CLUB PROGRAM. VOID WHERE PROHIBITED. Ends 2/29/16 For Rules, alternate method of entry, and complete details, visit pricelessurprises.ihg.com. Sponsor: Six Continents Hotels, Inc.

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2. ABBREVIATED RULES for Print

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN ONLY TO MASTERCARD® INDIVIDUAL AND SMALL BUSINESS CARDHOLDERS WHOSE ACCOUNT WAS OPENED BY A MASTERCARD CUSTOMER FINANCIAL INSTITUTION BEFORE NOVEMBER 15, 2015 AND IS STILL ACTIVE, WHO ARE LEGAL PERMANENT RESIDENTS OF THE 50 UNITED STATES (D.C) WHO ARE AT LEAST 21 YEARS OLD AND THE AGE OF MAJORITY AT THE TIME OF ENTRY, AND WHO REGISTER FOR THE INSTANT WIN GAME, AND ARE ENROLLED IN THE IHG® REWARDS CLUB PROGRAM. Ends 2/29/16 For Official Rules, alternate method of entry, prize descriptions and odds disclosure, visit pricelessurprises.ihg.com. Sponsor: Six Continents Hotels, Inc., Three Ravinia Drive, Suite 100, Atlanta, Georgia 30346.

MasterCard, Priceless, Priceless Surprises, and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

3. Abbreviated rules for online Ads – Banner

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. MUST BE 21+ ends 2/29/16. To play and for Official Rules, visit pricelessurprises.ihg.com.

4. Abbreviated Rules for online Ads – Not a Banner

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. Open only to MasterCard® individual and small business cardholders whose account was opened by a MasterCard customer financial institution before November 15, 2015 and is still active, who are legal permanent residents of the 50 United States (D.C) who are at least 21 years old and the age of majority at the time of entry, and who register for the Instant Win Game, and are enrolled in the IHG® Rewards Club program. Ends 2/29/16. To play and for Official Rules, including odds, alternate method of entry, and prize descriptions visit pricelessurprises.ihg.com. Void where prohibited.