

Productivity Plus 2026 Fly Away Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN.

1. **AGREEMENT TO THE OFFICIAL RULES:** By participating in the Sweepstakes, all entrants fully and unconditionally agree to and accept these Official Rules and Sponsor's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a Prize (as set forth below) is contingent upon fulfilling all the requirements set forth herein.
2. **Sponsor:** CNH Industrial Capital Canada Ltd., 4475 North Service Road, Burlington, ON L7L 4X7 (the "Sponsor").
3. **Sweepstakes Period.** The Productivity Plus Fly Away Sweepstakes ("Sweepstakes") will begin at 12:00 a.m. Central Time on January 1, 2026, and end at 11:59:59 p.m. Central Time on December 31, 2026 ("Sweepstakes Period"). Entries for opening a Productivity Plus Account or qualifying purchases made using your Productivity Plus Account that are not completed within the Sweepstakes Period will not be eligible.
4. **How to Enter.** During the Sweepstakes Period, there are two (2) ways to enter ("Entrants"):
 - a. **Automatically:** Persons who currently have a Productivity Plus Account in good standing or open a Productivity Plus Account within the Sweepstakes Period will automatically be entered in the Sweepstakes ("Accountholder"). To apply to open an account, (i) visit <https://app.financeplus.cnhind.com/financeplus/pplus-creditcard-app/app/pplus-web/w-home>, or (ii) visit your local Case IH, CASE Construction or New Holland equipment dealer. Entries not received by the last day of the Sweepstakes Period will result in the corresponding entry being deemed void.
 - b. **Use Your Productivity Plus Account:** In addition to being automatically entered if you are an Accountholder in good standing or you open a Productivity Plus Account (collectively, an "Account") during the Sweepstakes Period, each time you use of your Account to make a purchase of CA\$100 or more in a single transaction at an authorized Case IH, CASE Construction or New Holland equipment dealer, you will receive an additional entry into the Sweepstakes. There are no limits to the number of entries when you use your Account for qualifying purchases.

Any form of entry other than those described herein is void, and any incomplete or otherwise non-conforming entries including mechanically produced copies, will not be accepted or eligible to win and will be disqualified.

5. **Eligibility.** The Sweepstakes is open to all Accountholders in good standing that are legal residents of Canada aged 21 years and older at the time of participation, and upon request by Sponsor, must provide valid identification showing proof of age prior to submitting the entry form. Determination of an Entrant meeting the eligibility requirements is at Sponsor's sole discretion. Employees of Sponsor, its respective subsidiaries, affiliates and authorized dealers, and any of the aforementioned entities' immediate families (spouse and parents, siblings and children, and each of their spouses, regardless of where they live) and persons living in the households of each of these individuals, whether related or not, are NOT eligible to enter this Sweepstakes. This Sweepstakes is subject to all applicable federal, state, provincial and local laws and regulations.
6. **Winner Selection.** One potential Prize winner ("Winner") will be selected within 14 days following Sponsor's calendar-quarter end (i.e., March 30th, June 30th, September 30th, and December 31st) in a random drawing from among all eligible entries received up to that time during the Sweepstakes Period ("Drawing"). The Winner need not be present to win. In the event a winning entry is from a Productivity Plus Account that has multiple individuals on the account, the quarterly Prize (described below) will be awarded to the primary Accountholder.
7. **Odds of Winning.** Odds of winning a Prize depends upon the total number of eligible entries received prior to each Drawing.
8. **Prizes; Redemption and Restrictions.** The following prizes (each, a "Prize") will be awarded for the respective calendar quarter.

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- **Quarters 1 and 3:** One Winner will be selected for Q1 and Q3, respectively and will receive a US\$250 Amazon gift card. No expiration.
- **Quarters 2 and 4:** One Winner will be selected for Q2 and Q4, respectively and will receive two (2) *Apple Vacations Gift Cards™* with an approximate total retail value (ARV) of \$2,000.00 each for a total Prize of CA\$4,000.00.

The *Apple Vacations Gift Cards™* are non-refundable, have no expiration date, are fully transferable, and are not replaceable if lost, stolen, or destroyed. The *Apple Vacations Gift Cards™* may not be redeemed or exchanged for cash, check, or credit except where required by federal or applicable state law. The *Apple Vacations Gift Cards™* are not a credit/debit card, have no implied warranties, and will be VOID if altered. The *Apple Vacations Gift Cards™* may not be resold. Unlawful resale or attempted resale constitutes grounds for seizure and cancellation without compensation. Activation or use of the *Apple Vacations Gift Cards™* will constitute acceptance of all terms and conditions of ALG Vacations Corporation ("Apple Vacations").

The *Apple Vacations Gift Cards™* may only be redeemed at www.AppleVacations.com, by calling Apple Vacations at 1-800-517-2000, or via a travel agent (unless otherwise noted). Travel and accommodation purchased using the *Apple Vacations Gift Cards™* will be deducted from the balance of the gift cards. If the package price is greater than the value of the *Apple Vacations Gift Cards™*, the difference may be paid with a credit card. If travel and accommodation purchased is less than the value of the *Apple Vacations Gift Cards™*, the balance will remain on the *Apple Vacations Gift Cards™* until it reaches a balance of \$0.00, at which time the card will be deactivated. An *Apple Vacations Gift Card* redeemed for travel is nonrefundable. If travel is not taken, funds may be applied towards applicable supplier fees and penalties. Any remaining funds will be issued in the form of a new *Apple Vacations Gift Cards™*. See www.AppleVacations.com for additional information.

The *Apple Vacations Gift Cards™* winner is solely responsible for complying with all Apple Vacation travel requirements and is also solely responsible for the modification of any travel arrangements once booked, including any costs associated with such modifications.

All expenses and incidental travel costs associated with *Apple Vacations Gift Cards™* travel package shall be the sole responsibility of the *Apple Vacations Gift Cards™* winner, including, without limitation, tips, hotel incidentals, travel insurance, and food and beverages. The *Apple Vacations Gift Cards™* winner must be 21 years or older. The *Apple Vacations Gift Cards™* winner and any guest may be required to sign and return such additional prize-related documents provided by Sponsor. Sponsor will not replace the *Apple Vacations Gift Cards™* or any lost or stolen elements of the *Apple Vacations Gift Cards™*. No refund or compensation will be made in the event of the cancellation or delay of any flight. Travel and accommodations are subject to availability by Apple Vacations. Travel is subject to the terms and conditions set forth in this Sweepstakes, and those set forth by Apple Vacations. The *Apple Vacations Gift Cards™* may not be combined with any other offer and travel may not qualify for frequent flyer miles.

No substitution or transfer (other than as expressly permitted by Apple Vacations), or cash equivalent for *Apple Vacations Gift Cards™* will be allowed, except that Sponsor may substitute a *Apple Vacations Gift Cards™* (or component) for one of equal or greater value for any reason, in Sponsor's sole discretion. In the event that a *Apple Vacations Gift Cards™* component is not available for any reason, then remaining elements of *Apple Vacations Gift Cards™* shall constitute full satisfaction of Sponsor's *Apple Vacations Gift Cards™* obligation to *Apple Vacations Gift Cards™* winner and no additional compensation will be awarded. Sponsor will not be responsible for acts of God, acts of terrorism, civil disturbances, work stoppage, pandemic or any other natural disaster outside their control that may cause the cancellation or postponement of any event. The *Apple Vacations Gift Cards™* winner may wish to obtain travel insurance (or other forms of insurance) at his or her own expense and hereby acknowledge that Sponsor has not and will not obtain or provide travel insurance or any other form of insurance.

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The *Apple Vacations Gift Cards™* winner is solely responsible for payment of all federal, state, provincial and local taxes on the prize value awarded and for all costs and expenses not specified herein.

9. **Prize Notification.** The Winner will be contacted by telephone and must correctly answer (unaided) a timed mathematical skill question in order to be declared a Winner. In the event a Winner cannot be reached on the first attempt, four total attempts will be made to contact the winner by telephone. On the fourth and final attempt to contact the winner, the Winner will have 5 days to respond to the Sponsor's message. After the final attempt, and if no response is received by the time specified in the message to the winner, an alternate winner will be randomly selected from the remaining eligible entries who must be confirmed the winner as set out in this section, and the original winner forfeits the Prize. The potential Sweepstakes winner will be contacted via phone, email and/or mail and required to sign and return a notarized Affidavit (or Declaration) of Eligibility and Liability Publicity Release, within 5 days of initial notification and/or successful completion of the math skill question for Canadian residents for the Prize. Failure to comply will result in forfeiture of the Prize and selection of an alternate Winner. Sponsor is not responsible for any change of mailing address and/or telephone number of Entrants. If the Prize is returned designated as "undeliverable", no alternate prize will be awarded, no other contact will be attempted by Sponsor.
10. **Use of Information Gathered:** Information gathered from Entrants participating via Productivity Plus Account application and opening may be used by Sponsor only to administer the Sweepstakes, to open and service the Productivity Plus Account and as otherwise described in their Productivity Plus application, and if a Productivity Plus Account is opened in response to their application, their Productivity Plus Account Agreement.
11. **Additional Terms:** By participating in this Sweepstakes, Entrant agrees: (a) the Official Rules and the decisions of the Sponsor shall be final in all respects; (b) *Apple Vacations Gift Cards™* Winner acknowledges that the terms and conditions as provided by Apple Vacation apply; and (c) to release, discharge, indemnify and hold harmless Sponsor, its respective dealers, subsidiaries, affiliates, officers, directors, and employees (the "Released Parties"), from any liability, claims, or damages arising out of their participation in the giveaway and the acceptance, use, misuse, or possession of any prize. The Released Parties are not responsible for lost, late, incomplete, inaccurate, stolen, misdirected, undelivered, garbled, illegible or postage-due mail, entries or email; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prizes or in any Sweepstakes-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes. Released Parties are not responsible for injury or damage to participants' or to any other person's computer related to or resulting from participating in this Sweepstakes or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Sweepstakes or website or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Should any portion of the Sweepstakes be, in Sponsor's sole opinion, compromised by non-authorized human intervention or other causes including but not limited to war, strikes, health crisis, epidemic, pandemic, civil disturbances, work stoppage, and/or acts of God, which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserve the right at its sole discretion to suspend, modify or terminate the Sweepstakes and, if terminated, at its discretion, select potential winners for the Drawings from all eligible, non-suspect entries received prior to action taken or as otherwise deemed fair and appropriate by Sponsor. Entrants, by participating, agree that the Released Parties will have no liability whatsoever for, and shall be held harmless by entrants against, any liability,

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for any injuries, losses or damages of any kind, including death, to persons, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in this Sweepstakes. Each Prize Winner, by acceptance of the Prize, except where legally prohibited, grants permission for Sponsor and its designees to use his/her name, address (city and state/province), photograph, voice and/or other likeness and prize information for advertising, trade and promotional purposes without further compensation, in all media now known or hereafter discovered, worldwide in perpetuity, without notice or review or approval. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

12. **Limitation of Liability:** Sponsor is not responsible for printing or typographical errors in any giveaway-related material, or for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries. Except where prohibited, by participating in the Sweepstakes Entrants agree that: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant(s) and Sponsor and its agents shall be governed by and construed exclusively in accordance with the laws of the State of Wisconsin, USA without giving effect to any principles of conflicts of law of any jurisdiction. Except where prohibited by applicable law, entrant agrees that any action at law or in equity arising out of or relating to this Sweepstakes, or awarding of the prizes, shall be filed individually, without resorting to any form of class action and shall be filed only in the state or federal courts located in the State of Wisconsin, USA and entrant hereby consents and submits to the personal jurisdiction of such courts for the purposes of litigating any such action.
13. **Copy of Official Rules / Winner Identification.** For a copy of these Official Rules or for the names of the Prize winners, send a self-addressed, stamped envelope by 10/30/26, to: Productivity Plus 202 Fly Away Sweepstakes, c/o CHN Capital, 1 CNH Way, Waterford, WI 53185. Canadian residents may omit return postage.
14. **Name Removal.** If you would like your name removed from the list of future promotion mailings, write to CNH Capital Marketing, 1 CNH Way, Waterford, WI 53185.

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