

Productivity Plus 2025 Caribbean Sun & Fun Sweepstakes 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 the Sponsors' decisions which are final and binding in all matters related to the Sweepstakes. Winning the prize is contingent upon fulfilling all the requirements set forth herein.
2. **Sponsors:** CNH Industrial Capital America LLC, 5729 Washington Avenue, Racine, Wisconsin 53406, and CNH Industrial Capital Canada Ltd., 4475 North Service Road, Burlington, ON L7L 4X7 (the "Sponsors").
3. **Sweepstakes Period.** The Productivity Plus Caribbean Sun & Fun Sweepstakes ("Sweepstakes") will begin at 12:00 a.m. Central Time on July 31, 2025, and end at 11:59:59 p.m. Central Time on December 31, 2025 ("Sweepstakes Period"). Entries not received within the Sweepstakes Period (or not postmarked within the Sweepstakes Period if entering via mail-in) will not be considered.
4. **How to Enter.** During the Sweepstakes Period, there will be two (2) ways to enter:
 - a. **Productivity Plus Account Method:** Entrants will receive one (1) entry when they apply to open a Productivity Plus Account if an account is successfully opened. 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. **Mail-In:** To receive one (1) entry without applying for or receiving a Productivity Plus Account, send a 3" x 5" piece of paper containing your name, complete address, daytime and evening telephone numbers (area code included), and date-of-birth, and mail entry in a properly stamped #10 envelope to: Productivity Plus 2025 Caribbean Sun & Fun Sweepstakes, C/O CNH Capital, 5729 Washington Ave., Racine, WI 53406. Entries not postmarked by the last day of the Sweepstakes Period and not received by January 5, 2026, will result in the corresponding entry being deemed void.

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. Limit of one (1) entry per person throughout the Sweepstakes Period, regardless of entry method.

5. **Eligibility.** The Sweepstakes is open to all legal residents of the 50 United States, the District of Columbia and Canada aged 21 years and older at the time of participation, and upon request by Sponsors, must provide valid identification showing proof of age prior to submitting the entry form (each, an "Entrant"). Determination of an Entrant meeting the eligibility requirements is at Sponsors' sole discretion. Employees of Sponsors, their 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 Grand Prize winner will be selected in a random drawing from among all eligible entries received during the Sweepstakes Period ("Drawing") on or about January 14, 2026. 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 Grand Prize (described below) will be awarded to the primary account holder.
7. **Odds of Winning.** Odds of winning the Grand Prize depends upon the total number of eligible entries received.
8. **Prize; Redemption and Restrictions.** Grand Prize: One Grand Prize Winner will be selected, and the winner will receive two (2) *Apple Vacations Gift Cards* (the "Grand Prize"). Approximate total retail value (ARV) of each Apple Vacation Gift Card is \$2,000.00 for a total Grand Prize of \$4,000.00 USD.

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

The Grand Prize 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 gift card will be deducted from the balance of the Grand Prize gift card. If the package price is greater than the value of the Grand Prize, the difference may be paid with a credit card. If travel and accommodation purchased is less than the value of the Grand Prize, the balance will remain on the gift card 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 card. See www.AppleVacations.com for additional information.

The Grand Prize 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 Grand Prize travel package shall be the sole responsibility of the Grand Prize winner, including, without limitation, tips, hotel incidentals, travel insurance, and food and beverages. The Grand Prize winner must be 21 years or older. The Grand Prize winner and any guest may be required to sign and return such additional prize-related documents provided by Sponsor. Sponsor will not replace the Grand Prize or any lost or stolen elements of the Grand Prize. 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 Grand Prize 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 Grand Prize will be allowed, except that Sponsors may substitute a Grand Prize (or Grand Prize component) for one of equal or greater value for any reason, in Sponsor's sole discretion. In the event that a Grand Prize component is not available for any reason, then remaining elements of Grand Prize shall constitute full satisfaction of Sponsors' Grand Prize obligation to Grand Prize winner and no additional compensation will be awarded. Sponsors 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 Grand Prize winner and guests may wish to obtain travel insurance (or other forms of insurance) at their own expense and hereby acknowledge that the Sponsors has not and will not obtain or provide travel insurance or any other form of insurance. The Grand Prize 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.** If a winner is a resident of Canada, 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 3 days to respond to the Sponsors' 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 Grand Prize. The potential

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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 Grand Prize. Failure to comply will result in forfeiture of the Grand Prize and selection of an alternate winner. The winner in the United States will be issued an IRS Form 1099 to the extent required by applicable law. Sponsors are not responsible for any change of mailing address and/or telephone number of Entrants. If the Grand Prize is returned designated as “undeliverable”, no alternate prize will be awarded, no other contact will be attempted by Sponsors.

10. **Use of Information Gathered:** Information gathered from Entrants participating via Productivity Plus Account application and opening may be used by Sponsors 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, entrants agree: a.) the Official Rules and the decisions of the Sponsors shall be final in all respects; b.) Grand Prize winner acknowledges that the terms and conditions as provided by Apple Vacation apply; and c) to release, discharge, indemnify and hold harmless the Sponsors, their 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 Sponsors, 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 Sponsors, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsors 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 Sponsors. Entrants, by participating, agree that the Released Parties will have no liability whatsoever for, and shall be held harmless by entrants against, any liability, 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. The Grand Prize winner, by acceptance of the Grand 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

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DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

12. **Limitation of Liability:** The Sponsors are 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 Sponsors 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 August 28, 2025, to: Productivity Plus 2025 Caribbean Sun & Fun Sweepstakes, C/O CNH Capital, 5729 Washington Ave., Racine, WI 53406. 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, 5729 Washington Ave, Racine, Wisconsin 53406.

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