

# Ally Alex Bowman Refer-A-Friend Sweepstakes

## OFFICIAL RULES

To enter and participate in this Sweepstakes, you must agree to and abide by these Official Rules.

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

- 1. Eligibility:** The Ally Alex Bowman Refer-A-Friend Sweepstakes (the "Sweepstakes") is open only to legal residents of the fifty (50) United States and Washington D.C., who are at least 18 years of age (or the age of majority in the jurisdiction of their residence, whichever is older), who used Alex Bowman's referral link <https://www.ally.com/referral/3F4K9Q8D5N> or <https://go.ally.com/alexbowman>, to be referred to Ally Financial Inc. ("Ally" or Sponsor") and who are not already a customer of Sponsor (with any Ally product) and have not had any Ally Bank account as of January 1, 2024. FAILURE TO COMPLY WITH APPLICABLE ACTIVATION REQUIREMENTS VOIDS ENTRY. Employees of Sponsor, Probability LLC (the "Administrator"), and any organizations responsible for sponsoring, fulfilling, administering the Sweepstakes or supplying the prize (or any element thereof), and each of their respective parent, subsidiary, related and affiliated companies, and the entities owned and operated by those persons (collectively, the "Promotion Entities"), National Association for Stock Car Auto Racing, LLC ("NASCAR"), HMS Holdings, LLC, ("HMS"), and the immediate family and household members of all of the foregoing individuals, are not eligible to enter or win. In addition, the immediate family and household members of Alex Bowman, the driver of #48 Ally Racing Chevrolet in NASCAR Cup Series™ races ("Ally Racing Car"), are not eligible to enter or win. Also, any person who had an Ally Bank account which was closed/terminated by Sponsor due to violation of Ally's policies and/or applicable laws is not eligible to enter or win. "Immediate family members" shall mean parents, step-parents, children, step-children, siblings, step-siblings, or spouses, regardless of where they live. "Household members" shall mean people who share the same residence at least three (3) months a year, whether related or not. Potential winner will be required to provide proof of eligibility prior to prize award as discussed below. Void where prohibited.

**Entrants may not have been convicted of a felony or a crime of moral turpitude. By entering, each Sweepstakes entrant ("Entrant") understands and agrees that, if selected as the potential Grand Prize Winner, he/she will be required to consent to a background check to verify eligibility. Grand Prize Winner's guest will also be required to consent to a background check. Failure to sign such consents and authorizations and/or to furnish all required information will result in disqualification.**

**In addition, Sponsor reserves the right in its sole discretion, to disqualify the potential Grand Prize Winner and/or guest if the results of such background check reveal that such person is not eligible to participate in the Sweepstakes (for Grand Prize Winner) or if such person has been convicted of a felony or a crime of moral turpitude, as determined by Sponsor in its sole discretion. If disqualified, a person (whether the Grand Prize Winner or his/her guest) will not receive any compensation of any kind nor will Sponsor, or the other Promotion Entities, or the Released Parties have any liability to him/her under any legal theory. Should such background check reveal that the potential Grand Prize Winner has engaged in fraudulent conduct (and the potential Grand Prize Winner entered by opening an Ally Bank Account), the results of the background check may also result in Ally closing the Ally Bank Account in question and possibly other accounts of the Grand Prize Winner at Ally.**

- 2. Sweepstakes Schedule:** The Sweepstakes begins on or about 9:00:00 am. Eastern Time ("ET") on February 9, 2026 and ends at 11:59:59 p.m. ET on March 31, 2026 ("Promotion Period"). Sponsor's computer is the official clock for the Sweepstakes.

3. **Sweepstakes Entry:** During the Promotion Period there are two (2) ways to receive an entry ("Entry") into the Sweepstakes:

- a. **Entry Via Ally Bank Account:** Click on Alex Bowman's referral link <https://www.ally.com/referral/3F4K9Q8D5N> or <https://go.ally.com/alexbowman> ("Website"). Enroll with the eligible Ally Bank account ("Account") you would like to open. Complete and submit the required forms to open either an Ally Bank Savings Account or an Ally Bank Spending Account (collectively, "Eligible Account(s)" or "Account(s)" or "Ally Bank Account(s)"). † You will need to supply your full name, email address and selected Account type to enroll. You must enroll by 11:59:59 p.m. ET on March 31, 2026 to be entered into the sweepstakes.

Note: only enrollment is required to be entered into the Sweepstakes. In order to receive your \$100 welcome bonus, you must activate your Eligible Account by completing all requirements of the Ally Customer Referral Program Terms and Conditions for New Friends (as incorporated below) †. If opening an Ally Bank Savings Account, to activate your Account, fund your Account and complete at least three (3) back-to-back monthly automated recurring transfers (of any amount) or receive a qualifying direct deposit‡ (no minimum amount) at least once a month for three (3) months within thirty (30) days from date of opening Ally Bank Savings Account. If opening an Ally Bank Spending Account, fund your Account within thirty (30) days and receive at least one (1) qualifying direct deposit‡ (no minimum amount) within sixty (60) days from date of opening an Ally Bank Spending Account. (If Sponsor makes any other Welcome Bonus benefit/incentive offers available to persons who open a new Eligible Account, receipt of an entry in the Sweepstakes will disqualify the entrant from participation in such other Welcome Bonus benefit/incentive offers.) Proof of opening and/or activating an Eligible Account does not constitute proof of entry.

**†BEFORE OPENING AN ALLY BANK ACCOUNT, BE SURE TO FIRST CAREFULLY REVIEW THE ALLY CUSTOMER REFERRAL PROGRAM TERMS AND CONDITIONS FOR NEW FRIENDS AS WELL AS OTHER POLICIES OF SPONSOR SO THAT YOU ARE AWARE OF YOUR RIGHTS AND RESPONSIBILITIES AS AN ALLY BANK ACCOUNT HOLDER.**

**THE CUSTOMER REFERRAL PROGRAM TERMS AND CONDITIONS FOR NEW FRIENDS AND OTHER POLICIES OF SPONSOR ARE MADE A PART OF THESE OFFICIAL RULES AND INCORPORATED HEREIN BY REFERENCE. IN THE EVENT OF ANY INCONSISTENCY BETWEEN THE CUSTOMER REFERRAL PROGRAM TERMS AND CONDITIONS FOR NEW FRIENDS/SPONSOR POLICIES AND THESE OFFICIAL RULES, THE CUSTOMER REFERRAL PROGRAM TERMS AND CONDITIONS FOR NEW FRIENDS/SPONSOR POLICIES WILL PREVAIL, GOVERN AND CONTROL IN ALL RESPECTS WITH THE SOLE EXCEPTION OF THE CONDUCT OF THE SWEEPSTAKES.**

‡ A Qualifying Direct Deposit (QDD) needs to be an electronic deposit from an employer payroll, payroll provider service, or benefits payer (such as Social Security or Military Pay) and must be clearly identifiable by Ally as such. Person to Person payments (such as Zelle®) are not considered a QDD. Electronic check deposits made via your device (eCheck) are not considered a QDD. Funds transferred from one Ally Bank account to another Ally Bank account are not considered a QDD.

During the entry process, you may be asked to consent to receive promotional and reminder e-mails from HMS. Consenting to receive promotional and/or reminder e-mails is optional and does not have to be agreed upon in order to be eligible to participate in the Sweepstakes and does not improve your chances of winning. In the event you do consent to receive these e-mails, the use of such e-mails shall be subject to the privacy policy of available at <https://hendrickprivacy.com>, and you may opt out of receiving these e-mails at any time.

**\*IMPORTANT:** Data rates may apply via your mobile device according to the terms and conditions of your service agreement with your wireless carrier. Other charges may apply (such as normal airtime and carrier charges as well as charges for wireless Internet access) and may appear on your mobile phone bill or be deducted from your prepaid account balance.

THESE CHARGES ARE IN ADDITION TO AMOUNTS REQUIRED TO ACTIVATE YOUR ALLY BANK ACCOUNT. Wireless carriers' rate plans may vary, and you should contact your wireless carrier for more information on messaging/data rate plans and charges relating to opening/activating an Ally Bank Account, and participating in this Sweepstakes. Mobile device service may not be available in all areas. Check your device's capabilities for specific instructions.

- b. NO PURCHASE NECESSARY. Free Alternate Entry Via Mail. To enter without becoming an Account holder:** print your first and last name, valid e-mail address, date of birth, state and phone number on a 3"x5" card and mail in a business size (#10) envelope to Ally Alex Bowman Refer-A-Friend Sweepstakes Entry c/o Probability, PO Box 1559, Social Circle, GA 30025-9999 USA. to be postmarked by March 31, 2026 and received by April 7, 2026.

Copies or mechanical reproductions of 3"x5" cards will not be accepted. 3"x5" cards become the sole property of Sponsor; the receipt of 3"x5" cards will not be acknowledged nor will they be returned. Proof of mailing of 3"x5" card does not represent proof of receipt of same or proof of entry.

Sponsor and Administrator are not responsible for delayed, illegible or stolen 3"x5" card entries or for postage due mail.

- 4. Additional Restrictions on Sweepstakes Entry:** A person may enter only once, either (a) by enrolling in the Refer-a-Friend program OR (b) by 3"x5" card, but NOT both ways. Multiple Entries by a person or mass entry attempts may result in disqualification of that person and void all Entries of such person. For clarity: (a) if a person enrolls in the Refer-a-Friend program more than once, he/she will receive only one (1) entry and (b) if an Account is opened/activated jointly, only the primary Account holder will receive the corresponding entry.

Use of automated/programmed/robotic means of entry or other artifice or device to receive more than one (1) entry per person is prohibited and any entries submitted/received using such means will be voided and the individual disqualified from participation in the Sweepstakes (and, if determined by Sponsor to be particularly egregious or blatant, Sponsor reserves the right to terminate such person's Account[s]). Sponsor and Administrator will not be responsible for late, lost, incomplete, misdirected Entries.

If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud or technical failures beyond Sponsor's control that corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, Sponsor reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process, and to terminate, modify or suspend the Sweepstakes. In such event, Sponsor reserves the right to conduct the Sweepstakes and award the prize by means of a random drawing comprised of all eligible entries received by enrolling with an Account as set forth in section 3 above prior to and/or after (as appropriate) the action taken by Sponsor and all eligible 3"x 5" card entries received or otherwise award the prize in a manner which is fair, appropriate and consistent with these Official Rules, as determined by Sponsor in its sole discretion. Notice of termination/modification/suspension of Sweepstakes will be posted on the Website. Without limitation of any other term here, Sponsor and Administrator are not responsible for failed, partial or garbled computer transmissions, technical failures of any kind (including but not limited to electronic malfunction or damage of any network, hardware or software), any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or loss, destruction or unauthorized access to, or alteration of, entries; or any problems or technical malfunctions of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or electronic entry to be received/recorded on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to entrant's or any other person's computer or mobile device related to or resulting from participation in this Sweepstakes.

Entrants further agree not to knowingly damage or cause interruption of the Sweepstakes and/or prevent others from participating in the Sweepstakes. CAUTION: ANY ATTEMPT TO DAMAGE ANY ONLINE SERVICE OR WEBSITE, TO SEEK TO DEFRAUD SPONSOR OR ADMINISTRATOR IN CONJUNCTION WITH THE SWEEPSTAKES, OR TO UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES VIOLATES CRIMINAL OR CIVIL LAWS. IF SUCH AN ATTEMPT IS MADE, SPONSOR MAY DISQUALIFY ANY ENTRANT MAKING SUCH ATTEMPT (IF APPLICABLE), TERMINATE ENTRANT'S ACCOUNT(S) AND SEEK DAMAGES TO THE FULLEST EXTENT OF THE LAW.

5. **Random Drawing/Odds:** Potential prize winner will be selected via random drawing, on or about April 8, 2026 from among all eligible entries received during the Promotion Period. The random drawing will be conducted by Administrator, an independent judging organization whose decisions are final and binding in all respects related to the Sweepstakes.

**Odds of winning the Prize depends on total number of eligible entries received during the Promotion Period.**

6. **Winner Notification:** Potential winner will be notified by e-mail/phone on or about April 8, 2026. Failure to respond to the initial notification within three (3) business days after transmission to potential winner or return of notification as undeliverable after two (2) attempts will result in disqualification and award of the prize to an alternate winner. Potential winner will be required to complete, sign and return within three (3) business days of transmission, an Affidavit of Eligibility, a Liability Release and Indemnification, and a Publicity Release, where allowed by law, and the necessary paperwork for a background check ("Prize Documents"). If potential winner does not respond to the initial notification attempt within three (3) business days after transmission as set forth above, if Prize Documents are not returned to Administrator within the specified time period, if prize notification is returned as non-deliverable, if potential winner is found to be ineligible or otherwise not in compliance with these Official Rules, or if potential winner does not accept the prize for any reason, prize may be forfeited and such potential winner may be disqualified. In addition, if potential winner entered by creating/activating an Ally Bank Account, the Account must be in good standing (that is, open and not flagged for fraud or otherwise restricted) at time of prize award in order for potential winner to remain eligible to win the prize. If potential winner is disqualified for any reason, prize will be awarded to an alternate winner selected from all remaining eligible entries received during the Promotion Period. In the event of any dispute concerning the identity of any entrant, the entry will be deemed submitted by the natural person who is the authorized holder of the transmitting e-mail account. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

7. **Prize and Approximate Retail Value ("ARV"):**

One (1) grand prize ("Grand Prize") is available to be won: a 4-day/3-night trip ("Trip") for the Winner and a guest for a VIP race weekend at a 2026 NASCAR Cup Series™ race of their choosing (excluding Coca-Cola 600 (5/24), Anduril 250 (6/21), NASCAR Cup Series Championship (11/8)) subject to Sponsor's approval ("Race"); Race to be determined by Sponsor at its sole discretion); one (1) \$1,000 gift card from bank/financial institution which may be used by winner and guest for expenses related to travel to attend Race (issuer of gift card to be determined in Sponsor's sole discretion; issuer's terms and conditions apply to use of gift card). **ARV: \$4,800.00.**

The Trip includes: two (2) VIP admissions at the Races; three (3) nights hotel accommodations (one room, double occupancy) at an area hotel near the Race selected by Sponsor in its sole discretion; roundtrip coach air transportation for two (2) to from a major airport near Winner's residence (as selected by Sponsor; flight may not be direct and a stopover may be required) to an airport selected by Sponsor; rental car for four (4) days.

## Prize Restrictions:

Airline carrier's regulations and conditions apply. Trip may not be combined with any other offer and travel may not qualify for frequent flyer miles or other perks/benefits. Car rental is subject to additional restrictions set forth by car rental contract; if winner (or guest) is not eligible for car rental, ground transportation between airport in Race destination, hotel and Race track or a stipend for ground transportation (in amount of Sponsor's sole choosing) will be awarded instead. Winner and guest must possess valid travel documents (i.e., valid government issued photo ID, etc.) in order to travel. Seat selection and timing of trip subject to availability and confirmation of reservations. In the event winner lives within one-hundred fifty (150) miles of Race (as determined by Sponsor/Administrator in their sole discretion), round-trip ground transportation will be provided in lieu of air transportation and no additional compensation will be provided. Travel must be round trip. Sponsor and the Released Parties will not replace any lost, mutilated, or stolen travel vouchers or certificates. No refunds or credit for changes are allowed. Winner must provide a valid credit card with sufficient funds as per hotel policy so as to protect against damages to room/hotel property; failing that, Sponsor/Administrator may condition prize award on winner signing an agreement whereby winner agrees to indemnify, release and hold harmless Released Parties from any damage caused to room/hotel property during hotel stay. All other expenses and costs, not expressly listed above, including, but not limited to, taxes, tips, meals, incidentals, passenger tariffs or duties, airline fees, surcharges, airport fees, service charges, personal charges at lodging, security fees, entertainment and transfers, are winner's sole responsibility. No substitution or transfer of prize permitted except at the sole discretion of the Sponsor who reserves the right to substitute prize (or portion of prize) of equal or greater value in the event the prize or portion of prize is unavailable for any reason. Except for gift card element of prize where required by applicable law, prize is not redeemable or exchangeable by winner for cash. Guest must complete, sign and return a Liability Release and Publicity Release (where lawful) and the necessary paperwork for a background check, prior to prize award. If guest is a minor, his/her parent/legal guardian must be the Winner and a parent/legal guardian must sign the Liability Release and Publicity Release (where lawful) on the guest's behalf. Winner and guest must conduct themselves at all times in an appropriate, well-behaved and respectable manner during the trip, including participation in the VIP race weekend activities. Should Sponsor, NASCAR, or any prize supplier determine that winner and/or guest fails to do so, trip will be terminated with Released Parties (as defined below) not having any liability to winner and/or guest as well as reserving the right to seek legal recourse against winner and/or guest. Should winner choose to travel without a guest, winner will only receive prize in increments for him/herself and no substitute prize or compensation will be awarded. The preceding includes the winner only receiving VIP race weekend activities appropriate for one person (i.e., him/herself).

Tickets to Race are governed by a revocable, nontransferable license, including prohibition on sale/re-sale, exchange, transfer, assignment, auction, barter, donation, placement into commerce or other form of conveyance. Seat location will be determined by Sponsor in its sole discretion but will be the same for all activities during Race weekend.

Grand Prize must be accepted in its entirety or not at all; and, if declined, no alternate prize or compensation will be awarded.

**All federal, state and/or local taxes are the sole responsibility of the Grand Prize winner who will receive an IRS Form 1099 reflecting the value of the Grand Prize. Grand Prize winner must provide their Social Security Number or Tax Identification Number to Sponsor and/or Administrator and their representatives upon request (assuming that Grand Prize winner did not enter by opening an Ally Bank Account) and otherwise cooperate with Sponsor and/or Administrator and their representatives in conjunction with the reporting of their receipt of the Grand Prize to the Internal Revenue Service and any other applicable governmental tax authorities, as required by applicable law.**

SPONSOR MAKES NO WARRANTY, REPRESENTATION, OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF PRIZE (OR ANY ELEMENT THEREOF), INCLUDING, WITHOUT LIMITATION, ITS QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

- 8. Conditions and Limitations of Liability:** By entering, each entrant agrees: (a) to be bound by these Official Rules and the decisions of Sponsor and Administrator, which shall be final and binding in all respects; and (b) to release, discharge and hold harmless each of the Promotion Entities, NASCAR, HMS, Meta Platforms, Inc., X Corp., each of the foregoing entities' respective parents, subsidiary, related, affiliated and successor companies, and each of their respective shareholders, members, assigns, lessors, officers, directors, agents, representatives and employees, racetrack property operator, owner and lessor of the premises (collectively, the "Released Parties") from any and all actions, claims, injury, loss or damage, including, without limitation, death and bodily injury, arising in any manner, directly or indirectly, in whole or in part, from participation in this Sweepstakes or any Sweepstakes-related activity (including without limitation, any travel related thereto), and/or from entrant's acceptance, receipt, use or misuse of the Grand Prize or any portions thereof (to the extent applicable).

By accepting the Grand Prize, Grand Prize winner grants Sponsor and its designees permission to use their name, voice, likeness, photograph, Prize information, biographical data and city and state of residence on a winner's list (if applicable) and for programming, publicity and promotional purposes, worldwide in all forms of media now known or hereafter developed, in perpetuity, without further compensation unless prohibited by law. Sponsor and its designees are not obligated to use any of the above-mentioned information or materials but may do so and may edit such information or materials, at Sponsor's discretion, without further obligation or compensation. Sweepstakes subject to the laws of the United States only. All federal, state and local laws and regulations apply. All Entries become the property of Sponsor and will not be acknowledged.

- 9. Disputes/Jurisdiction/Choice Of Law:** To the fullest extent permitted by law, a participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with the Sweepstakes or the award of the prize shall be resolved individually, without resort to any form of class action, and exclusively by federal or state courts situated within Oakland County, Michigan, with such courts having personal jurisdiction over them, with the participant waiving any right of forum non conveniens, change of venue or any like right; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred (if any), including costs associated with participating in this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will a participant be permitted to obtain awards for, and participant 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 as well as waiving any rights to an injunction or other forms of equitable relief. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of a participant and Sponsor in connection with the Sweepstakes shall be governed by, and construed in accordance with, the laws of Michigan, without giving effect to any choice of law or conflict of law rules (whether of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than Michigan.

**10. Sponsor:** Ally Financial Inc., 500 Woodward Ave., Detroit, MI 48226.

**11. Administrator:** Probability, LLC, 2 Woodstock Meadow Ln, PO Box 1484, Woodstock, NY 12498.

**12. Winner's List:** For the name of winner mail a self-addressed, stamped envelope to: Ally Alex Bowman Refer-A-Friend Sweepstakes Winner c/o Probability, PO Box 1559, Social Circle, GA 30025-1559. All such requests must be received by April 30, 2026.

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This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Meta Platforms, Inc. or X Corp. You understand that you are providing your information to Sponsor and not to Meta Platforms, Inc. or X Corp.

Deposit products are offered by Ally Bank, Member FDIC.