

“Equifax Family Money Matters” Video Contest  
Official Rules

**NO PURCHASE NECESSARY**

**A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING  
VOID WHERE PROHIBITED OR RESTRICTED**

1. **Contest Description:** The “Equifax Family Money Matters” Contest (the “Contest”) begins on September 13, 2012 at 10:00:00 AM Eastern Time (“ET”) and ends on October 28, 2012 at 11:59:59 PM ET (the “Contest Period”). The Contest Period consists of an entry phase that begins at 10:00:00 AM ET on September 13, 2012 and ends at 11:59:59 PM ET on October 7, 2012 (the “Entry Phase”) and a public voting phase for video finalists that begins at 10:00:00 AM ET on October 15, 2012 and ends at 11:59 PM ET on October 28, 2012 (the “Finalist Public Voting Phase”). The Contest provides entrants with the opportunity to submit a video (the “Video”) featuring the entrant and members of his/her family telling their “Family Money Matters” story as more fully described in rule # 3. At the end of the Entry Phase, a panel of judges will select up to five videos (provided a sufficient number of eligible videos are submitted) as Contest Finalists. Finalist videos will be posted online for members of the general public to view and judge to select one (1) Grand Prize winner.
2. **Eligibility:** Contest open to legal residents of the fifty (50) United States and the District of Columbia who are 18 years of age and older at the time of entry. Employees, officers and directors of Equifax Consumer Services, LLC (“Sponsor”), ThinkGlink Publishing, LLC, and either of their respective subsidiaries, affiliates, divisions, advertising and promotion agencies, and individuals engaged in the development, judging or production of materials for this Contest (collectively, the “Contest Entities”), and each of their immediate family members and/or persons living in the same households of each are not eligible to participate. Void where prohibited by law.
3. **How To Enter:** During the Entry Phase, visit the Equifax Money Matters blog at <http://blog.equifax.com/equifax-video-contest/> (“Website”) to view the Contest Submission Form and to receive video submission instructions. Complete the Contest Submission Form, including your full name, email address and the link to your original video submission which you have uploaded to the video hosting websites YouTube (<http://www.youtube.com/>) or Vimeo (<http://vimeo.com/>). The subject of the video should be your “Family Money Matters” story and should include tips, advice and examples of how your (the entrant’s) family manages its money at home, at the store, on vacation or any other place where you actively manage your family money matters issues.

Each Video that is entered into the Contest must meet the following “Video Requirements” (any Video that, in Sponsor’s sole and absolute discretion, violates the following criteria will be disqualified):

- Video must be no shorter than thirty (30) seconds and no longer than five (5) minutes in length.
- Video must be available to be viewed by Contest Entities at the video hosting websites YouTube or Vimeo.
- Video must not mention any specific companies or products, including financial products.
- Video must NOT contain material which is (or promote activities which are) sexually explicit, obscene, pornographic, violent (e.g., relating to murder, the sales of weapons, cruelty, abuse, etc.), discriminatory (based on race, sex, religion, natural origin, physical disability, sexual orientation or age), illegal (e.g. underage drinking, substance abuse, computer hacking, etc.), offensive, threatening, profane, or harassing or which is otherwise inappropriate in the sole discretion of the Contest Entities nor may Video contain any derogatory references to any Contest Entity or any other person or entity.
- Videos must not contain or transmit any materials that contain software viruses or other computer code, files or programs designed to impair, limit, interfere with or cause harm to any communications network operated by any of the Contest Entities or the computers of any individual or entity participating in or otherwise associated with the Contest.
- Videos must be entirely original to the entrant.
- Videos must NOT have been previously submitted to another contest or submitted to any entertainment entity that would conflict with this Contest, as determined in the Sponsor's sole discretion.
- Video must NOT include mention or performance of any copyrighted material including but not limited to music, films, books, television programming, trademarks, artwork, etc., or identifying descriptions or names of any person whether living or dead (including the name of the entrant and, as applicable, entrant's minor children) or any media property.
- Videos must comply with the Sponsor's Terms of Use.

Limit one (1) entry per person in the Contest. In the event of a dispute regarding entries, any entries will be deemed to have been submitted by the Authorized Account Holder of the email address submitted at the time of entry, provided that person meets all eligibility requirements set forth in these Official Rules.

“Authorized Account Holder” means the natural person who is assigned to an email address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Entrants may not participate with multiple e-mail addresses, nor may entrants use any device to enter as multiple entrants. Any entrant who attempts to enter with multiple e-mail addresses or under multiple identities will be disqualified from participation in the Contest and all entries submitted by that entrant will be void. Each entrant must be the rightful owner of the email address used to enter the Contest. Entrants must provide all

information requested to be eligible to win. Incomplete, unreadable, or unintelligible entries will be disqualified. Contest entries will not be returned or acknowledged.

Videos which violate any of these requirements will be deemed ineligible to be included in the Contest and receive a prize and the Video will be void at the Sponsor's sole discretion. The Sponsor reserves the right to disqualify, in its sole and absolute discretion, any Video deemed inappropriate or that does not comply with the Website's Terms of Use or these Official Rules. Incomplete or unintelligible Videos and/or entries will be disqualified. Sponsor reserves the right to determine in its sole discretion which Videos have satisfied the entry requirements. **ELIGIBLE ENTRANTS MUST SUBMIT THEIR VIDEOS IN ACCORDANCE WITH THESE OFFICIAL RULES. NO OTHER METHOD OF ENTRY WILL BE ACCEPTED.** There will be no notification of receipt of Contest-related materials. Assurance of delivery of Videos will be the sole responsibility of the entrant

4. **Representations and Warranties/Indemnification:** Each person who enters this Contest represents and warrants as follows: (i) the Video is the entrant's own original, previously unpublished, and previously unproduced work; (ii) the Video does not contain any computer virus, is otherwise uncorrupted, is wholly original with entrant; (iii) as of the date of submission, the Video is not the subject of any actual or threatened litigation or claim; (iv) the Video does not and will not violate or infringe upon the intellectual property rights or other rights of any other person or entity; and (v) the Video does not and will not violate any applicable laws, and is not and will not be defamatory or libelous. Each entrant hereby agrees to indemnify and hold the Contest Entities harmless from and against any and all third party claims, actions or proceedings of any kind and from any and all claims, damages, injuries, death, liabilities, losses, costs and expenses relating to or arising out of any breach or alleged breach of any of the warranties, representations or agreements of entrant hereunder.
5. **Grant of Rights:** Each entrant into the Contest hereby irrevocably grants, transfers, sells, assigns and conveys to the Contest Entities, their respective successors and assigns, all present and future right, title and interest of every kind and nature whatsoever, including, without limitation, all copyrights, and all rights incidental, subsidiary, ancillary or allied thereto (including, without limitation, all derivative rights) in and to the Video for exploitation throughout the universe, in perpetuity, by means of any and all media and devices whether now known or hereafter devised. Sponsor shall have the right, in their sole discretion, to edit, composite, morph, scan, duplicate, or alter the Video for any purpose which Sponsor deems necessary or desirable, and each entrant irrevocably waives any and all so-called moral rights they may have therein. Each entrant hereby acknowledges that such entrant does not reserve any rights in or to the Video.

6. **Publicity Release:** By participating in the Contest, in addition to any other grants which may be granted in any other agreement entered into between Sponsor and any entrant in a Finalist or Grand Prize winner of the Contest, each entrant irrevocably grants the Sponsor and its designees, successors, assigns and licensees, the right to use such entrant's name, likeness, and biographical information in any and all media for any purpose, including without limitation, advertising and/or promotional purposes as well as in, on or in connection with the Contest or other promotions, and hereby release the Contest Entities from any liability with respect thereto.
7. **Finalist Selection Process:** During the Finalist Judging Phase, the eligible Videos will be evaluated by a panel (minimum of five (5) total judges) of independent judges selected by the Sponsor. Videos will be evaluated based on the application of the following criteria: Relevance to Family Money Matters topic (30% of total score); Usefulness of information (30% of total score); Value and quality of stories and examples of entrant's family money tips and strategies and the impact such strategies have made on the entrant's family finances (30% of total score); creativity (10% of total score). The five (5) videos receiving the highest score from the panel of judges will be declared Contest Finalists, subject to verification of eligibility. In the event of a tie, the Video scoring highest in the "Relevance to Money Matters topic" judging criteria will be used to determine priority. Contest Finalists will be notified by phone and/or mail on or about October 15, 2012. If there are not a sufficient number of eligible videos submitted, less than five (5) Finalist Videos will be selected as Finalist Videos.
8. **Finalist Public Voting:** During the Finalist Public Voting Phase, Contest Finalist videos will be made available for viewing on YouTube at <http://blog.equifax.com/equifax-video-contest/> Finalist voters will be instructed to view all of the approved Finalist Videos and vote for their favorite video. Limit three (3) votes per day per person or email address. Votes generated by script, macro, agencies or robotic, repetitive, automatic, programmed or other automated means will be void. In the event that the use of automatic voting software, vote swapping websites and/or multiple email addresses for a single voter is suspected and/or detected, any suspect votes will be voided and the voter will be disqualified from any further participation in the Contest. At the end of the Finalist Public Voting Phase, the Video with the highest number of total votes will be declared Grand Prize Winner, subject to verification of eligibility. In the unlikely event of a tie, the winner will be determined by a judging panel comprised of representatives of the Sponsor and its designee to determine the Grand Prize Winner based on the judging criteria detailed in section # 7. The Potential Grand Prize Winner will be notified by email on or about October 30, 2012.
9. **Prizes & Approximate Retail Value: One (1) Grand Prize:** Grand Prize is one (1) one-thousand-dollar (\$1,000) Discover Gift Card. Gift card subject to the terms and conditions of the issuing financial institution. Approximate Retail

Value of the Grand Prize is \$1,000. **Five (5) Finalist Prizes:** Each Finalist Prize is a one-year subscription to Equifax Complete™ Family Plan. Maximum Approximate Retail Value of each Finalist Prize is \$239.40. Total approximate retail value of all available prizes is \$2,197.

10. **Conditions of Participation:** Participants are solely responsible for entering the Contest during the Entry Phase and properly claiming a prize if selected as a prize winner. Prizes are not transferable. No prize substitution or cash equivalents, except that Sponsor reserves the right to substitute a prize of equal or greater value if an advertised prize, or any portion thereof, becomes unavailable. By participating, you agree to these Official Rules and the decisions of the judges which are final and binding in all respects, and to release Sponsor from all claims or liability relating to your participation or acceptance or use of prizes. Grand Prize winner will be required to sign and return an Affidavit of Eligibility/Liability & Publicity Release/Prize Acceptance Form within fifteen (15) days of first attempted notification. Noncompliance with this time period may result in disqualification and an alternate winner may be selected as provided for in these Official Rules. The reporting and payment of any tax liabilities incurred by the winners as a result of this Contest and any prizes won are the sole responsibility of the winners.
  
11. **General:** Contest Entities are not responsible for lost, late, mutilated or corrupted entries or Video submissions nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by Sponsor or presenter on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. If for any reason the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, the Sponsor reserves the right at its sole discretion, to cancel, terminate, modify or suspend the Contest and to award all prizes from among those valid entries received up to the point of the action taken by the Sponsor provided a sufficient number of eligible entries have been received. Caution: Any attempt by any person to deliberately damage any website or undermine the legitimate operation of the contest is a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent of the law. Entrants agree that the Contest Entities (A) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in the Contest or any Contest-related activity, or from entrants' acceptance, receipt, possession and/or use or misuse of

any prize, and (B) have not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize's quality or fitness for a particular purpose. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

12. **Privacy:** By entering, entrants specifically acknowledge and agree that Sponsor or any of its affiliates, subsidiaries, divisions, wholesales, retailers or distributors or advertising and promotion agencies may utilize information obtained from entrant in order to contact entrant and/or to offer their products or services or for other promotional purposes, including online announcements and as otherwise permitted in their privacy policies. For further information, please refer to the Privacy Policy at [http://www.equifax.com/privacy\\_policy/en\\_us](http://www.equifax.com/privacy_policy/en_us).
13. **Governing Law:** This Sweepstakes and these Official Sweepstakes Rules shall be governed by and construed in accordance with the laws of the State of Georgia without reference to conflicts of law principles. All actions, proceedings, or litigation relating hereto will be instituted and prosecuted solely within the City of Atlanta and County of Fulton, Georgia.
14. **Winner's List:** For a list of the names of prize winners, mail a stamped, self-addressed envelope to "Equifax Contest Winner's List" PO Box 11450, Bozeman, MT 59719-1450 to be received by November 30, 2012.
15. **Sponsor:** Equifax Consumer Services, LLC, 1550 Peachtree Street, NW, Atlanta, GA 30309.