

**NATTY COLLEGE DEBT  
OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER FOR A CHANCE TO WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. THE CONTEST IS INTENDED FOR VIEWING IN THE FIFTY (50) UNITED STATES AND DISTRICT OF COLUMBIA ONLY AND WILL BE GOVERNED BY UNITED STATES LAW. VOID WHERE PROHIBITED.**

**1. ELIGIBILITY:**

The “Natty College Debt” (“Contest”) is open to legal residents of the fifty (50) United States and District of Columbia who are twenty-one (21) years of age or older at the time of entry and who have enrolled in an accredited college or university in the United States within fifteen (15) years prior to the time of entry. Employees, contractors, directors, officers and agents of Anheuser-Busch, LLC, its affiliates and subsidiaries; advertising and promotion agencies, wholesale distributors, retail licensees, and all other service agencies involved with the Contest, and members of their immediate family (spouse, parent, child and sibling), are not eligible to enter or win. The Contest is subject to all applicable federal, state and local laws and regulations and is void where prohibited. Participation 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 this Contest. Winning a prize is contingent upon fulfilling all requirements as set forth herein.

**2. CONTEST PERIOD:**

Contest begins at 12:00:00 a.m. Eastern Standard Time on January 11, 2021 and ends at 11:59:59 p.m. Eastern Daylight Time on March 21, 2021 (“Contest Period”). Sponsor’s computer is the official time keeping device for this Contest.

**3. THREE (3) WAYS TO ENTER:**

(a) Facebook: During the Contest Period, post a video showing us what inspired you to go to college, include a Natural Light logo, tag @naturallight and include the hashtags #NattyStories and #Contest (“Entry”). You must be a registered user of Facebook and follow Natural Light on Facebook in order to enter the Contest via Facebook. Facebook registration is free and can be obtained by logging on to [www.facebook.com](http://www.facebook.com) and following the online instructions to open an account.

(b) Instagram: During the Contest Period, post a video showing us what inspired you to go to college, include a Natural Light logo, tag @naturallightbeer and include the hashtags #NattyStories and #Contest (also an “Entry”). You must be a registered user of Instagram and follow @NATURALLIGHTBEER on Instagram in order to enter the

Contest via Instagram. Instagram registration is free and can be obtained by logging on to [www.instagram.com](http://www.instagram.com) and following the online instructions to open an account.

(c) Twitter: During the Contest Period, post a video showing us what inspired you to go to college, include a Natural Light logo , tag @naturallight and include the hashtags #NattyStories and #Contest (also an “Entry”). You must be a registered user of Twitter and follow @naturallight on Twitter in order to enter the Contest via Twitter. Twitter registration is free and can be obtained by logging on to [www.twitter.com](http://www.twitter.com) and following the online instructions to open an account.

For all Entries:

Entries are limited to five (5) minutes or less in length. If any Entry exceeds five (5) minutes in length, only the first five (5) minutes of the video will be judged.

If an Entry contains additional people other than only the entrant, please note that the one (1) person submitting the Entry under their Facebook, Instagram or Twitter account will be considered the entrant and only the entrant is eligible to win a prize. No other person in the Entry is eligible to receive a prize. Neither Sponsor nor its agents are liable for any disputes arising from or related to the Contest in this regard.

If entering with a mobile phone or other web-enabled device and using your wireless carrier’s network, standard data charges from your wireless carrier may apply. Check with your wireless service provider for details on these and any other applicable charges. Entrants are solely responsible for any such wireless charges.

Your setting must be set to “unprotected” and/or “public” in order for your posts to be viewable by Sponsor and its agents. Only posts that are viewable by Sponsor and its agents will be considered an Entry.

All Entries must be received and recorded during the Contest Period. No other forms of Entry are valid. See Appendix A for additional Entry Guidelines & Prohibited Content. Entry must comply with these Official Rules. Sponsor reserves the right, but not the obligation, to review any Entry for violation of these Official Rules and may, at its sole discretion, reject, delete, or otherwise exclude an Entry for any reason, including without limitation, if the Entry contains any Prohibited Content (as defined in Appendix A) or any other commentary or material which Sponsor, in its sole discretion deems inappropriate.

**4. CONTEST JUDGING:**

All eligible Entries will be judged based on the following judging criteria (“Judging Criteria”) by an independent panel of judges (“Panel”) selected by Sponsor. The Judging Criteria includes: (1) Brand Voice (video personifies Natural Light lifestyle; spontaneous, fun and irreverent); (2) Creativity; (3) Originality; and, (4) Relevance to the Contest theme of “showing us what inspired you to go to college”. The twenty-five (25)

Entries receiving the highest cumulative scores awarded by the Panel will be deemed a winner and will receive the Grand Prize (subject to verification). In the event of a tie, tied Entries will be re-judged by a new Panel based on the Judging Criteria stated above until the tie is broken. The decisions of the Panel are final in all aspects of the Contest Judging. See Rule #6 for Grand Prize details.

## **5. WINNER NOTIFICATION:**

All prizes will be awarded. Potential winners will be notified via direct message on Facebook, Instagram or Twitter and will be required to respond to the notification within forty-eight (48) hours indicating whether he/she can accept the prize. If a potential winner does not respond to the notification within the forty-eight (48) hour time period, prize will be forfeited and an alternate potential winner will be randomly selected. Any alternate potential winner selected will also be required to respond to the notification within the time frame stated above.

Potential winners will be required to complete, sign and return an affidavit of eligibility and liability and, unless prohibited by law, publicity release to Sponsor or Sponsor's representative within forty-eight (48) hours of prize acceptance. Subject to verification of eligibility and compliance with the terms of these Official Rules, including verification that the winner is twenty-one (21) years of age or older, the potential winner will be declared an official winner of the Contest. If Sponsor cannot verify that the potential winner is twenty-one (21) years of age or older prior to winner notification, then the potential winner will be disqualified and an alternate potential winner will be randomly selected.

In the event of noncompliance within any stated time period, the prize will be forfeited and an alternate potential winner will be randomly selected. Any alternate potential winner selected will also be required to adhere to the time periods described herein. Any prize notification or prize returned to the Sponsor or its agencies as undeliverable will result in disqualification and the awarding of that prize to an alternate potential winner.

Released Parties (as defined below) are not responsible for suspended or discontinued Internet, wireless, or land-line phone service or a change in an entrant's email, phone number or mailing address which may result in a potential winner not receiving initial prize notification or his/her prize information.

## **6. PRIZE DETAILS:**

Grand Prize (25 total): Each winner will receive \$40,000.00 (awarded in the form of a check made payable to winner) that can be used to pay off your college loan(s). Approximate Retail Value is \$40,000. If winner cannot accept prize as specified, prize will be forfeited and awarded to an alternate winner. Total ARV of all prizes is \$1,000,000.00. Any difference between stated value and actual value will not be awarded.

Limit one (1) prize per person. Prizes are non-transferable and no cash equivalent or substitution of a prize is offered, except at the sole discretion of Sponsor. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute prize with another prize of equal or greater value. Prize winners will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether it, in whole or in part, is used.

If Sponsor so elects, potential winner may be required to submit to a confidential background check. Such background check may include (but is not limited to) investigation of criminal, sexual offenses, or other arrest or conviction record, and any other factor deemed relevant by the Sponsor to help ensure that potential winner will not bring the Sponsor into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Sponsor. If requested, potential winner agrees to sign waiver forms authorizing the release of personal and background information. In the event of noncompliance, to be determined at the sole discretion of Sponsor, prize will be forfeited and will be awarded to an alternate winner.

## **7. LIMITATIONS OF LIABILITY AND RELEASE:**

Anheuser-Busch, LLC, Administrator and each of their respective affiliates, subsidiaries, and agencies (collectively the "Released Parties") are not responsible for lost, late, misdirected, unintelligible, returned or undelivered entries, telephone calls, text messages, email, or for lost, interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), Website, or other connections availability, accessibility or traffic congestion, miscommunications, failed computer, network, telephone, satellite or cable hardware or software or lines, or technical failure, or jumbled, scrambled, delayed or misdirected transmissions, computer hardware or software malfunctions, failures or difficulties, or other errors of any kind whether human, mechanical, electronic or network. Persons who tamper with or abuse any aspect of this Contest or Website, or act in violation of the Official Rules, or act in any manner to threaten or abuse or harass any person, or violate Website's terms of service, as solely determined by the Sponsor or Administrator, will be disqualified. Released Parties are not responsible for any incorrect or inaccurate information whether caused by Website users, tampering, hacking, or by any of the programming or equipment associated with or used in this Contest, and assumes no responsibility for any errors, omission, deletion, interruption or delay in operation or transmission or communication line failure, theft or destruction or unauthorized website access. Any use of robotic, macro, automatic, programmed or like entry methods will void all such entries, and may subject that entrant to disqualification. Released Parties are not responsible for injury or damage to participant's or any other person's computer or property related to or resulting from participating in this Contest. Should any portion of Contest be, in the Sponsor's or Administrator's sole opinion, compromised by virus, worms, bugs, unauthorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair administration, security, fairness or proper play of this Contest, or submission of entries,

Sponsor and Administrator reserve the right at their sole discretion to suspend, modify or terminate the Contest, and randomly select the winner from valid entries received prior to action taken, or otherwise as may be deemed fair and equitable by the Sponsor. In the event of a dispute regarding Entries received from multiple users having the same email address or Facebook, Instagram or Twitter account, the authorized subscriber of the email address or Facebook, Instagram or Twitter account used to enter will be deemed to be the entrant, and must comply with these Official Rules. The authorized account subscriber is the natural person who is assigned the email address or Facebook, Instagram or Twitter account by the organization responsible for assigning the email address or Facebook, Instagram or Twitter account. All materials submitted become the property of Anheuser-Busch, LLC and will not be returned. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL, CONSEQUENTIAL, OR OTHER DAMAGES; AS A RESULT, THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU, AND THE FOREGOING PARAGRAPHS SHALL NOT APPLY TO A RESIDENT OF NEW JERSEY TO THE EXTENT DAMAGES TO SUCH NEW JERSEY RESIDENT ARE THE RESULT OF SPONSOR'S NEGLIGENT, FRAUDULENT OR RECKLESS ACT(S) OR INTENTIONAL MISCONDUCT.

Entrants agree (a) that Sponsor and its parent, subsidiary and affiliated companies, and advertising and Contest agencies, and their respective officers, directors, employees, wholesale distributors, representatives and agents, will have no liability whatsoever for, and are released and shall be held harmless by entrants against, any liability, for any injuries, losses or damages of any kind, to persons, including death, or property, or rights of publicity or privacy, defamation, copyright infringement or portrayal in a false light resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of the prize or participation in this Contest or in any Contest-related activity, and (b) winner, by acceptance of prize, except where legally prohibited, grants permission for Sponsor (and agrees to confirm such agreement in writing) and those acting pursuant to its authority to use his/her name, submitted biography, voice and/or likeness and prize information, and/or Entry (and assign the Entry, which may be altered, changed, modified, edited, used alone or with other works, as solely determined by Sponsor) for advertising, trade and Contest purposes without further compensation, at any times or time, in all media now known or hereafter discovered worldwide and on the Internet without notice or review or approval.

#### **8. PUBLICITY:**

You grant to Sponsor an exclusive, worldwide, perpetual, irrevocable, unrestricted, royalty-free, sub-licensable right and license to exploit your Entry in any media now or hereafter known, without any payment or other consideration of any kind, or permission or notification, to you or any third party, for any purpose, including, without limitation, your Entry and any person's property (physical, personal, and indicia) contained therein. The foregoing grant includes, without limitation, the right to reproduce, alter, amend, broadcast, edit, publish, use, merchandise, license, sublicense, and adapt the Entry in any and all media now or hereafter known,

throughout the world, for any purpose, whether commercial in nature or otherwise, including in contexts and circumstances that result in your Entry being associated with a particular Sponsor or Sponsors. Accordingly, you hereby waive any objection to, such use, distribution, reproduction or display of your Entry, and any claim for compensation whatsoever in connection therewith. Such waiver shall include any claim for infringement of any so-called “Moral Right,” “Droit Moral” or similar right or interest.

## **9. DISPUTE RESOLUTION:**

You agree that any claim or dispute at law or equity that has arisen or may arise relating in any way to or arising out of the Contest or the Official Rules will be resolved in accordance with the provisions set forth in this Dispute Resolution section. PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR RIGHTS AND WILL HAVE A SUBSTANTIAL IMPACT ON HOW CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED.

You agree that whenever you have a disagreement with Administrator or Sponsor arising out of, connected to, or in any way related to the Contest or the Official Rules, you will send a written notice to the Administrator (“Demand”). You agree that the requirements of this Dispute Resolution section will apply even to disagreements that may have arisen before you accepted these Official Rules. You must send the Demand to the following address (the “Notice Address”): Legal Department, HelloWorld, Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075. You agree that you will not take any legal action, including filing a lawsuit or demanding arbitration, until 10 business days after you send a Demand. If the disagreement stated in the Demand is not resolved to your satisfaction within 10 business days after it is received, and you intend on taking legal action, you agree that you will file a demand for arbitration with the American Arbitration Association (the “Arbitrator”). THIS ARBITRATION PROVISION LIMITS THE ABILITY OF YOU, ADMINISTRATOR, AND SPONSOR TO LITIGATE CLAIMS IN COURT AND YOU, ADMINISTRATOR, AND SPONSOR EACH AGREE TO WAIVE YOUR RESPECTIVE RIGHTS TO A JURY TRIAL OR A STATE OR FEDERAL JUDGE. YOU AGREE THAT YOU WILL NOT FILE ANY LAWSUIT AGAINST ADMINISTRATOR OR SPONSOR IN ANY STATE OR FEDERAL COURT. For any such filing of a demand for arbitration, you must effect proper service under the rules of the Arbitrator and notice to the Notice Address may not be sufficient. If, for any reason, the American Arbitration Association is unable to conduct the arbitration, you may file your case with any national arbitration company. The Arbitrator shall apply the AAA Consumer Arbitration Rules effective September 1, 2014 (as may be amended) and as modified by the agreement to arbitrate in this Dispute Resolution section. You agree that the Arbitrator will have sole and exclusive jurisdiction over any dispute you have with Administrator or Sponsor. The Federal Arbitration Act allows for the enforcement of arbitration agreements and governs the interpretation and enforcement of the agreement to arbitrate.

YOU AGREE THAT YOU WILL NOT FILE A CLASS ACTION OR COLLECTIVE ACTION AGAINST ADMINISTRATOR OR SPONSOR, AND THAT YOU WILL NOT

PARTICIPATE IN A CLASS ACTION OR COLLECTIVE ACTION AGAINST THEM. YOU AGREE THAT YOU WILL NOT JOIN YOUR CLAIMS TO THOSE OF ANY OTHER PERSON. Notwithstanding any other provision in the Official Rules, if this class action waiver is invalidated, then the agreement to arbitrate is null and void, as though it were never entered into, and any arbitration dispute at that time will be dismissed without prejudice and may be refiled in a court. Under no circumstances do you, Administrator, or Sponsor agree to class or collective procedures in arbitration or the joinder of claims in arbitration. Administrator and Sponsor agree that we will submit all disputes with you to arbitration before the Arbitrator.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrant, Administrator, and Sponsor in connection with the Contest, or any claim or dispute that has arisen or may arise between you, Administrator and Sponsor, shall be governed by, and construed in accordance with, the laws of the State of Missouri without giving effect to any choice of law or conflict of law rules. The place of arbitration shall be St. Louis, Missouri.

**10. PRIVACY POLICY:**

See Sponsor's privacy policy located at <https://www.naturallight.com/privacy-policy.html> ("Website") for details regarding the use of personal information collected in connection with this Contest. If you are verified as a prize winner, your first name, last initial, city and state will be included in a publicly-available winner's list.

**11. SPONSOR:**

Anheuser-Busch, LLC, One Busch Place, St. Louis, MO 63118.

**12. ADMINISTRATOR:**

Merkle Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075.

**13. WINNER'S LIST:**

For the names of the winners, send a direct message to the Natural Light Facebook, Instagram or Twitter account and include "Natty College Debt Winner's List Request" in the direct message for receipt by May 22, 2021.

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This Contest is in no way sponsored, endorsed or administered by or associated with Facebook, Instagram or Twitter. Any questions, comments or complaints regarding this Contest shall be directed to Sponsor and not to Facebook, Instagram or Twitter.





## **APPENDIX A**

### **ENTRY GUIDELINES & PROHIBITED CONTENT**

Entries must meet the following requirements:

- Entry cannot defame, misrepresent or contain disparaging remarks about Sponsor or its products, or other people, products or companies or communicate messages or images inconsistent with the positive images and/or goodwill to which Sponsor wishes to associate.
- Sponsor shall have full right and power to copy, publish, broadcast, display, distribute, use, edit, translate, alter, combine with other material, reuse and adapt any or all portions of the Entry in any way and for any purpose whatsoever, at any time, now or in the future, in any media now known or hereafter devised throughout the World in any manner whatsoever and for any purpose.
- Entry cannot (a) be sexually explicit or suggestive, violent or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic, contain nudity or any materially dangerous activity; (b) promote the excessive or irresponsible consumption of alcohol, or promote illegal use of alcohol, drugs, tobacco, firearms/weapons (or the use of any of the foregoing), any activities that may appear unsafe or dangerous or any particular political agenda or message; (c) be obscene or offensive, endorse any form of hate or hate group; (d) contain an image of anyone under 21 years of age; (e) otherwise fail to comply with the Beer Institute Advertising and Marketing Code as made publicly available at the following online location: <http://www.beerinstitute.org/assets/uploads/general-upload/2015-Beer-Ad-Code-Brochure.pdf>; (f) contain trademarks, logos or trade dress owned by others, or advertise or promote any brand or product of any kind (other than Natural Light beer), without permission, or contain any personal identification, such as license plate numbers, personal names, email addresses or street addresses; (g) contain copyrighted materials owned by others without permission; (h) contain materials embodying the names, likenesses or other indicia identifying any person, living or dead, without permission; (i) refer to or depict any names, logos or readily recognizable features of a retailer of alcohol beverages (such as a grocery store, convenience store, restaurant, bar, or any other retail location that sells alcohol beverages); or (j) depict, and cannot itself be in, violation of any law.
- Each entrant warrants and represents that the Entry: (a) is his/her original work, (b) has not been previously published; (c) has not received previous awards; and (d) does not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity;
- Any entrant whose Entry includes likenesses of third parties or contains elements not owned by the entrant (such as, but not limited to, depictions of persons,

buildings, trademarks or logos) must be able to provide legal releases for such use including Sponsor's use of such Entry, in a form satisfactory to Sponsor, upon request, prior to award of prize and/or naming of entrant as a winner.

- Any Entry that, in the sole opinion of Sponsor, is not in accordance with the guidelines as stated herein or on the Website, or is deemed to be inappropriate for publication is ineligible.
- Incomplete, illegible, deceptive or garbled Entries are not eligible.
- Any such entrant will indemnify and hold harmless, Sponsor from any claims to the contrary.

All Entries are subject to Sponsor's Digital Millennium Copyright Act policy, as follows: **DIGITAL MILLENNIUM COPYRIGHT ACT**—Anheuser-Busch is committed to respecting and protecting the legal rights of copyright owners. As such, Anheuser-Busch adheres to the following notice and take down policy, in full compliance with Section 512(c)(3) of the DMCA (17 U.S.C. § 512 *et seq.*). If you believe any of the Entries infringes upon your intellectual property rights, please submit a notification alleging such infringement (hereafter a "DMCA Takedown Notice"). To be valid, a DMCA Takedown Notice must (i) be provided to the Anheuser-Busch designated agent, ("Copyright Agent"), as set forth below, and (ii) include the following:

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works;
- Identification of the material claimed to be infringing or to be the subject of infringing activity and that is to be removed or access disabled and information reasonably sufficient to permit the service provider to locate the material;
- Information reasonably sufficient to permit the service provider to contact you, such as an address, telephone number, and, if available, an electronic mail;
- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and,
- A statement that, under penalty of perjury, the information in the notification is accurate and you are authorized to act on behalf of the owner of the exclusive right that is allegedly infringed.

Anheuser-Busch's Copyright Agent to receive DMCA Takedown Notices is: email: [trademarks@anheuser-busch.com](mailto:trademarks@anheuser-busch.com). For clarity, only DMCA Takedown Notices should go to the Copyright Agent; any other feedback, comments, online purchases or other communications should be directed to the applicable customer service links posted on the Website. You acknowledge that in order for Anheuser-Busch to be authorized to takedown any Content, your DMCA Takedown Notice must comply with all of the requirements of this Section.

By submitting an Entry, you agree that your Entry is gratuitous and made without restriction, that it will not place Sponsor under any obligation other than as stated in these Official Rules, that Sponsor is free to publish or otherwise disclose the ideas contained in the Entry on a non-confidential basis to anyone or otherwise use the ideas without any additional compensation to you. You acknowledge that, by acceptance of your Entry, Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor or developed by its employees, or obtained from sources other than you.

By participating, you acknowledge that your Entry may be posted on the Website or in any other form of publication, in Sponsor's sole discretion. Entries posted to the Website are not edited by Sponsor and are the views/opinions of the individual entrant and do not reflect the views of the Sponsor in any manner. By entering, you acknowledge that Sponsor has no obligation to use or post any Entry you submit.