

**IDT Payment Services, Inc.**  
**IDT Payment Services of New York LLC**

**Mothers' Day 2019 Sweepstakes**  
**(\$25 Gift Card; Multi-state)**

**OFFICIAL RULES**

PLEASE READ THESE OFFICIAL RULES CAREFULLY. BY ENTERING THE SWEEPSTAKES, YOU UNCONDITIONALLY AGREE TO AND ACCEPT THESE RULES. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. OPEN TO LEGAL RESIDENTS OF THE UNITED STATES AGES 18 AND OLDER. THE SWEEPSTAKES IS VOID WHERE PROHIBITED BY LAW.

1. **DATES.** The Sweepstakes will start on or about May 1, 2019, and will end on May 31, 2019.
2. **ELIGIBILITY.** The Sweepstakes is open only to legal residents of the United States 18 years of age or older. THE SWEEPSTAKES IS VOID WHERE PROHIBITED BY LAW. The Sweepstakes is being operated only at the participating Boss Revolution retailers listed on Exhibit A to these Rules in certain states where IDT Payment Services, Inc. or IDT Payment Services of New York LLC is licensed.

The following persons are not eligible to win or participate in the Sweepstakes: (a) employees, officers, directors and agents of IDT Payment Services, Inc. and IDT Payment Services of New York LLC (collectively, "IDT") and its parent entities, subsidiaries, affiliates, members, partners, and their respective advertising, promotion and fulfillment agencies (collectively, "IDT Entities"); (b) immediate family members of any of the persons listed in (a) above regardless of where such family members live; (c) household members of any of the persons listed in (a) above whether related or not; and (d) any participating retailer, distributor or customer of IDT and any employee or family member of such persons.

3. **ENTRY.** There are two ways to enter the Sweepstakes:
  - (a) You can make a person-to-person international money transfer transaction with IDT through the Boss Revolution portal at a participating Boss Revolution retailer during the applicable Sweepstakes period. Upon completion of the money transfer transaction you will receive a Sweepstakes ticket. Please fill out the ticket with your name and phone number and give the completed ticket to the retailer. One entry per ticket. Each completed ticket will be placed into a Sweepstakes box located at the participating retailer's location. Each completed money transfer transaction will result in another ticket. Each participating retailer will have a separate drawing and entry into one retailer's drawing does not provide entry into any other participating retailer's drawing. You must enter each participating retailer's drawing separately; or
  - (b) Alternatively, you can request a Sweepstakes ticket from any participating Boss Revolution retailer, fill out the ticket with your name and phone number and give the completed ticket to the retailer during the Sweepstakes period. One entry per ticket. Each completed ticket will be placed into a Sweepstakes box located at the participating retailer's location. Each participating retailer will have a separate drawing and entry into one retailer's drawing does not provide entry into any other participating retailer's drawing. You must enter each participating retailer's drawing separately.

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A purchase will NOT improve your chances of winning. You may enter the Sweepstakes as often as you like subject to these Rules. All properly received entries will be entered into the Sweepstakes.

**4. PRIZES.** The following prizes will be offered in the Sweepstakes. Each participating retailer will choose one winner. Odds of winning will depend on the number of actual entries received at each participating retailer.

Prize	Units	Unit Value (approx)	Total Prize Value (approx)
\$25 Boss Revolution VISA Gift Card	78	\$25	\$1,950

The following descriptions contain additional information regarding the prizes.

- \$25 Boss Revolution VISA Gift Card – a prepaid credit card that can be used to make purchases. Restrictions and conditions may be imposed by issuer of card and/or retailer. Approximate value: \$25

All costs and expenses not specified herein as being included with a prize, including but not limited to, any and all costs incurred in connection with redeeming a prize, traveling to redeem a prize, acceptance, use, misuse, or possession of a prize (including activation of phone, cellular or other connection service) or from participation in prize-related activities are the sole responsibility of the winners and the winners hereby waive all rights to assert such costs as a cost of winning. Winners are solely responsible for any and all taxes and surcharges of any kind whatsoever regarding prize. Prize winners may receive a 1099 Form reporting the value of the prize, a copy of which will be filed with the IRS. Unclaimed prizes may not be awarded at the discretion of IDT.

**5. WINNER SELECTION AND NOTIFICATION.**

IDT or its agent shall randomly select one winner from all eligible entries at each participating retailer. Winners will be contacted using the phone number provided and given instructions for how to obtain the prize. Potential winners must have winning ticket given by retailer in order to claim the prize.

Return of any prize notification as undeliverable may result in disqualification. IDT and its directors, officers, employees, representatives and agents are not responsible for and shall not be liable for any late, lost or misdirected notification, or for potential winners' unsuccessful efforts to claim any prize. No cash value, substitution or transfer of the prizes permitted, except by IDT, which reserves the right to award a prize of greater or equal value if advertised prize is unavailable or unduly burdensome to obtain.

If prize notification or prize is returned as non-deliverable, or if a winner cannot be contacted, is ineligible, is found to have violated any of these Rules, or such other rules as IDT may reasonably require, or fails to claim a prize, IDT may disqualify the winner and the prize may be forfeited and may be awarded to an alternate winner. IDT reserves the right to verify the eligibility qualifications of any winner.

A prize will be awarded only if the winner has complied with these Rules.

**6. VERIFICATION.** All entries, Sweepstakes tickets, entrants and winners are subject to verification by IDT. Mass entries or entries generated by a script, macro or use of automated methods will be disqualified. Prizes will not be awarded if potential winning entry is submitted in a manner inconsistent with these Rules.

**7. GENERAL CONDITIONS.** By participating in the Sweepstakes, all entrants agree to abide by the terms of these Rules and by any and all decisions of IDT, which are final and binding on all matters pertaining to this Sweepstakes. The laws of the United States govern this Sweepstakes. All applicable federal, state and local laws and regulations apply. **THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.** These Rules can be viewed at each participating Boss Revolution retailer's store and IDT's main office located at 520 Broad Street, Newark, New Jersey 07102. For a copy of these Rules please send a self-addressed, stamped envelope to: 2019 Mothers' Day Gift Card Sweepstakes, c/o IDT Payment Services, Inc., 520 Broad Street, 3<sup>rd</sup> Floor, Newark, NJ 07102 (Attention: Marketing).

Any information concerning the Sweepstakes that is located on any poster, card or other advertising material is incorporated into these Rules. If there is any inconsistency between any advertising material regarding this Sweepstakes and these Rules, then the terms of these Rules shall apply.

Except where prohibited by law, a winner's acceptance of a prize grants IDT and its licensees, affiliates and assigns, the right to print, publish, broadcast and use, worldwide forever in any media now known or hereafter developed, including but not limited to the world wide web, at any time or times, the winner's name, portrait, photo, picture, voice, likeness, address (city/state) and biographical information as news or information and for advertising and promotional purposes without additional consideration; and further without such additional compensation, winners agree to appear for, or provide biographical information for use in, any presentation or other activity which may include filming, audio, video, electronic, digital or other recordings and/or interviews, as may be determined from time to time by IDT.

IDT reserves the right, in its sole discretion, to disqualify any person that it finds to be or suspects to be (a) tampering with, or attempting to tamper with, the entry process or the operation of the Sweepstakes, (b) acting in violation of the Rules or (c) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. **CAUTION: ANY ATTEMPT BY A CONTESTANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE ANY WEBSITE OR THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE IDT AND ITS AGENTS RESERVE THE RIGHT TO PROSECUTE SUCH PERSON AND OR SEEK DAMAGES FROM SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.**

**8. LIMITATIONS OF LIABILITY.** By participating in the Sweepstakes, each participant agrees to release and hold the IDT Entities and their respective directors, officers, employees, representatives and agents harmless from any and all liability for injuries, losses, damages, rights, claims and actions of any kind in connection with the Sweepstakes or from the use or acceptance of any prize won. The IDT Entities make no warranty, guaranty or representation of any kind concerning the prizes and disclaim any implied warranty arising out of any person's participation in the Sweepstakes or the acceptance and use of any prize.

The IDT Entities and their respective directors, officers, employees, representatives and agents are not responsible for and shall not be liable for: (1) late, lost, delayed, misdirected, undeliverable,

illegible, unintelligible and/or incomplete correspondence, including without limitation, text messages, Sweepstakes tickets and entries; (2) any entries not accepted because of computer, online, telephone or technical malfunctions or any human error in the processing of entries that may occur; (3) any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the website or concerning any entries; (4) telephone, electronic, technical, network, email, server, Internet, hardware or software problems or computer malfunctions, failures or difficulty of any kind, including without limitation, any injury or damage to entrant's or any other person's phone or computer related to or resulting from participating in or downloading any materials in or connected to the Sweepstakes and the inability to access any web site, online or wireless service; (5) failed, incomplete, garbled or delayed text messages, Internet/email computer transactions, transmissions or entries; (6) any condition caused by events beyond the control of IDT that may cause the Sweepstakes to be disrupted or corrupted (in which event, IDT reserves the right to cancel the Sweepstakes); (7) any injuries, losses, or damages of any kind arising in connection with or as a result of the prizes, or acceptance, possession, or use of the prizes, or from participation in the Sweepstakes; and (8) any printing or typographical errors in any website, these rules or any materials associated with the Sweepstakes. If, for any reason, the Sweepstakes is not capable of running as planned by reason of infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of IDT, could corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, IDT reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes.

IN NO EVENT WILL THE IDT ENTITIES AND THEIR DIRECTORS, OFFICERS, EMPLOYEES, REPRESENTATIVES AND AGENTS BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF THE SWEEPSTAKES OR A PARTICIPANT'S ACCESS TO AND USE OF ANY INTERNET SITE OR WIRELESS SERVICE RELATED TO THE SWEEPSTAKES OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITES OR WIRELESS SERVICE. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON SUCH SITES IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

**9. DISPUTES.** As a condition of participating in this Sweepstakes, participants agree that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in Essex County, New Jersey having competent jurisdiction, which Court shall apply the laws of the State of New Jersey without regard for doctrines of conflict of law. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and participant further waives all right to have damages multiplied or increased.

**10. SPONSOR.** IDT Payment Services, Inc. and IDT Payment Services of New York LLC, 520 Broad Street, Newark, NJ 07102. This promotion is designed to enhance the sale of IDT's products. Money transfer and payment services are provided by IDT Payment Services, Inc. and IDT Payment Services of New York LLC, each a licensed money transmitter. IDT may make money when it changes your dollars into foreign currency. Access to money transfer products and services may be limited, delayed or unavailable during certain periods.

**Exhibit A**  
**List of Participating Retailers**

<b>Name</b>	<b>State</b>	<b>City</b>
TIENDA Y TAQUERIA MIGUELENO	GA	NEWMAN
TIENDA GUATE LINDA EL TIKAL CORP	NY	JAMAICA
CLARITAS SMOKE SHOP	CA	LOS ANGELES
FOUTA WORLD MARKET LLC	PA	PHILADELPHIA
EL MERCADITO GROCERY LLC	CT	NORWALK
AMERICA WIRELESS (SF)	CA	MADERA
GEMA MULYISERVICES INC	FL	MIAMI
SERVIAMERICA INC (HOMESTEAD)	FL	HOMESTEAD
LA BENDICION MINI MARKET INC	GA	DORAVILLE
MAS X MENOS MARKET 2 CORP	FL	MIAMI
GFIXX (FL)	FL	QUINCY
SPRING HILL LIQUOR LLC	CT	NORWALK
MCELL LLC	AZ	PHOENIX
GAPO INTERNATIONAL MARKET LLC	NC	GREENSBORO
ALEXA GROCERY	CT	NORWALK
MERCADO JEWELRY MART WOODLAKE	CA	WOODLAKE
TIENDA SAN JOSE LLC	MD	HYATTSVILLE
3 HOMBRES	NC	MARION
LOS ROSALES 2 LLC	OH	COLUMBUS
R&G GROCERY & DELI CORP	CT	NORWALK
FAST QUOTES INC	NY	WESTBURY
DOLLAR FOOD STOP LLC	FL	MIAMI
UNION LATINA MULTISERVICE 1	NJ	NEWARK
RALO AND ART II INC	IL	BRADLEY
DONDE MARINERO LLC	CT	STAMFORD
ENVIOS Y CALZADOS MEXI-MELI CO	FL	HOMESTEAD
LAS REYNAS COMMUNICATION LLC	AZ	PHOENIX
LOS AMIGOS IMPORTS	CA	SAN MATEO
FERVA COURIER LLC	NJ	HACKENSACK
PLAZA TROPICAL SUPERMARKET #1	FL	ORLANDO
MR BROADWAY DELI CORP	NY	ROCKY POINT
LOS CATRACHOS TIENDA LATINA	SC	ELGIN
GUATEMALA SUPERMARKET INC	FL	HOMESTEAD
DISCO CENTRO EL MEXICANO INC	MD	HYATTSVILLE

EL MARIACHI LOCO INC	FL	SARASOTA
NUUESTRA GENTE	IL	CHICAGO
DORA SEGURA	CA	SANTA ANA
ROSARIO MARKET	CT	STAMFORD
NAPLES PARK EXPRESS KWIK PICK INC	FL	NAPLES
LA ESQUINA LATINA TARBORO INC	NC	TARBORO
LUPITA'S GIFT SHOP & SNACKS	CA	BELLFLOWER
GO-GO GADGET MOBILE & MORE	NY	BRONX
NIKO'S MULTISERVICES AND CELLS	IL	CHICAGO
LA GUATEMALTECA EXPRESS	CA	SAN FRANCISCO
BIBY'S SALON #3 INC	GA	NORCROSS
MI PUEBLITO DISCOTECA #3	TX	AUSTIN
OMG TELECOM INCORPORATED (41 ANDERSON)	NJ	FAIRVIEW
IGLOTEC TECHNOLOGY AND WIRELESS	NJ	UNION CITY
FAMILY NUTRITION CENTER #1	NJ	MORRISTOWN
DISCOTECA JULISSA #3	TX	HOUSTON
VARIEDADES JULIO LLC 1	GA	NORCROSS
PAISANO INTERNATIONAL EXPRESS LLC	NJ	TRENTON
\$1 STORE LLC	AZ	GILA BEND
GSARWAR MARKET	CA	SACRAMENTO
FAST SUPER ENVIOS CORP	FL	NAPLES
AMAD DISCOUNT INC	FL	MIAMI
ACE MART ENVIOS INC	FL	NAPLES
NATTURA NUTRICION	CA	ESCONDIDO
MERCADITO EL NAYARITA	CA	SAN MATEO
JBS MULTI SERVICES CORP #1	NJ	PASSAIC
HARVARD ENVIOS DE DINERO	IL	HARVARD
RAMSAN WIRELESS LLC	IL	CHICAGO
INTERNATIONAL CHECK CASHING SERVICE LLC	NJ	BOUND BROOK
GRNSM INC #1	GA	DULUTH
ROMANO MULTISERVICES INC	NJ	UNION CITY
NEW YORK MARKET	CA	PARAMOUNT
ENVIOS POMONA	CA	POMONA
EL MARIACHI LOCO INC (WIMAUMA)	FL	WIMAUMA
DISCOTECA JULISSA	TX	HOUSTON
MEGA DOLLAR HOMESTEAD INC	FL	HOMESTEAD
CANELA SERVICE CENTER LLC	NJ	PERTH AMBOY
CENTRAL SUPERMARKET	VA	ALEXANDRIA
LA ROSA LLC 1	GA	EATONTON

CARLA HELADERIA LLC	GA	TUCKER
NEW HORIZON TAX SERVICES PROFESSIONAL CORP	NJ	PATERSON
ORIENT COURIER #2	CT	NORWALK
NJX TAX AND TRAVEL LLC	NJ	NEWARK
FAMILY PAWN SHOP	NY	BRONX