



OnTheHub's "Drop The Debt Giveaway"

These are the official rules for the ‘OnTheHub's "Drop The Debt Giveaway"' Sweepstakes. This promotion will be referred to as the "Sweepstakes" throughout the rest of these rules. In these rules, "we", "our", and "us" refer to OnTheHub (as part of Kivuto Solutions Inc.), the sponsor of the Sweepstakes. "You" refers to a potentially eligible Sweepstakes entrant.

About the Sweepstakes

OnTheHub is very excited that the winter back-to-school season is here! To share in our excitement, we're giving away \$500 gift cards each week for five weeks. Enter the promotion on our Sweepstakes page. There are multiple ways to earn entries into the sweepstakes; make sure you complete all of the activities to increase your chances to win!

Sweepstakes Period

The Sweepstakes is run by OnTheHub and will take place in the United Kingdom, the United States, excluding Rhode Island, and in Canada excluding Quebec, from 10:00 EST January 4, 2022, to 23:59:59 EST February 7, 2022 (the "Sweepstakes Period"). This Sweepstakes is void where prohibited.

Sweepstakes Sponsors

For the purposes of the Sweepstakes, the "Sweepstakes Group" is composed of the Sponsors and Kivuto Solutions Inc. (as OnTheHub) together with its affiliates, including without limitation its parent, sister and subsidiary companies, retailers, franchisees, advertising and promotion agencies, suppliers of material and services related to the Sweepstakes, and any other corporation, partnership, sole proprietorship or other legal entity directly involved in the Sweepstakes and their respective employees, agents, and representatives (collectively, the "Sweepstakes Sponsor(s)"). This Sweepstakes is in no way sponsored, endorsed, administered by, or associated with Twitter or Facebook.

Eligibility

The Sweepstakes is open to students who: (i) reside in any state or territory within the United Kingdom, United States, excluding Rhode Island, or in Canada excluding Quebec; (ii) have reached the age of majority in the state, province, or territory in which they reside, as of the date of entering the Sweepstakes; (iii) have read and accepted the Official Sweepstakes Rules.

How to Enter

To enter the Sweepstakes, users need to visit the promotion website (<https://onthehub.com/drop-the-debt/>) and enter using the widget located on the page. Users can enter the Sweepstakes using their email address or their Facebook, Twitter, or Instagram account. One email address must be used through the duration of the sweepstakes; failure to do so will lead in disqualification.

Entrants have the opportunity to receive 46 entries for each week's prize. Entrants must submit entries to each week's giveaway independently from the previous week. Entries from all weeks will be compiled for the final grand prize draw. One email address must be used through the duration of the sweepstakes; failure to do so will lead in disqualification.

See below for ways to enter and the number of chances to win each method provides.

- 1 Entry: Entering the sweepstakes.
- 2 Entries: Answering the weekly questions.
- 5 Entries: Visiting the weekly pages.
- 5 Entries: Retweeting @OnTheHub on Twitter.
- 5 Entries: Sharing the promotion through a personalized link. This link can be shared with friends on Twitter, Facebook, through Email and on Blogs.
- 20 Entries: Making a purchase on OnTheHub.
- 1 Entry: (Total 7) Visiting the contest page daily.

NO PURCHASE NECESSARY TO ENTER OR WIN - ALTERNATIVE MEANS OF CONTEST ENTRY: Individuals may receive twenty (20) entries for the Sweepstakes by legibly printing the contest week, Entrant's name, street address, city, state/province, zip/postal code, telephone number, and complete email address on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to Kivuto, 495 Richmond Rd, Suite 100, Ottawa, ON, K2A 4H6, Canada. Please note the correct contest name ("OnTheHub Drop the Debt Giveaway 2022") is necessary to identify the specific contest being entered. Mail-in entries that omit this information will not be valid. All mail-in entries must be postmarked by February 7, 2022, and received by February 14, 2022.

All entries accumulated during the promotion period will be entered into the grand prize draw. There are a total of 230 entries that can be earned during the promotion period. This Sweepstakes is for verifiable students only.

Prizes

There are six (6) prizes available to be won in the Sweepstakes. There are five (5) weekly prizes, each valued at \$500 in the winner's national currency (either USD, CAD, or GBP). The total value of available prizes is \$2,500.

Prize Name	Start Date	End Date	Retail Value
Gift Card	January 04, 2022 10:00 AM EST	January 10, 2022 11:59 PM EST	\$500
Gift Card	January 11, 2022 10:00 AM EST	January 17, 2022 11:59 PM EST	\$500
Gift Card	January 18, 2022 10:00 AM EST	January 24, 2022 11:59 PM EST	\$500
Gift Card	January 25, 2022 10:00 AM EST	January 31, 2022 11:59 PM EST	\$500
Gift Card	February 1, 2022 10:00 AM EST	February 07, 2022 11:59 PM EST	\$500

Each weekly prize's winner is drawn from the entries earned by

Awarding of Prize

To be declared a winner, a selected entrant must, in addition to meeting the Sweepstakes eligibility criteria and otherwise complying with the Official Sweepstakes Rules:

a) Be reached by email by the Sponsor or its representatives within ten (10) days immediately following the selection of the entry; b) Sign up for [the OnTheHub eStore](#) (it's free) to verify your academic status; c) Sign the Sponsor's form of declaration and release, which must include a witnesses signature (a witness is a person of your choice who must be 18 years of age or older), by completing all required Schedules and returning it to the Sponsor or its representatives at the address indicated on the Declaration and Release Form within five (5) days following its delivery by the Sponsor or its representatives.

Disqualification: If any one of the conditions mentioned above is not met, the selected entrant will be disqualified and shall not be entitled to receive any prize, and the Sponsor reserves the right, in its sole and absolute discretion, to select at random another eligible entrant as a potential prize winner.

For Canadian Residents: Entrants selected to be awarded a prize must successfully answer a skill-testing question. If a selected entrant cannot be reached within 72 hours of the random draw, declines the prize, incorrectly answers the skill-testing question, or fails to meet any of the contest conditions, his/her entry will be voided, and another selected entrant will be randomly chosen from the remaining valid entries. In order to be awarded a prize, each selected entrant must correctly answer, without mechanical or other assistance, a time-limited mathematical skill-testing question to be administered by telephone, e-mail, or mail at a mutually convenient time.

Prize Delivery: Following receipt of the selected entrant's signed Declaration and Release Form, the Sponsor or its representatives will send to the winner a letter informing him or her of the method by which he or she may take possession of the prize. OR: Following receipt of the selected entrant's Declaration and Release Form, the Sponsor or its representatives will send the prize to the winner. Please allow eight (8) to sixteen (16) weeks for delivery.

General Terms and Conditions

Verification of Entries: The validity of any Sweepstakes entry is subject to verification by the Sponsor. Any illegible, incomplete or fraudulent entries will be rejected. Entries are subject to verification and will be declared invalid if they are illegible, mechanically

reproduced, mutilated, forged, falsified, altered or tampered with, or unlawful in any way. Entries submitted by unauthorized means or by spamming will be disqualified. In the event that it has been determined that an entry has been made in any manner not sanctioned by these rules and/or an entrant has submitted more than the number of entries permitted by these rules, the entrant and all of his/her entries will be disqualified. Any entrant or other individual who enters or attempts to enter the Sweepstakes in a manner which is contrary to these Official Sweepstakes Rules or which is otherwise disruptive to the proper operation of the Sweepstakes or by its nature is unjust to other entrants or potential entrants will be rejected, and that entrant or purported entrant will be disqualified. All entries become the property of the Sponsor and none will be returned.

Acceptance of Prizes: All prizes must be accepted as described in these rules and cannot be transferred to another individual, substituted for another prize, or exchanged in whole or in part for money, subject only to what is set out in the “Substitution of Prizes” clause below. If applicable, the winner is responsible for any taxes associated with the Prize.

Substitution of Prizes: The Sponsor reserves the right, in its sole and absolute discretion and for any reason whatsoever, to substitute for any prize, or part thereof, a substitute prize of equivalent or greater value, including without limitation a cash award.

Number of Prizes/Winners: By entering the Sweepstakes, each entrant agrees to be bound by these Official Sweepstakes Rules and also acknowledges that the Sweepstakes Sponsor shall not be required under any circumstances to award more prizes than the number of available prizes, as set out in these Official Sweepstakes Rules. In the event that, for any reason whatsoever (including without limitation, as a result of an error, malfunction or defect in the design, advertising, management, implementation, or administration of the Sweepstakes, whether mechanical, electronic, human, or otherwise) the number of declared winners or the number of prizes claimed by entrants is greater than the number of prizes available, the Sponsor reserves the right, in its sole and absolute discretion, to end the Sweepstakes in whole or in part, without notice, and to award the correct number of prizes among the correct number of winners, selected in accordance with these Sweepstakes rules from among those eligible entries validly submitted prior to the termination of the Sweepstakes

Termination of Sweepstakes: Without limiting the provisions of the rules above, the Sweepstakes Sponsor reserves the right, in its sole and absolute discretion, to modify, cancel, terminate, or suspend the Sweepstakes, in whole or in part, in the event of any cause or circumstance, including without limitation any virus, computer bug, unauthorized human intervention, or any other cause that is beyond the control of the Sponsor that could corrupt or affect the administration, security, impartiality, or normal course of the Sweepstakes.

Release and Exclusion of Liability – General: By entering or attempting to enter the Sweepstakes, each entrant and/or purported entrant agrees: (i) to release, discharge, and forever hold harmless the Sweepstakes Group Entities and their respective officers, directors, employees, shareholders, agents, and other representatives (collectively, the “Releasees”) from any and all claims, actions, damages, demands, manners of action, causes of action, suits, debts, duties, accounts, bonds, covenants, warranties, indemnities, claims over, contracts, and liabilities of whatever nature or kind arising out of or in connection with the

entrant's participation or attempted participation in the Sweepstakes, compliance or non-compliance with these Sweepstakes Rules, and acceptance and use of the prize; and (ii) if selected as a potential winner, to sign the Sweepstakes Sponsors' form(s) of Declaration and Release documentation (see "Awarding of Prize" above) in this regard before receiving his/her prize. The Releasees will not be responsible for lost, incomplete, late, or misdirected entries, or for any failure of the Sweepstakes website during the Sweepstakes Period, or for any technical malfunction or other problems with any telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software, or for any technical problems or traffic congestion on the Internet or at any website, or any combination of the foregoing. Furthermore, the Releasees will not be liable for any resulting injury or damage to any person or property arising from, or relating to, that person's or any other person's participation or attempted participation in the Sweepstakes. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Sweepstakes is a violation of criminal and civil laws and, should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.

Name/Image of Winners: By entering the Sweepstakes, each winner authorizes the Sweepstakes Sponsor, its advertising and promotional agencies, and their respective employees or other representatives to broadcast, publish, and otherwise use their name, photograph, image, statements regarding the Sweepstakes or any prize, place of residence and/or voice for publicity purposes, without any form of remuneration.

Communication with Entrants: No communication or correspondence will be entered into with entrants, other than with entrants who are selected as potential prize winners.

Personal Information: The personal information gathered about entrants in connection with this Sweepstakes will be used solely for the administration of the Sweepstakes and is subject to OnTheHub's privacy policy, which is available at <https://estore.onthehub.com/WebStore/Support/PrivacyPolicy.aspx>. No communication unrelated to the Sweepstakes, commercial or otherwise, will be sent to entrants by OnTheHub, except to entrants who have otherwise authorized OnTheHub or one of its affiliates, as the case may be, to do so.

Identity of the Entrant: For the purposes of these rules, the entrant is the person whose valid name and email address appears on the online and/or mailed-in registration into this Sweepstakes. It is to this individual that the prize will be awarded if selected and declared as the winner.

Who is Sponsoring this Giveaway: OnTheHub as part of Kivuto Solutions Inc.

Kivuto Solutions Inc. 495 Richmond Road. Suite 100 Ottawa, ON, K2A 4B1 Canada

Privacy Policy: Your name may be featured on our website (<https://onthehub.com>), blog, Twitter account, and/or on our page on Facebook. Your information will not be sold or given to external parties. The sole use of your private information is intended for Sweepstakes administration only.