

**Novamex Family Time GWP
(the "Program")**

Official Terms and Conditions

PURCHASE IS NECESSARY. INTERNET ACCESS AND A VALID E-MAIL ACCOUNT ARE REQUIRED. A mobile device may also be used to participate. Standard data and messaging rates may apply to participate in the Program via a mobile device. Please contact your service provider for pricing and service plan information and rates before mobile device participation.

1. AGREEMENT TO BE LEGALLY BOUND BY THE TERMS AND CONDITIONS

By participating in the Program (defined below), you are signifying your agreement that you have read and agree to be legally bound by the terms and conditions of these Official Terms and Conditions (the "**Terms and Conditions**").

2. ELIGIBILITY

Participation in the Program is only open to legal residents of the 50 states in the United States and the District of Columbia (the "**Eligibility Area**"), 18 years of age or older (19 or older in AL or NE, 21 or older in MS) at the time of participation (each such resident, a "**Participant**", or "**you**"). Employees, members, representatives, directors, or officers of Tipp Distributors, Inc., d/b/a Novamex, Inc. (the "**Sponsor**"), Snipp Interactive Inc. (the "**Administrator**") and their affiliated and related companies (including, without limitation, their respective parent, sister and subsidiary companies, advertising and promotional agencies, or other party in any way involved in the development or administration of this Program (collectively, the "**Program Parties**"), suppliers of materials or services related to the Program, or a member of the immediate family or household of any such person, are excluded from participation in the Program. In these Terms and Conditions, "immediate family" means mother, father, brothers, sisters, sons, daughters and/or legal or common-law spouse, regardless of where they reside. Groups, clubs, organizations, businesses and commercial and non-commercial entities cannot participate in the Program. The following limits apply:

If it is discovered by the Sponsor (using any evidence or other information made available to or otherwise discovered by the Sponsor) that any person has attempted to use multiple names, multiple identities, and/or any automated, macro, script, robotic or other system(s) or program(s), and/or any other means not in keeping with the Sponsor's interpretation of the letter and spirit of these Terms and Conditions, to enter or otherwise participate in or to disrupt this Program, then he/she may be disqualified from the Program in the sole and absolute discretion of the Sponsor. The Sponsor, other Program Parties, and each of their respective officers, directors, agents, representatives, successors and assigns (collectively, the "**Released Parties**") are not responsible for, and accept no liability whatsoever in relation to, any late, lost, misdirected, delayed or incomplete submissions (all of which are void).

3. THE PROGRAM

Sponsor is offering an eligible Participant the opportunity to receive one (1) \$5 (five dollar) Digital Visa® Prepaid Card USD (the "**Reward**") **while supplies of Rewards last**, when such Participant purchases \$15 (fifteen dollars) or more (after discounts/coupons and before tax) worth of Participating Products (defined below), from any participating retailer in the Eligibility Area, within one (1) transaction (one (1) single sales receipt) during the Purchase Period (defined below).

See Section 5 for how to submit a request to participate, and participate in this Program.

Exhibit A to these Terms and Conditions lists out the authorized participating products for the purposes of this Program (while supplies last, and subject to inventory)(the "**Participating Products**").

4. PROGRAM PERIOD AND KEY DATES

The Program is scheduled to begin on **March 1, 2021 at 12:00:00 a.m. Eastern Time** and is scheduled to end on **April 30, 2021 at 11:59:59 p.m. Eastern Time**, or such earlier date and time when all available Rewards have been distributed (the “**Program Period**”).

- (i) **Purchase Period:** From March 1, 2021 at 12:00:00 a.m. Eastern Time to April 23, 2021 at 11:59:59 p.m. Eastern Time, or such earlier date and time when all available Rewards have been distributed (the “**Purchase Period**”). *All qualifying purchases must be made within the Purchase Period in order to be eligible for this Program.*
- (ii) **Submission Period:** From March 1, 2021 at 12:00:00 a.m. Eastern Time to April 30, 2021 at 11:59:59 p.m. Eastern Time, or such earlier date and time when all available Rewards have been distributed (the “**Submission Period**”). *All receipts must be submitted within the Submission Period in order to be eligible for this Program.*

The Program Period (including the scheduled start date and end date) may be modified or terminated at any time at the sole discretion of the Sponsor and without notice.

To be eligible to receive a Reward, purchases of Participating Products (as defined in Section 3) must be made within one (1) transaction (one (1) single sales receipts) at a participating retailer during the Purchase Period, while supplies last and in full compliance with these Terms and Conditions. Receipts must be received within the Submission Period in accordance with these Terms and Conditions. Rewards must be used in accordance with these Terms and Conditions and in accordance with the Reward Provider Terms (defined below in Section 8). Each Reward is unique and can only be used up to the value of the Reward.

5. HOW TO PARTICIPATE

Participants may participate in the Program by: (A) During the Purchase Period, purchasing \$15 (fifteen dollars) or more (after discounts/coupons and before tax) worth of Participating Products from a participating retailer within one (1) transaction (one (1) single sales receipt); (B) ensuring that the applicable sales receipt identifies the participating retailer and date of purchase (ensure it is within the Purchase Period); (C) taking a photograph (png, jpeg, pdf, and tiff file types with a maximum file size of 10MB) of the sales receipt in its entirety (such photograph, a “**Receipt Image**”) (note: Participants are encouraged to blank out any personal information that appears on the sales receipt); and (D) during the Submission Period, following the submission methods listed below to submit the Receipt Image:

- (i) **Visit Program Site to Submit.** Visit www.familytimereward.com (the “**Program Site**”). Participant will receive further instructions on uploading the Receipt Image and registering for the Program. Complete the registration form by entering true and accurate information in the required fields (including, First Name, Last Name, Street Address, City, State/Province, Zip/Postal Code, E-Mail, Phone Number). Follow instructions and submit Receipt Image (including reading and accepting any required terms and conditions) and register for the Program.
- (ii) **Text to Receive Program Site Link and then Visit Program Site to Submit.** During the Program Period, text the keyword SAVEMORE to **811811**. Thereafter, Participant will receive a one-time text message in response, with a link to the Program Site for further instructions on uploading the Receipt Image and registering for the Program; allow approximately 10 minutes to receive the link*. Thereafter, Participant visits the Program Site where Participant will have to complete the registration form by entering true and accurate information in the required fields (including, First Name, Last Name, Street Address, City, State, Zip Code, E-Mail, Phone Number). Follow instructions and submit Receipt Image (including reading and accepting any required terms and conditions).
- (iii) **Email to Enter.** Participant emails Receipt Image to submit@familytimereward.com. Upon submission of Receipt Image, Participants will be sent a link to the registration form on the Program Site. Thereafter, Participant visits the Program Site where Participant will have to complete the registration form by entering true and accurate information in the required fields (including, First Name, Last Name, Street Address, City, State, Zip Code, E-Mail, Phone Number). Follow instructions and complete submission of Receipt Image (including reading and accepting any required terms and conditions).

Registering at the Program Site is the only way to receive your Rewards, which will be sent via email, 48 hours after verification in accordance with these Terms and Conditions. Without the information supplied via registration, we cannot send you your Rewards.

**Provision of link to registration form via text message or email merely indicates that photo of Receipt Image was received but is not otherwise binding upon Sponsors. Without limiting the foregoing, provision of link does not constitute a representation by Sponsors that the Receipt Image has been validated in accordance with these Terms and Conditions.

5A. YOUR CONSENT

By *texting SAVE MORE to 811811, you expressly consent to receive up to 8 promotional text messages pertaining to this program only, via an automatic telephone dialing system to the number you provided, from Snipp Interactive Inc., on behalf of Sponsor. Your consent to the above is not required to make a purchase. *Text, messaging and Data Rates may apply. The text message you send is your electronic signature agreeing to these Terms and Conditions, and to giving electronic written consent as set forth above. ***Carrier specific charges for text messages and data may apply for each message sent or received, depending on your individual cellular pricing plan, in accordance with your cellular customer agreement.*** Not all mobile devices are supported; Participants may only participate in the Program if they are using a supported device. SMS/MMS may not be available for all service providers or for all handsets. Cellular phone carrier's instructions for text messaging may be different. Check your phone capabilities for specific instructions. Program Parties make no guarantee that any particular wireless service provider will participate. Check with your service provider for details. By selecting to participate via text messaging, the Participant grants permission to the Program Parties and Snipp Interactive Inc. to notify them via return text message and must agree to accept all applicable charges associated therewith. Wireless service providers may charge Participant for each text message, including any error message that is sent and received in connection with the Program, based on the applicable wireless service plan. Participant is responsible for all applicable fees and taxes associated with submitting for the Program. Sponsor may, in its sole discretion, may add or delete a cellular carrier at any time, without notice. You may text "STOP" to 811811 at any time to exit Program and to stop receiving text messages, or "HELP" to 811811 for help.

6. PROCESSING OF SUBMISSIONS

Processing of a Receipt Image will take 48 hours from the time the Receipt Image is received by or on behalf of the Administrator. Once a Participant's Receipt Image is processed, such Participant will be notified via email, whether such Receipt Image has been successfully validated (proceed to Section 7 and Section 8) or a reason why such Receipt Image could not be processed at such time, as determined by the Administrator in its sole and absolute discretion. It is the responsibility of the Participant to check the applicable email account/phone for such notification including in the inbox, spam or junk folders. The Released Parties do not assume any responsibility and are not responsible for electronic communications which are undeliverable for any reason, including (but not limited to) as a result of any form of active or passive filtering of any kind or insufficient space in a participant's mailbox or telephone to receive e-mail messages, text message or other communications. All Receipt Images become the property of Released Parties and will not be returned. Program is void where taxed, prohibited, or restricted by law. Receipts obtained through unauthorized means or illegitimate channels (i.e., other than via a purchase of Participating Products from the Participating Retailers) will be void. Receipts that cannot be validated for any reason will be rejected, as determined by the Sponsor in its sole discretion. For example only, and not an all-inclusive list, a receipt will be rejected if it: (i) fails to pass anti-fraud detection measures; (ii) is unauthorized, fake, or has been illegitimately obtained; (iii) contains any messages, code or other markings not recognized by the Program Parties; (iv) contains printing or other errors; (v) is illegible, unreadable or blank; (vi) has been previously used; (vii) reflects the use of more than an authorized number of coupons; or (viii) is incorrectly or incompletely entered or submitted.

7. VERIFICATION

All Receipt Images and Participants are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form

acceptable to the Sponsor including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual's eligibility to participate in this Program; (ii) for the purposes of verifying the eligibility and/or legitimacy of any Receipt Image and/or other information for the purposes of this Program; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Program in accordance with the Sponsor's interpretation of the letter and spirit of these Terms and Conditions. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor or its Administrator, may result in disqualification in the sole and absolute discretion of the Sponsor. Proof of transmission (screenshots or captures etc.), or attempted transmission of a submission or of attempted submission of any communication, does not constitute proof of delivery or receipt by the Program computers, Administrator or Sponsor. The sole determinant of the time for the purposes of this Program will be the official time-keeping device(s) used by the Administrator.

8. DISTRIBUTION OF REWARDS

There are currently scheduled to be a total of 20,000 Rewards that are available for distribution as part of this Program, as such number of Rewards can be modified by the Sponsor in its sole discretion from time to time (the "Reward Pool"). This Program will immediately terminate once all available Rewards in the Reward Pool have been distributed.

Each Participant who is eligible to receive a Reward in accordance with these Terms and Conditions will receive an email from the Administrator (the "**Reward Email**") within forty-eight (48) hours of becoming eligible to receive a Reward, with instructions on how to claim their Reward, including by clicking on a provided link and entering a provided code, and choosing whether they want to receive the Reward in a digital or physical form (the "**Reward Instructions**"). The Email and any digital Reward will be delivered to the email address that Participant provided in the registration form, and any physical Reward will be delivered to the mailing address that Participant provided during claiming their Reward.

Note:

- If a Participant chooses to receive the Reward in a physical form, a shipping fee of Three Dollars (\$3) per Reward will be charged to the Participant, by deducting such amount from the face value of the Reward and sending such Participant a physical Visa® Prepaid Card for \$2 (Two Dollars).
- A Participant has four (4) months from the date of the Reward Email to successfully complete all Reward Instructions, after which time the applicable link and code and Reward will expire. A Participant has seven (7) months to use the Reward, after which time the Visa® Prepaid Card will expire.

All Rewards qualify as "loyalty, award, or promotional gift cards" for the purposes of the Credit Card Accountability Responsibility and Disclosure Act.

All aspects of each Reward will be determined by the Sponsor in its sole and absolute discretion subject to availability. Each Reward must be accepted as awarded and is not transferable, assignable or convertible to cash (except as may be specifically permitted by Sponsor in its sole and absolute discretion). No substitutions except at Sponsor's option. Sponsor reserves the right, in its sole and absolute discretion, to substitute any Reward or a component thereof with a prize of equal or greater retail value, including, without limitation, but at Sponsor's sole and absolute discretion, a cash award. Reward will only be awarded to the Participant whose verifiable full name and valid e-mail and mailing address appears on the registration form associated with the submission in question. Participants are solely responsible for all costs and expenses that are not specifically and expressly included in the Reward descriptions above. Participants will be solely responsible for all applicable taxes (including but not limited to federal, state, local and/or income) on the Reward.

None of the Sponsor, the Administrator, or any entity that procures any Reward on behalf of the Sponsor, or their respective affiliates or subsidiaries (the "**Reward Supplier Parties**") makes any representation or offers any warranty, express or implied, as to the quality or fitness of a Reward awarded in connection with this Program. To the fullest extent permitted by applicable law, each Participant understands and acknowledges that he or she may not seek reimbursement or pursue any legal or equitable remedy from

either the Sponsor or any of the other Reward Supplier Parties should their Reward fail to be fit for its purpose or is in any way unsatisfactory. For greater certainty and the avoidance of any doubt, by accepting a Reward, each Participant agrees to waive all recourse against the Sponsor and all of the other Reward Supplier Parties if the Reward or a component thereof does not prove satisfactory, either in whole or in part.

Rewards are subject to the terms and conditions of the issuer, including the following:

Notice – Virtual Visa® Prepaid Card: Your reward will arrive by email. You will have 4 months to redeem for a Virtual Visa Prepaid Card. Once accessed, you'll have 7 months to use your account wherever Visa Debit is accepted online or over the phone. Please note that some merchants may choose not to accept out of country currency at their own discretion. If this occurs, pay for your purchase by another payment method and use your Virtual Visa Prepaid Card at a different merchant. Also note that a 2% Non-U.S. Currency Transaction fee will be applied if the merchant settles in a currency other than USD. Card is issued by the Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

This reward is non-refundable. The full terms and conditions are available on the digital rewards claim site. Click on "Terms" prior to selection.

Please note that access to your payment expires 4 months from the date it is issued. Use your card anywhere Visa debit cards are accepted around the world. The Visa Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Pay close attention to the expiration date of the Card.

The Program Parties are not responsible for (as applicable) late, lost, stolen, damaged, misdirected, irregular, garbled, corrupted or undelivered Reward or transmissions (whether sent by or to the Participant), regardless of cause. *The Program Parties are not responsible for (a) any incomplete, incorrect or inaccurate information whether caused by web site users, tampering, hacking or by any of the equipment or programming associated with or utilized in the Program or by any technical or human error; (b) any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of any web site (or mobile web site), Rewards or transmissions (whether sent by or to a Participant); and (c) any problems or technical malfunctions of any telephone network or lines, computer on-line-systems, servers or providers, computer equipment, software, programming or failure of email or text on account of technical problems or traffic congestion on the Internet or at any web site (or mobile web site) or any combination thereof. Without limiting the foregoing, Program Parties expressly disclaim any and all liability for Rewards or other transmissions which are not timely received in an uncorrupted form (or received at all) by Participant due to filtering/privacy settings for email and/or text transmissions or for any other reason. Program Parties further disclaim any and all liability for Rewards which are returned as undeliverable mail or otherwise not received by Participant for any reason.*

9. MODIFICATION AND/OR TERMINATION OF PROGRAM

Sponsor reserves the right to modify the Program, including without limitation the Terms and Conditions governing the Program (including without limitation, the Rewards Pool), at any time, with or without notice. Continued participation in the Program after such action by Sponsor constitutes acceptance of any modification to the Program, including changes to the Terms and Conditions.

Sponsor in its sole discretion reserves the right to shorten, extend, suspend, modify or cancel the Program (including the Program Period and the scheduled begin date and end date) at any time, and for any reason.

Further, and without limiting the generality of the preceding paragraph, the Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Program (or to amend these Terms and Conditions) in any way, in the event of any cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Program as contemplated by these Terms and Conditions, including, without limitation, any error(s), problem(s), computer virus(es), bug(s), tampering, unauthorized intervention, fraud or failure(s) of any kind. Any attempt to undermine the legitimate operation of this Program in any way (as determined by Sponsor in its sole and absolute discretion) may be 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. The Sponsor reserves the right, in its sole and absolute discretion, to cancel, amend or suspend this Program, or to amend these Terms and Conditions, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind.

10. GENERAL CONDITIONS

All Submissions become the property of the Sponsor. This Program is subject to all applicable federal, state, and municipal laws. The decisions of the Sponsor with respect to all aspects of this Program are final and binding on all entrants without right of appeal.

ANYONE DEEMED BY THE SPONSOR TO BE IN VIOLATION OF THE SPONSOR'S OR ADMINISTRATOR'S INTERPRETATION OF THE LETTER AND/OR SPIRIT OF THESE TERMS AND CONDITIONS FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSOR OR ADMINISTRATOR AT ANY TIME.

The Sponsor and Administrator reserve the right, in their sole and absolute discretion, to disqualify any individual that it deems to be in violation of these Terms and Conditions. The Sponsor and Administrator reserve the right to refuse participation to any person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter. In their sole and absolute determination, the Sponsor and Administrator may disqualify any person who acts in any manner to threaten or abuse or harass any person and to void all such person's Submissions.

The Released Parties will not be liable for: (i) any failure during the Program; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any Receipt Image and/or other information to be received, captured, recorded or otherwise function properly for any reason whatsoever, including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iv) any injury or damage to a Participant's or any other person's cell phone, computer or other device related to or resulting from participating in the Program; (v) anyone being incorrectly and/or mistakenly identified as having a valid receipt or having fulfilled the purchase requirement; and/or (vi) any combination of the above.

In the event of a dispute regarding who submitted a Receipt Image, the Sponsor reserves the right, in its sole and absolute discretion, to deem the Receipt Image to have been submitted by the authorized account holder of the e-mail address submitted at the time of submission. "Authorized account holder" is defined as the person who is assigned an e-mail address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address, or a cell phone number by a participating cellular carrier. A Participant may be required to provide proof (in a form acceptable to the Sponsor and Administrator – including, without limitation, government-issued photo identification) that he/she is the authorized account holder of the email address associated with the Receipt Image in question.

PRIVACY: By participating in this Program, each Participant expressly consents to the Sponsor, Administrator, their agents and/or representatives, storing, sharing and using any personal information submitted for the purpose of administering the Program and in accordance with Sponsor's privacy policy (available at: <https://jarritos.com/terms-and-conditions/>). This section does not limit any other consent(s) that an individual may provide the Sponsor or others in relation to the collection, use and/or disclosure of their personal information.

The Sponsor will not share your personal information with others except to third parties who are retained by Sponsor to manage and fulfill this program.

In the event of any discrepancy or inconsistency between these Terms and Conditions and disclosures or other statements contained in any Program-related materials, including, but not limited to, any point of sale, television, print or online advertising, and/or any instructions or interpretations of these Terms and Conditions given by any representative of the Sponsor or Administrator, the terms and conditions of these Terms and Conditions shall prevail, govern and control to the fullest extent permitted by law.

The invalidity or unenforceability of any provision of these Terms and Conditions shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Terms and Conditions shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein.

To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Terms and Conditions or the rights and obligations of participants, Sponsor or any of the other Released Parties in connection with the Program will be governed by and construed in accordance with the domestic laws of the State of Texas, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws. The parties hereby consent to the exclusive jurisdiction and venue of the courts located in the State of Texas, in any action to enforce (or otherwise relating to) these Terms and Conditions or relating to this Program.

11. SPONSOR/ADMINISTRATOR

SPONSOR: Tipp Distributors, Inc., d/b/a Novamex, Inc., 500 West Overland, Suite 300, El Paso, Texas 79901

ADMINISTRATOR: Snipp Interactive Inc., 6708 Tulip Hill Terr, Bethesda MD 20816

EXHIBIT A

A. Participating Products

Click [here](#) for the full list of qualifying products.