LOWE'S HOME FOR THE HOLIDAYS SWEEPSTAKES
OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER, WIN OR CLAIM A PRIZE. A PURCHASE OR PAYMENT WILL NOT INCREASE A PARTICIPANT'S CHANCES OF WINNING. THESE RULES INCLUDE A BINDING ARBITRATION PROVISION AND CLASS ACTION WAIVER IN SECTION 8, WHICH LIMIT THE REMEDIES AVAILABLE TO YOU IN THE EVENT OF A DISPUTE. PLEASE READ THEM CAREFULLY. VOID WHERE PROHIBITED BY LAW.

The Lowe's Home for the Holidays Sweepstakes ("Promotion") is sponsored by Lowe's Home Centers, LLC, 1000 Lowe's Blvd., Mooresville, NC 28117 ("Sponsor") and is administered by Genesco Sports Enterprises, Inc., 5944 Luther Lane, Suite 500, Dallas, TX 75225 ("Administrator").

1. ELIGIBILITY: The Promotion is open only to individuals who are legal U.S. residents who, at the time of entry, reside in the fifty (50) United States or the District of Columbia, are at least eighteen (18) years of age and the age of majority in their state of residence, and are enrolled in MyLowe's Rewards loyalty program (a "Participant"). It is free to open a Lowes.com personal account to enroll in MyLowe's Rewards loyalty program. Accounts are subject to Lowe's terms and conditions which can be found at Lowes.com/terms. Verification and compliance with eligibility shall be determined by Sponsor in its sole discretion.

Void where prohibited or restricted by law. Employees of Sponsor, Administrator, and each of their respective parent companies, subsidiaries, affiliates, advertising, promotion or production agencies, and web masters/suppliers (collectively, "Promotion Entities"); and each of the foregoing's immediate family members (e.g., spouse, parent, child, sibling, and their respective spouses and the "steps" of each, regardless of where they reside) and persons living in the same household of each (whether or not related) are not eligible to enter or win. All federal, state and local laws apply. Participation constitutes Participant's full and unconditional agreement to these Official Rules and Sponsor and Administrator's decisions and interpretations, which are final and binding in all matters related to the Promotion.

2. PROMOTION PERIOD: The Promotion begins on October 30, 2026 at 6:00:00 a.m. Eastern Time ("ET") and ends on December 15, 2026 at 11:59:59 p.m. ET ("Promotion Period"). Sponsor's computer is the official time-keeping device for this Promotion.

3. HOW TO ENTER: During the Promotion Period, Participants may enter the Promotion by logging in to the Lowe's App* and navigating to the Member Events dashboard within the Lowe's App to find the Promotion details, and then following the instructions to submit an entry ("**Initial Entry**"). Upon submitting an Initial Entry, the Participant will be provided with Bonus Entry opportunities; see below for details. **Limit: One (1) Initial Entry per person for the entire Promotion Period.**

***The Lowe's App can be obtained for free by visiting Google Play or the App Store and downloading the Lowe's App to a web-enabled mobile device or desktop computer, then sign in into your MyLowe's Rewards Account or follow the in-app instructions to create a MyLowe's Rewards Account. Message and data rates may apply.

BONUS ENTRY OPPORTUNITIES:

Please note, you must enter the Promotion via the Lowe's App to receive your one (1) Initial Entry to be eligible for bonus entries. After Initial Entry, Participant may earn bonus entries as follows:

A. **Make an "Eligible Purchase".** Earn one (1) bonus entry by making an Eligible Purchase of $50.00 or more (calculated before taxes and after applicable discounts) on a single receipt. Exclusions, restrictions, and the MyLowe's Rewards program terms apply. See Lowes.com/Terms for details and the definition of an "Eligible Purchase" in the MyLowe's Rewards Program section.

B. **No Purchase Necessary – Mail-in Method of Obtaining a Bonus Entry.** To receive one (1) bonus entry via the "Mail-In Method", hand print your first and last name, email address (associated with your

Lowes.com personal account), and phone number (associated to your Lowes.com personal account) on a 3" x 5" index card or piece of paper and place your entry into an outer-mailing envelope with proper postage affixed and mail it to: Lowe's Home for the Holidays Sweepstakes Bonus Entry, PO Box 130, c/o GSE, Dept. 26-8128-09, Glencoe, MN 55336-0130. Mail-in Bonus Entries must be postmarked by December 15, 2026 and received by December 22, 2026. Limit one (1) request (for one (1) bonus entry) per outer mailing envelope. No responsibility is assumed by Sponsor for lost, late, illegible, incomplete, mutilated, stolen, postage-due or misdirected mail. Once submitted, all bonus entries and entry information become the exclusive property of Sponsor and will not be acknowledged, nor will they be returned. No facsimiles allowed.

Limit one (1) bonus entry per day, regardless of method of obtaining a bonus entry. A "day" is understood to start at 12:00:00 a.m. local time and end at 11:59:59 p.m. local on the same day.

C. **App Share—Share the Promotion with a Friend.** While in the App, follow the pop-up prompt to share the Promotion with a friend by email or SMS and receive one (1) bonus entry. Limit one (1) "Share Bonus Entry" during the entire Promotion Period.

The Initial Entry and each bonus entry shall hereinafter be referred to as an "Entry".

All Participants must have a valid email address. Entries specifying an invalid, non-working, or inactive email address will be disqualified and ineligible to win. You must complete all required information to be eligible to enter. Incomplete, illegible, corrupted, or untimely Entries are void and will be disqualified. The name of the person submitting the Entry into the Promotion must be the authorized account holder of the email address used to enter, otherwise, Entry may be deemed void. Multiple Participants may not share the same email address. In the event of a dispute over the identity of a Participant, Entry will be declared as made by the authorized account holder of the email address used during the entry process. The potential winner may be required to provide identification sufficient to show that they are the authorized account holder of such email account.

Each Entry must be manually keystroked and/or manually entered by the individual Participant. Automated and/or repetitive electronic submission of Entries (including but not limited to Entries made using any script, macro, bot or sweepstakes service) will be disqualified and transmissions from any such scripts, macros, bots or sweepstakes services or related email addresses or IP addresses may be blocked. If it is discovered that a Participant used multiple email addresses, phone numbers and/or mailing addresses, or manipulated such information for the purpose of obtaining more than the allowed number of Entries (as stated herein) into the Promotion, such person will be disqualified and any prize won, shall be forfeited.

4. RANDOM DRAWING: On or about January 4, 2027 the Administrator will randomly select the potential winner from among all eligible Entries received. The potential winner is not declared the official winner unless and until they have been verified and notified that verification is complete (see Section 6).

5. PRIZE, APPROXIMATE RETAIL VALUE ("ARV"), AND ODDS OF WINNING: One (1) Prize is available to be awarded. The prize consists of either (a) a credit in the amount of $500,000 to be used solely towards the construction (labor and materials) of a new home ("Builder's Credit") OR (b) a check in the amount of $300,000 made payable to the winner ("Prize Buyout"). The official winner must choose one option at the time of accepting the prize (see Section 6), and such choice will be final and binding.

(a) If winner chooses the **Builder's Credit**, the following stipulations apply:
- Winner must use an approved Lowe's builder ("Builder"). If Sponsor determines there is not a Builder available to provide construction services in winner's desired location, the $500,000 Builder's Credit will be unavailable and winner will instead receive the $300,000 Prize Buyout.
- Winner must contract with the Builder no later than February 28, 2027. If winner fails to do so, the prize/Builder's Credit will be forfeited.
- Fully executed agreement required - Winner and the selected Builder must enter into a fully executed construction agreement and/or purchase and sale agreement, as applicable, before any portion of the Builder's Credit will be applied or paid.
- The Builder's Credit may be applied only toward costs included in and payable to the selected

Builder under the fully executed agreement between winner and the Builder for the construction and/or purchase of the home. Eligible costs may include site preparation and land-clearing costs to the extent such costs are included in and payable to the Builder under the applicable agreement.

- The winner must contract directly with the Builder for construction of the home, including its location, design, and all timing agreements. Sponsor shall not be a party to such agreements.
- Any construction costs that exceed the amount of the Builder's Credit shall be solely winner's responsibility.
- If construction costs are less than the full value of the Builder's Credit, Sponsor will not award the difference to the winner or the Builder; any excess will be forfeited.
- The Builder's Credit will not be paid directly to winner or otherwise placed under winner's control. Sponsor will apply or cause the Builder's Credit to be applied directly toward eligible amounts payable to the selected Builder under the fully executed agreement between winner and the Builder.
- **Sponsor is not obligated or bound by, and makes no representation, warranties or guaranty with respect to any contract(s) or agreements(s) made by and between the winner and Builder, nor for any work provided by the Builder.**
- Winner is solely responsible for obtaining and qualifying for any financing necessary to pay amounts exceeding the $500,000 Builder's Credit and for all financing costs, interest, fees, down payments, deposits, and other amounts not covered by the Builder's Credit.
- Winner may obtain financing with a co-borrower or take title to the home with another person, subject to the requirements of the applicable Builder and lender; provided, however, that any such arrangement does not transfer or assign the Builder's Credit or confer any right to receive any portion of the Builder's Credit upon such other person.
- The Released Parties (defined in Section 7) are not liable for, and winner forever waives any claim arising from or related to, construction delays, design defects, defective or substandard materials, faulty installation, workmanship defects, permitting or inspection issues, code-compliance matters, change orders, cost overruns, scheduling issues, subcontractor acts or omissions, warranty disputes, repairs, maintenance, property damage, personal injury, or other quality-control issues connected with construction of the home or any act or omission of Builder.
- All costs, taxes, fees, and expenses associated with the cost of building, maintaining, and/or living in the home (including but not limited to real estate taxes, deed recording charges, closing costs, current and future real estate taxes, title insurance, homeowner's hazard and liability insurance, and all other taxes, costs, fees, and expenses related to the construction, ownership, and maintenance of the home are solely the responsibility of the winner.
- Additional terms regarding use and payment of the Builder's Credit will be communicated to winner upon winner's selection Builder.

The cost to purchase any land on which to build the home is not included in the Builder Credit prize, and the Builder Credit may not be used in connection with any land purchase.

Promotion advertisements may depict images of an already constructed home, which is merely illustrative of a home that *could* be built with the prize; however, any such depicted home is not the prize, nor does Sponsor make any representation with respect to such illustrative image. Any home image used in Promotion advertisements is a representation only and land value is not included in the depiction.

(b) **Prize Buyout Option**: In lieu of accepting the $500,000 Builder's Credit, winner may choose an agreed buyout option of $300,000 and forfeit any further claim to the $500,000 Builder's Credit prize. If the Prize Buyout option is selected, no $500,000 Builder's Credit will be awarded to the winner. The Prize Buyout of $300,000 shall be awarded in the form of a check, payable to the winner if selected.

The odds of winning a prize depend on the total number of eligible Entries received during the Promotion Period.

Prize is not transferable or redeemable for cash and a prize substitution will not be allowed, except at sole

discretion of the Sponsor who reserves the right to substitute a prize of equal or greater value if either advertised prize option becomes unavailable. An unclaimed prize will not be awarded.

Winner is solely responsible for all taxes associated with acceptance of the prize (Builder's Credit or Prize Buyout). Winner is solely responsible for paying all applicable federal, state, and local taxes, if any, and all other unspecified expenses associated with the acceptance and/or use of prize. The winner will receive an IRS Form 1099 for the stated value of their prize. it is suggested that the winner consult their tax advisor prior to accepting the prize to ensure any tax implications are understood.

Any portion of a prize not accepted or used by a winner for any reason will be forfeited. Any difference between stated value and actual value will not be awarded.

6. WINNER NOTIFICATION AND VERIFICATION: The potential winner is subject to verification of eligibility and compliance with these Official Rules. The potential winner may be required to provide proof of identification and eligibility as required by Sponsor or Administrator. The potential winner will be notified by the Administrator via email, within two (2) business days of the random drawing. The potential winner will be required to follow the instructions and return all required documents within the notification within seven (7) business days or prize may be forfeited and awarded to an alternate winner. As part of the prize-claim process for the prize, the potential winner will be required to complete, sign and return an IRS Form W-9 (including their social security number and a Declaration of Eligibility/Liability Release with a publicity release (except where prohibited) within seven (7) business days beginning at the time the documents are sent by Administrator or prize may be forfeited in its entirety and awarded to an alternate winner, in Sponsor's sole discretion. Within the Declaration of Eligibility/Liability Release, the potential winner will be required to select their prize choice (Builder's Credit or Prize Buyout as indicated in Section 5). These Official Rules must be accepted by the Participant upon winner verification. If (a) an attempted prize notification or prize is returned as undeliverable, (b) the potential winner does not respond to the prize-claim instructions as stated within the notification, (c) any required documents are not returned within the required time period as stated above, (d) the potential winner cannot be verified, or (e) the potential winner is otherwise unable to accept the prize as stated, the prize may be forfeited and awarded to an alternate winner, in Sponsor's sole discretion. If the potential winner is disqualified for any reason or their Entry is determined to be invalid, Sponsor will attempt to award the prize to an alternate winner selected by a random drawing from among all remaining eligible Entries. Sponsor and Administrator are not responsible for (a) suspended or discontinued landline, wireless or online service which may result in the potential winner not receiving a notification; (b) any change in Participant's contact information; or (c) any undelivered emails, including without limitation, emails that are not received because of the potential winner's privacy or spam filter settings which may divert any Promotion email, including any winner notification email, to a spam or junk folder.

7. RELEASE OF LIABILITY: As a condition of participating, Participants agree (and agree to confirm in writing, if requested): (a) to release and hold harmless the Promotion Entities, and each of their respective parent companies, affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, website providers, and each of the foregoing entities' respective officers, directors, stockholders, employees, representatives, designees and agents ("Released Parties"), Instagram, and Meta, from any liability for any injuries, losses or damages of any kind to person(s) including, without limitation, injury or death, or property, or any claims based on publicity rights, defamation or invasion of privacy, resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in this Promotion or any Promotion-related activities, (b) under no circumstances will Participant be permitted to obtain awards for, and Participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all causes of action arising out of or connected with this Promotion, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs. The Released Parties are not responsible if any prize cannot be awarded due to cancellations, delays, or interruptions due to acts of God, acts of war, natural disasters, weather, or terrorism.

8. LIABILITY LIMITATIONS: Released Parties are not responsible for lost, late, misdirected, incomplete, or non-delivered Entries; or for interrupted or unavailable satellite, network, server, Internet Service Provider, Website, telephone or other connections, availability or accessibility, or miscommunications, or failed computer, satellite,

telephone or cable transmissions, or lines, or technical failure or jumbled, corrupted, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures, or technical errors or difficulties, or other errors of any kind whether human, mechanical, electronic or network or the incorrect or inaccurate capture of an Entry or other information or the failure to capture, or loss of, any such information. Any person who tampers with or abuses any aspect of this Promotion or otherwise attempt to undermine the legitimate operation of the Promotion by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other Participants or Sponsor representatives, as solely determined by the Sponsor, will be disqualified. Released Parties are not responsible for injury or damage to Participant's or to any other person's computer related to or resulting from participating in this Promotion or downloading materials from or use of the promotional Website. Should any portion of the Promotion be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention, technical failures or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of Entries, Sponsor reserves the right, at its sole discretion, to suspend, modify or terminate the Promotion, and select the potential winner(s) in a random drawing from all non-suspect, eligible Entries/claims received prior to action taken or as otherwise deemed fair and appropriate by Sponsor. Sponsor reserves the right to only award the one (1) stated prize. If, for any reason, more bona fide winners are notified than prizes available, the prize will be awarded in a random drawing from among all such persons. Inclusion in such drawing shall be each Participant's sole and exclusive remedy under such circumstances. Released Parties are not responsible for any incorrect or inaccurate information, whether caused by human error, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion, and assume no responsibility for any error, interruption, deletion, defect, delay in operation, or transmission, communications line failure, theft or destruction of any equipment used for this Promotion.

WITHOUT LIMITING THE FOREGOING, EVERYTHING REGARDING THIS PROMOTION, INCLUDING THE WEBSITE AND PRIZE, ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages or exclusions of implied warranties, so some of the above limitations or exclusions may not apply. Check local laws for any restrictions or limitations regarding these limitations or exclusions.

CAUTION: ANY ATTEMPT BY ANY PERSON TO DELIBERATELY DAMAGE ANY PROMOTION-RELATED APP OR WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO DISQUALIFY AND SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

DISPUTES: THIS PROMOTION IS GOVERNED BY, AND WILL BE CONSTRUED IN ACCORDANCE WITH, THE LAWS OF THE STATE OF NORTH CAROLINA, AND THE FORUM AND VENUE FOR ANY DISPUTE SHALL BE IN THE COUNTY OF MECKLENBURG, NORTH CAROLINA. IF THE CONTROVERSY OR CLAIM IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, IT SHALL THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JAMS IN ACCORDANCE WITH ITS ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF ("JAMS RULES"). THE JAMS RULES FOR SELECTION OF AN ARBITRATOR SHALL BE FOLLOWED, EXCEPT THAT THE ARBITRATOR SHALL BE EXPERIENCED AND LICENSED TO PRACTICE LAW IN NORTH CAROLINA. ALL PROCEEDINGS BROUGHT PURSUANT TO THIS PARAGRAPH WILL BE CONDUCTED IN MECKLENBURG COUNTY, NORTH CAROLINA. THE REMEDY FOR ANY CLAIM SHALL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT SHALL ANY PARTY BE ENTITLED TO RECOVER PUNITIVE, EXEMPLARY, CONSEQUENTIAL OR INCIDENTAL DAMAGES OR HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED, INCLUDING ATTORNEYS' FEES OR OTHER SUCH RELATED COSTS OF BRINGING A CLAIM, OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF. PARTICIPANTS AGREE THAT THE RIGHTS AND OBLIGATIONS OF ANY PARTICIPANT AND/OR RELEASED PARTIES AND/OR ANY OTHER PARTY SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION. ANY DEMAND FOR ARBITRATION MUST BE FILED WITHIN ONE (1) YEAR FROM THE END OF THE PROMOTION PERIOD, OR THE CAUSE OF ACTION SHALL BE FOREVER BARRED.

9. PRIVACY: Sponsor's Privacy Statement is available at Lowes.com/Privacy. Any communication between Participants and Administrator, Sponsor or its other agencies regarding the Promotion (e.g., phone calls, text messages, chats, emails, etc.) may be recorded for quality assurance and training purposes. Winner's name may be included in a publicly available winner's list.

10. PUBLICITY RIGHTS: Except where legally prohibited, winner grants (and agrees to confirm that grant in writing) permission to Sponsor and its designees the right to use his or her name, address (city and state), biographical information, likeness, picture, voice, and other information for promotion, trade, commercial, advertising and publicity purposes, in perpetuity, worldwide in all media now known or hereafter discovered including, but not limited to, on television and the internet, without notice, review or approval and without additional compensation.

11. MISCELLANEOUS: The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Participants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Promotion-related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

12. WINNER'S LIST: For the name of the winner, send a self-addressed, stamped business envelope to: Lowe's Home for the Holidays Sweepstakes Winner's List, PO Box 130, c/o GSE, Dept. 26-8128-09, Glencoe, MN 55336-0130. Winner's List requests must be received no later January 22, 2027.

Customer services inquiries can be made at Contact Us

©2026 Lowe's Home Centers, LLC

The Promotion is in no way sponsored, endorsed, administered by, or associated with, Instagram or Meta. Any questions, comments or complaints regarding the Promotion shall be directed to the Sponsor and not to Instagram or Meta.