Quiz Terms and Conditions

By registering for and participating in the Quiz held from **November 17–21, 2025**, you agree to the following Terms and Conditions:

1. Eligibility

- o Participation is open **exclusively to approved partners** of A&D Mortgage.
- A valid business email address is required to register. Personal email addresses (e.g., Gmail, Yahoo, Outlook.com) will not be accepted.
- Each participant may complete the quiz only once. Multiple submissions will be disqualified.

2. Quiz Period

 The Quiz will be available online from 12:00 AM ET on November 17, 2025, to 11:59 PM ET on November 21, 2025.

3. Participation Rewards

Eligible participants may receive the following rewards:

- 500 ADvantage loyalty points for completing the registration form and participating in the quiz during the specified dates.
- An additional 500 ADvantage loyalty points for achieving a score of 8 or more correct answers on the quiz.
- A digital diploma of recognition for scoring 8 or more points.
- Exclusive branded merchandise, awarded at the discretion of A&D Mortgage, to those scoring 8 or more points.

4. Additional Opportunities

Participants who engage meaningfully with the quiz and demonstrate strong knowledge may be **considered for an invitation** to our **exclusive end-of-year partner event** at our Fort Lauderdale office. Attendance at this event is **by invitation only** and **not part of the quiz rewards**. Travel and accommodation for selected invitees will be covered by A&D Mortgage. Consideration is based on a range of partner engagement criteria, and not solely on quiz performance.

5. Disqualification

 A&D Mortgage reserves the right to disqualify any participant who does not meet the eligibility criteria, submits more than one entry, or provides inaccurate or misleading information.

6. General Terms

- By participating, you agree to allow A&D Mortgage to use your information for purposes related to the quiz and future partner communications, in accordance with our <u>Privacy Policy</u>.
- A&D Mortgage reserves the right to amend, suspend, or cancel the quiz or its rewards at any time without prior notice.

For any questions, please contact marketing@admortgage.com.