## Skip Entrepreneur Grant Competition Official Terms

Last Modified: December 3, 2025

1. Overview. The Skip Entrepreneur Grant Competition (the "Competition") provides financial support to entrepreneurs, business owners, and individuals seeking to launch or grow their ventures. This Competition is a skill-based contest. It is not a sweepstakes or game of chance. Winners of the Competition (the "Recipients") may receive monetary awards and/or in-kind benefits (collectively, "Grants") from YoGovernment Inc. d/b/a Skip (the "Company"). These Skip Entrepreneur Grant Competition Terms (these "Terms") govern your participation in the Competition. By submitting an application to participate in any Competition, you agree to be bound by these Terms, together with any additional specific rules, criteria, timelines, Grant descriptions, or instructions published on the Company's website in connection with a particular Competition (the "Competition Details"). Any changes to these Terms will be posted on the Company's website, and your continued participation in the Competition constitutes acceptance of any such changes.

## 2. Competition Process.

- **2.1. General Eligibility.** Unless otherwise specified in the applicable Competition Details, the Competition is open to all individuals and businesses (each, an "**Applicant**", "**you**", or "**your**"). Applicants must be at least 18 years old or the age of majority in their jurisdiction.
- **2.2. Skip Account Requirement.** All Applicants must submit their application through the Company's website, which requires creation of a user account. Applications submitted through any other means will not be accepted. Certain Competitions may be available only to users of specific subscription tiers (e.g., Skip Plus), as identified in the applicable Competition Details.
- **2.3. Prior Winners.** Unless expressly prohibited in the applicable Competition Details, prior Recipients may participate in subsequent Competitions.
- **2.4. Review.** Applications will be reviewed by the Company or by reviewers designated by the Company. Reviewer composition, procedures, and evaluation methodologies are determined in the Company's sole discretion.
- **2.5. Evaluation Criteria.** Applications will be evaluated based on the criteria specified in the applicable Competition Details. The Company may modify such criteria for each applicable Competition. The Company's determinations regarding selection of Recipients are final. The Company may use automated systems, including artificial intelligence tools, to assist in reviewing, screening, or evaluating applications.

**2.6. No Obligation to Award.** The Company reserves the right not to issue any Grants if, in its sole discretion, it determines that insufficient qualifying applications were received or that operational, legal, or other considerations warrant withholding one or more Grants. The Company may award partial Grants or additional secondary Grants at its discretion.

## 3. Grants.

- **3.1. Nature of Grants.** Grants may consist of: (a) monetary awards, provided directly to Recipients; and/or (b) in-kind benefits, which may include credits, services, or resources provided by the Company. The type and amount of each Grant will be set forth in the applicable Competition Details.
- **3.2.** Use of Funds. Unless otherwise specified in the applicable Competition Details or required by law, Grant funds are unrestricted and may be used at the Recipient's discretion.
- **3.3. Taxes.** Recipients are solely responsible for any federal, state, or local tax obligations or other expenses associated with receiving a Grant. The Company may issue tax forms or statements as required by applicable law.
- **3.4. Restrictions.** No substitution, transfer, or assignment of a Grant is permitted, except that the Company reserves the right, in its sole discretion, to substitute a Grant of equal or greater value.
- **3.5. Notification.** Recipients will be notified by the Company via email using the email address associated with their Skip account. The Company is not responsible for incorrect or outdated contact information. If a Recipient does not respond within the timeframe specified in the Competition Details, the Grant may be forfeited. Recipients may be required to verify their identity or eligibility before receiving a Grant.
- 4. **Publicity.** By accepting a Grant, each Recipient grants the Company a non-exclusive, worldwide, royalty-free, perpetual license to use the Recipient's name, likeness, biographical information, and a description of the Recipient's business or project, as well as any submitted materials, for promotional, marketing, and Competition-related purposes in any media now known or later developed, without notice, review, approval or any additional compensation, except where prohibited by law.

## 5. Additional Terms.

**5.1. Cash Prize Requirement.** Payment of any cash Grant is conditioned upon the Recipient setting up a valid payment account with the Company's third-party payment processor and completing all required onboarding steps in accordance with the Company's <u>Terms of Use</u>. No cash Grant will be disbursed until all such requirements have been fully satisfied.

- **5.2. Modification or Cancellation.** If, for any reason, the Competition is not capable of running as planned, the Company reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Competition. Any such changes will be posted on the Company's website.
- **5.3.** Compliance. Applicants must comply with these Terms, the applicable Competition Details, and all applicable laws.
- **5.4. Grounds for Disqualification.** The Company may disqualify an Applicant, who as determined by the Company in its sole discretion:
  - (a) violates these Terms or the Competition Details;
  - (b) provides false or misleading information;
  - (c) engages in fraud or misconduct;
  - (d) submits content that is unlawful, hateful, defamatory, infringing, or otherwise inappropriate;
  - (e) undermines or attempts to undermine the integrity of the Competition; or
  - (f) engages in conduct that the Company determines is harmful or inconsistent with the spirit of the Competition.
- **5.5. Finality of Decisions.** All decisions regarding eligibility, selection, and Grants are final and made at the sole discretion of the Company.
- **5.6. Reservation of Rights.** The Company reserves the right to interpret these Terms and the Competition Details in its sole discretion, including determining whether an Applicant has complied with all requirements and whether any conduct constitutes grounds for disqualification.
- 6. LIMITATION OF LIABILITY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE COMPANY OR ANY OF ITS PERSONNEL BE LIABLE FOR ANY SPECIAL, INCIDENTAL, CONSEQUENTIAL, STATUTORY, EXEMPLARY, PUNITIVE OR OTHER INDIRECT DAMAGES OR FOR ANY LOSS OF PROFITS, LOSS OF DATA OR LOSS OF USE DAMAGES, OR DEATH OR BODILY HARM, RELATING TO THE COMPETITION, ANY GRANT, OR THESE TERMS, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU AGREE THAT THE COMPANY'S AND ITS PERSONNEL'S MAXIMUM AGGREGATE LIABILITY RELATING TO THE COMPETITION, ANY GRANT, OR THESE TERMS WILL NOT EXCEED ONE HUNDRED U.S. DOLLARS (\$100). THE PRECEDING LIMITATIONS SHALL APPLY TO ANY AND ALL LIABILITIES OR CAUSES OF ACTION HOWEVER ALLEGED OR ARISING, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, BREACH OF CONTRACT, OR ANY OTHER CLAIM, WHETHER IN TORT, CONTRACT, OR EQUITY.
- 7. Indemnity and Release. By participating in the Competition, you on behalf of yourself and your heirs, executors, and administrators, agree: to release, defend, indemnify, and hold harmless the Company from and against any and all claims, lawsuits, judgments, causes of

action, proceedings, demands, fines, penalties, liabilities, costs and expenses (including, without limitation, reasonable outside attorneys' fees) that may arise in connection with: (i) your participation in the Competition or use of any Grant; (ii) typographical, technical, or printing errors in these Terms or the Competition materials; (iii) any change in a Grant, including due to unavailability or reasons beyond the Company's control; (iv) any interruption, postponement, cancellation, or modification of the Competition; (v) human error; (vi) any wrongful, negligent, or unauthorized act or omission by the Company or any third party; or

(vii) your violation of these Terms.

8. **Governing Law; Dispute Resolution.** These Terms shall be governed by and construed in accordance with the laws specified in the Company's <u>Terms of Use</u>. Any disputes arising out of or relating to the Competition or these Terms shall be resolved in accordance with the dispute-resolution provisions set forth in the Company's <u>Terms of Use</u>.