

RedChip Stock Challenge Terms and Conditions

Eligibility

1. Participants must be eighteen (18) years of age or older. Employees of RedChip Companies, Inc. and members of their immediate family or household are ineligible. Void where prohibited or otherwise restricted by law.

How to enter

2. No purchase is necessary to enter or win. The contest begins at market open on the first trading day of the month and ends at market close on the last trading day of the month. Participants may enter at any time during a contest period.
3. To enter, log on to RedChip Nation at <http://www.redchip.com/communityManagement.asp> using your existing RedChip subscriber login information. If you are not a registered RedChip subscriber, you must create a RedChip Nation account to participate in the contest. By registering to participate in the RedChip Stock Challenge, you agree that any and all information you supply in the registration process is current, truthful and complete. To register, all users must provide a valid, working email address.
4. At the time of entry, participants are given \$10,000 in virtual cash with which to build a virtual stock portfolio. To be eligible for trading, a security must have a minimum stock price of \$0.50 and a market capitalization under \$1 billion at the time of trading. Participants may buy and sell an unlimited number of stocks during any given contest period. Each trade is charged a "commission fee" of \$7.00. Data provided on this site may be delayed as specified by financial exchange information providers. RedChip Companies, Inc. believes its data services to be reliable but accuracy is not warranted or guaranteed.
5. RedChip Companies, Inc. is not liable for any delay or failure of the site or the RedChip Stock Challenge to perform. There is no guarantee that participants will be able to access the site whenever and wherever desired. There may be extended periods of time when users cannot access the site for various reasons, many beyond our control. No corrections or adjustments will be made for trades, attempted trades or missed trades affected by the site's operation or downtime. The Contest will not recognize the attempted trades the site did not process.
6. By entering the RedChip Stock Challenge, you agree to waive any right to claim any ambiguity or error in the Rules or the Contest itself and agree to be bound by these Rules and by all decisions of RedChip Companies, Inc., which are binding, final, and not subject to appeals. Failure to comply with these rules may result in disqualification from the RedChip Stock Challenge. RedChip Companies, Inc., at its sole discretion, reserves the right to terminate or suspend your participation in the RedChip Stock Challenge at any time, without prior notice, for any reason.

Winner Selection and Notification

7. The individual whose portfolio achieves the largest percentage gain at the end of the contest period will receive one (1) Apple iPad 2. The winner will be notified by a RedChip representative within seven (7) days of the contest's close. Winners must provide a valid mailing address to RedChip Companies, Inc. within xx days of notification or the prize will be forfeited and awarded to the first alternate.

8. Prizes are non-transferable and cannot be redeemed for cash or substituted for any other items by the winners. RedChip Companies, Inc. reserves the right to substitute a comparable prize of like or greater value, including cash, for any reason. The winner is solely responsible for all applicable federal, state, and local taxes with respect to any prizes.

9. Only one prize will be awarded per household. Individuals are eligible to win only one prize within any 1year period. RedChip Companies, Inc. is not responsible for the inability of the winner to accept the prize for any reason. RedChip Companies, Inc. is not responsible for errors in shipments or lost, delayed, or misdirected mail.

10. Except where prohibited by law, entry constitutes permission to use winners' names, likenesses, and photographs for online posting and/or any other media, including for advertising and publicity purposes, without additional compensation.

General

11. The RedChip Stock Challenge is a stock market simulation provided for entertainment purposes only. No actual securities are purchased, sold or traded as part of the contest. The site is limited to personal, non-commercial use and the content contained therein may not be copied, modified, duplicated or distributed in any form or for any reason without the express written consent of RedChip Companies, Inc.

12. RedChip Companies, Inc. reserves the right to change this contest at its sole discretion at any time that RedChip Companies, Inc. becomes aware of any circumstances or occurrence that would materially affect the contest's security or fairness. RedChip Companies, Inc. may modify this agreement or the rules at any time, and such modification shall be effective immediately upon posting on the site. Your continued access or use of the site after the modifications have become effective shall be deemed your conclusive acceptance of the modified agreement or rules. RedChip Companies, Inc., at its sole discretion, reserves the right to cancel the contest at any time, without prior notice, for any reason.

13. RedChip Companies, Inc., at its sole discretion, reserves the right to terminate a user's account at any time, without prior notice, for any reason.

14. By entering, participants represent that they are eligible, and agree (a) to be bound by these rules and the decisions of RedChip Companies, Inc., (b) to release RedChip Companies, Inc. from any and all liability for any injuries, losses, or damages of any kind caused by any prize or resulting from the acceptance, possession, use, or misuse of any prize, and (c) to RedChip Companies, Inc.'s use of entrants' personal information as described in RedChip Companies, Inc.'s Website and Information Use Privacy Policy located at http://www.redchip.com/policies/PDF/WebsiteInformationUse_PrivacyPolicy.pdf.