

# OFFICIAL RULES

## TiPLY “The Billion Dollar Bracket” Contest

### Presented by TiPLY

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS IS A SKILL CONTEST, NOT A SWEEPSTAKES.

VOID WHERE PROHIBITED.

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## 1. SPONSOR

The TiPLY “Billion Dollar Bracket” Contest (“Contest”) is sponsored by:

**Flash Cash Inc. d/b/a TiPLY**  
 (“Sponsor”).

Sponsor administers the Contest and reserves the right to designate third-party service providers to assist with administration.

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## 2. PRIZE INSURANCE

The Grand Prize available in this Contest is subject to a **Prize Indemnity Insurance Policy obtained through Nininger Insurance (“Prize Insurer”)**.

Award of the Grand Prize is contingent upon:

- compliance with these Official Rules
- satisfaction of all eligibility requirements
- verification procedures required by Sponsor and/or Prize Insurer.

Sponsor reserves the right to conduct audits of all entries prior to awarding any prize.

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## 3. ELIGIBILITY

The Contest is open only to:

- Legal residents of the fifty (50) United States and the District of Columbia
- Individuals who are at least 18 years of age at time of entry
- Individuals who possess an active Tiplly account

The following individuals are not eligible:

- employees, officers, and directors of Sponsor
- employees of Prize Insurer
- employees of any Contest technology provider
- immediate family members of the above

Sponsor reserves the right to verify eligibility.

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## 4. CONTEST PERIOD

The Contest begins:

March 10, 2026, and ends when the first official game of the **NCAA Division I Men's Basketball Tournament** begins.

Entries submitted after the deadline will not be accepted.

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## 5. HOW TO ENTER

To enter the Contest:

1. Visit **TheBillionDollarBracket.com**
2. Download the Tiplly mobile application
3. Create or log in to a Tiplly account
4. Complete the tournament bracket through the Yahoo bracket platforms

5. Submit your bracket URL before the contest deadline on [TheBillionDollarBracket.com](http://TheBillionDollarBracket.com)

Each entrant must submit their bracket before the first game of the tournament.

Once submitted, brackets **cannot be modified**.

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## 6. ENTRY LIMITATIONS

Limit:

**One (1) entry per person**

**One (1) entry per Tiply account**

Sponsor reserves the right to disqualify entrants who attempt to:

- submit multiple entries
- create multiple accounts
- manipulate the entry process

Entries generated by automated means are prohibited.

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## 7. CONTEST PLATFORM

Bracket submission and scoring will occur through a bracket platform selected by Sponsor.

The bracket platform will serve as the **official scoring system for the Contest**.

Sponsor is not responsible for outages or technical issues related to third-party platforms.

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## 8. GRAND PRIZE

The Grand Prize available in the Contest is:

**\$1,000,000,000 USD (One Billion Dollars)**

The Grand Prize will be awarded to any eligible entrant who correctly predicts the winners of **every game in the 2026 NCAA Division I Men's Basketball Tournament and correctly predicts both teams' final scores in the championship game (April 6, 2026).**

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## **PRIZE PAYMENT STRUCTURE**

In the case of a Grand Prize winning entry, the Grand Prize will be awarded as a structured annuity payment.

Sponsor will determine the payment structure in accordance with the Prize Insurer.

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## **MULTIPLE WINNERS**

If more than one eligible entrant submits a perfect bracket, the Grand Prize will be **divided equally among the winners.**

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## **9. SECONDARY PRIZES**

If no entrant submits a perfect bracket, Sponsor will award a \$100 Secondary Prize to the entrant with the highest scoring brackets. If there is a tie, the Secondary Prize will be **divided equally among the winners.**

Prize details will be published on [TheBillionDollarBracket.com](http://TheBillionDollarBracket.com).

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## **10. ODDS OF WINNING**

The odds of submitting a perfect NCAA tournament bracket are extremely small.

Public estimates of a perfect bracket suggest odds of approximately **1 in 9.2 quintillion**, though actual odds depend on the number of entries received. Additionally, odds are much lower when guessing the exact final score is taken into account.

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## **11. WINNER VERIFICATION**

Potential winners must complete verification procedures including:

- identity verification
- Tiply account verification
- execution of an affidavit of eligibility
- submission of tax documentation

Failure to complete verification may result in disqualification.

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## **12. FRAUD PREVENTION**

Sponsor reserves the right to disqualify any entrant who:

- creates multiple accounts
- uses bots or automated entry systems
- attempts to manipulate contest scoring
- provides false identity information

Sponsor's determination regarding fraud is final.

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## **13. PUBLICITY RELEASE**

By entering the Contest, entrants grant Sponsor the right to use their name, likeness, and hometown for promotional purposes without additional compensation, except where prohibited by law.

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## **14. LIMITATION OF LIABILITY**

Sponsor is not responsible for:

- technical failures
- internet outages

- platform errors
- data corruption
- unauthorized access

Sponsor reserves the right to modify or terminate the Contest if necessary.

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## 15. FORCE MAJEURE

Sponsor shall not be liable if the NCAA tournament is cancelled, postponed, or materially altered due to:

- acts of God
- war
- pandemics
- government actions
- other events beyond Sponsor's control

Sponsor reserves the right to cancel or modify the Contest under such circumstances.

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## 16. DISPUTE RESOLUTION / ARBITRATION

Except where prohibited by law, entrants agree that any dispute arising from the Contest shall be resolved exclusively through **binding arbitration**.

Entrants waive the right to participate in class-action litigation.

Arbitration shall occur in the state where Sponsor maintains its principal place of business.

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## 17. GOVERNING LAW

The Contest is governed by the laws of the United States and the state of Florida.

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## **18. PRIVACY**

Information collected during the Contest is subject to the Tply Privacy Policy.

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## **19. ACCEPTANCE OF RULES**

Participation constitutes full acceptance of these Official Rules.