

IDEABLOB.COMSM CONTEST (“Contest”)
OFFICIAL RULES

TO ENTER, YOU MUST COMPLETE THE REGISTRATION FORM, READ THE OFFICIAL RULES BELOW AND AGREE TO THE OFFICIAL RULES AND OTHER WEB SITE TERMS BY CLICKING THE ACCEPTANCE BOX WHERE INDICATED AND THEN CLICKING ON THE “REGISTER” BUTTON.

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. OPEN ONLY TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA WHO ARE LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY. DO NOT ENTER IF YOU ARE NOT LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY.

- 1. ELIGIBILITY:** Open only to legal residents of the fifty (50) United States and the District of Columbia who are located in the United States at the time of entry and who are of the legal age of majority in their state of residence at the time of entry. The following are not eligible: employees, contractors, directors and officers of Advanta Bank Corp. (the “Sponsor”), its parent, subsidiaries and affiliated companies, distributors, web design, advertising, fulfillment, legal, judging and Contest agencies involved in the administration, development, fulfillment and execution of this Contest (collectively, “Contest Parties”), and the immediate family members (spouse, parent, child, sibling, grandparent, and spouse or "step" of each) and those living in their same households of each such employee, contractor or other person (those persons whether related or not who live in the same residence for at least three months during the twelve-month period preceding the start date of the Contest).
- 2. CONTEST PERIOD:** This Contest starts at 12:00:01 am Central Time ("CT") on 9/24/07 and runs through 11:59:59 pm CT on 3/23/08 (the “Contest Period”).
- 3. TO ENTER:** To enter the Contest, log on to www.ideablob.com (“Web Site”) during the Contest Period. Follow on-screen directions to properly complete and submit a registration form. For your registration to be valid, you must complete all required information and click on the box indicating acceptance of the Web Site use terms and these Official Rules on the registration page and then clicking on the “Register” button. All entrants must have a valid e-mail address. You will be asked to answer three (3) questions about a business you would like to start. Answers to each question must be in English. The answers submitted will be considered the Contest entry (“Entry”). Once submitted, Entries will be publicly displayed on

the Web Site, along with entrant's first name and city/state of residence. You may enter the Contest as many times as you would like, provided each Entry submitted is unique.

However, there is a limit of one (1) prize per person, household and/or email address.

Entries must describe an idea for a legitimate business that may be lawfully operated in the United States that does not involve alcohol, illegal substances, tobacco, firearms or pornography in any way.

Entries: must be the original work of the entrant; must not infringe any third-party rights; must be suitable for publication (i.e., may not be obscene or indecent); must not contain obscene or pornographic material, may not contain defamatory statements, may not invade privacy or other rights of any person, firm or entity, may not in any other way violate applicable laws and regulations, may not contain any reference to any third party trademarks, names or third party logos (other than as owned by the entrant) and may not contain any copyrighted works (other than as owned by the entrant). All Entries will be reviewed for content. Entries containing prohibited or inappropriate content as determined by the Sponsor, in its sole discretion, will be disqualified and removed from the Web Site and will not be eligible to win a prize. By entering, you agree that Sponsor will make the final determination as to whether Entries are eligible to take part in this Contest. Submission of an Entry grants Sponsor and its agents the unconditional right to publish, use, reproduce, adapt, edit and/or modify such Entry in any way, in any and all media, without limitation, and without consideration to the entrant, whether or not such Entry is selected as a winning Entry. By submitting an Entry, you agree that your disclosure is gratuitous, unsolicited and without restriction, and will not place Sponsor under any obligation, and that it is free to disclose the ideas contained therein on a non-confidential basis to anyone without any additional compensation to you. You acknowledge that, by acceptance of your submission, Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor, or developed by its employees or contractors, or obtained from sources other than you. By entering, you acknowledge that Sponsor has no obligation to use or post any Entry you submit.

4. **SELECTION OF WINNERS:** At the end of the first and second week of each month, the two (2) Entries that have received the most votes will be added to the finalist shortlist ("Finalist Shortlist"). At the end of the third week of each month, the two (2) Entries that have received the most votes that week and the two (2) Entries that have received the most cumulative votes will be added to the Finalist Shortlist. For the remainder of the month, visitors will be given the opportunity to vote for one or more of the Entries on the Finalist Shortlist. When an Entry is added to the Finalist Shortlist, all votes received prior to posting on the Finalist Shortlist will be cleared and voting to determine the monthly Grand Prize winner will start over again. The Entry with the most Finalist Shortlist votes at the end of the month will be

declared the Grand Prize winner for that month, subject to verification (“Potential Winner”). Entries that have been added to the Finalist Shortlist but are not selected as the Grand Prize winner will not be reposted on the Web Site, but may be resubmitted by the Entrant. However, if an Entry is resubmitted, votes previously received will not be carried over. Registration with the Web Site is required in order to vote. **Limit one (1) vote per person/email address per Entry during the initial phase of voting and one (1) vote per person/email address per Entry during the Finalist Shortlist phase of voting.** Automated methods of voting are strictly prohibited. One ideablob.com account per person. Voting through multiple ideablob.com accounts is strictly prohibited. All Potential Winners are subject to verification, including without limitation, verification of eligibility, compliance with these Official Rules and completion of release forms. In addition, Sponsor reserves the right to require a confidential background check upon the Potential Winner selection to help ensure that the use of any such person in advertising or publicity for the Contest will not bring Sponsor or Contest Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Contest or Sponsor, as determined by Sponsor in its sole discretion, and that the awarding of the prize to the Potential Winner will not violate applicable U.S. laws or regulations. If Potential Winner has been convicted of a felony or a misdemeanor of moral turpitude or has filed a petition in bankruptcy within the previous ten (10) years, or Sponsor determines in its sole discretion that use of the Potential Winner in advertising might reflect unfavorably on the Sponsor or that the awarding of the prize may violate applicable U.S. laws or regulations, the Sponsor may disqualify the Potential Winner. If attempted notification is returned as undeliverable, if a Potential Winner is not verified as eligible or cleared via the background check, or if a Potential Winner is otherwise ineligible to receive the Grand Prize, the Grand Prize will be forfeited and may be awarded to an alternate Winner in Sponsor’s sole discretion. Entrants agree that the Sponsor has the sole right to decide all matters and disputes arising from this Contest and that all decisions of Sponsor are final and binding.

5. PRIZES:

SIX (6) GRAND PRIZES (one per month): a check payable to Winner in the amount of \$10,000 US (“Grand Prize”).

- 6. GENERAL CONDITIONS:** Winners are solely responsible for any taxes on the Grand Prize, and will receive an IRS Form 1099 for the ARV of the Grand Prize. No substitution of Grand Prize is offered, except at the sole discretion of the Sponsor. Grand Prize is non-transferable and non-refundable. By participating, entrants agree to these Official Rules and Sponsor’s ideablob.com Web Site Terms and Conditions, Submitter and Voter Terms and Conditions,

and Privacy and Security Statement (available at www.ideablob.com) which are final and binding in all respects. Unclaimed prizes will not be awarded. Winners will be notified initially by phone and/or e-mail. Once contacted, Potential Winners will be sent a Potential Winner packet via mail and will be required to complete, sign and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release within ten (10) days of attempted notification or Grand Prize may be forfeited. If a Grand Prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute Grand Prize with another prize of equal or greater value. If for any reason the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, Sponsor reserves the right, at its sole discretion, to disqualify any individual who is responsible or who tampers with the entry process, and to cancel, modify or terminate the Contest. This Contest is offered only in the United States and is governed by the laws of the state of Utah, with venue in Salt Lake County, Utah, and all claims must be resolved in the federal or state courts located in Salt Lake County, Utah.

- 7. LIMITATIONS OF LIABILITY AND RELEASE:** No liability or responsibility is assumed by Sponsor or Contest Parties resulting from any user's participation in or attempt to participate in the Contest or download of any information in connection with participating in the Contest. No responsibility or liability is assumed by the Sponsor or Contest Parties for technical problems or technical malfunction arising in connection with any of the following occurrences which may affect the operation of the Contest: hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity or other online communication problems; errors or limitations of any Internet service providers, servers, hosts or providers; garbled, jumbled or faulty data transmissions; failure of any e-mail transmissions to be sent to or received; lost, late, delayed or intercepted e-mail transmissions; inaccessibility of the Web Site in whole or in part for any reason; traffic congestions on the Internet or the Web Site; unauthorized human or non-human intervention of the operation of the Contest, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, worms; or destruction of any aspect of the Contest, or loss, miscount, misdirection, inaccessibility or unavailability of an account used in connection with the Contest. Sponsor is not responsible for any typographical errors in the announcement of prizes or these Official Rules, or any inaccurate or incorrect data contained on the Web Site. Use of the Web Site is at the user's own risk. Sponsor and the Contest Parties are not responsible for any personal injury or property damage or losses of any kind which may be sustained to any user's or any other person's computer equipment resulting from participation

in the Contest, use of the Web Site or the download of any information from the Web Site. By participating in the Contest, the entrant thereby releases Sponsor and Contest Parties from any and all claims, damages or liabilities arising from or relating to such entrant's participation in the Contest. By accepting a prize in the Contest, Winners agree that the Sponsor and Contest Parties shall not be liable for any loss or injury resulting from participation in the Contest, acceptance or use of any prize, or any travel related thereto.

- 8. WINNERS LIST:** Winners will be posted on the Web Site. Or, for a list of Winners, send a self addressed, stamped envelope postmarked by 3/31/08 and received by 4/7/08 to: ideablob.com Contest "Winners List" Request, P.O. Box 1518, Elmhurst, IL 60126.
- 9. BUSINESS USE:** If you are a Contest Winner, you represent and warrant that the Grand Prize will be used by you solely in connection with implementation, support or funding of the business idea or concept which formed the basis of your winning Entry.
- 10. SPONSOR:** Advanta Bank Corp, PO Box 30715, Salt Lake City, UT 84130-0715.

ENTRIES POSTED TO THE WEB SITE ARE THE VIEWS/OPINIONS OF THE INDIVIDUAL ENTRANT. ENTRIES DO NOT REFLECT THE VIEWS OF SPONSOR IN ANY MANNER.