



Moneymax Metrobank Level Up Lifestyle Raffle Exclusive Campaign Terms & Conditions

1. The **Moneymax Metrobank Level Up Lifestyle Raffle Exclusive Campaign Terms & Conditions** (hereinafter referred to as **"Campaign"**) is organized by MoneyGuru Philippines Corporation [CS20141415] for www.moneymax.ph (hereinafter referred to as **"Moneymax"** or **"we"**) and in partnership with **Metropolitan Bank & Trust Company** (hereinafter referred to as **"Product Provider"**) as the Service Provider for Metrobank products that are being applied for.
2. Product Provider credit cards eligible for the Campaign are Metrobank Titanium Mastercard, Metrobank Platinum Mastercard, and Metrobank World Mastercard (hereinafter referred to as **"Eligible Credit Cards"**).

Campaign Period

3. The Campaign comprises of the following periods:
 - a. **"Sign-Up Period"** runs from **October 28, 2024 to November 30, 2024**, both dates inclusive;
 - b. Deadline for submission of entries is on **November 30, 2024**;
 - c. Raffle Draw date is on **December 13, 2024**.

Campaign Eligibility

4. The Campaign is open to individuals who:
 - a. have applied, submitted their application requirements within the **"Sign-up Period"**, and were subsequently approved for the **"Eligible Credit Cards"**;
 - b. 21 years old and above; and
 - c. have a residential address in the Philippines for receiving a Raffle Gift as defined below
 - d. Does not have an existing or cancelled principal credit card issued by Metropolitan Bank & Trust Company and have not had one in the last six (6) months.
 - e. must completely submit an application, during the Sign-Up Period, for any of the Eligible Credit Cards on Moneymax website <https://www.moneymax.ph/> and whose applications were received with complete documents and requirements by the Product Provider within the Sign-Up Period; and
 - f. has their application for the Eligible Credit Cards approved by Product Provider (hereinafter referred to as **"Cardholder/s"**). It is clarified that to be eligible for this Campaign, the application for the Eligible Credit Card(s) must have been made through Moneymax.
5. The following individuals are not eligible for the Campaign:
 - a. all employees of Moneymax may include its affiliates, partner content creators and their relatives up to the second degree of consanguinity or affinity; and/or
 - b. permanent and/or contract employees of Product Provider (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - c. representatives and/or agents (including advertising and campaign agents) of Product Provider and their respective immediate family members; and/or
 - d. any person who has committed any misconduct, fraudulent or wrongful acts in relation to their credit card account(s), any facility, service or accommodation granted by Product Provider, including Product Provider's website; and/or
 - e. those who have registered for a previous credit card campaign organized by Moneymax within the six (6) months preceding the start date of Campaign. It is clarified that any such individual will not be eligible for this Campaign irrespective of whether their Eligible Credit Card application made under the previous campaign with Moneymax has been completed and/or approved by Product Provider.



- f. those who have an existing or cancelled principal credit card issued by Metropolitan Bank & Trust Company and have had one in the last six (6) months.
6. It is further clarified that those who make a direct or online application for any of Eligible Credit Card(s) at any of Product Provider's branches or website or through a direct sales representative or other third-party sales agent may not be eligible to receive a Raffle Gift (defined below) under this Campaign.
7. Moneymax reserves the right to reject information submitted on the Moneymax website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or as spam or of a fraudulent nature.

Campaign Mechanics

8. Individuals who fulfill the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses above, will be considered an **"Eligible Applicant"** of the Campaign.
9. Eligible Applicants will be in the running for a chance to win one (1) Raffle Gift. "Raffle Gift" is defined as one (1) unit of **iPhone 15 Pro Max 256GB** worth **₱84,990**, One (1) **Marshall Acton III** worth **₱18,990.00**, One (1) **Nintendo Switch OLED** worth **₱14,990.00**, One (1) **Samsung Soundbar** worth **₱5,669.00**. The Raffle Gifts is limited to four (5) units in total only and no further Raffle Gift shall be issued once the stock has exhausted.
10. Tax (including 20% withholding tax for Raffle Gifts exceeding P10,000.00) and other expenses that will be incurred in relation to the Raffle Gift shall be shouldered by Moneymax.
11. Each Eligible Applicant will be entitled to a single entry into a raffle draw which will be conducted by Random.org. The winner will be selected randomly, through an electronic raffle draw via Random.org's Third-Party Draw Service, up to a maximum of five (5) winners, on 13th December 2024 at 3:00 PM PHT and the selected winner will be considered as a **"Raffle Winner"**. The raffle draw will be conducted with the supervision of a representative from the Department of Trade & Industry (DTI). The Raffle Winner will be entitled to receive one (1) Raffle Gift only. The selection of the Winner will be final.
12. This promotional campaign is not valid in conjunction with any other promotions and/or campaigns. Eligible Applicants shall not be eligible to participate in other sign-up card campaigns by Product Provider or its third-party sales agents.

Campaign Gift Redemption

13. Moneymax will announce the Winners on its Facebook page (<https://www.facebook.com/moneymax.ph>) and will contact the Winners on or before **December 13, 2024 ("Raffle Announcement")**:
 - a. via email (email address in Moneymax's record); and/or
 - b. via SMS (mobile phone number in Moneymax's record).
14. Winners will be contacted via registered mail and email with details on how to redeem the Raffle Gift within three (3) business days after the date of the raffle draw date (**December 16, 2024**). Winners are encouraged to check spam/junk folders for the Notification Email as there may be accidental redirects by the email client.
15. Winners may claim his/her Raffle Gift at 6/F, ACT Tower, Salcedo Village, 135, H.V. Dela Costa, Makati City 1200 Metro Manila. In the event that a Winner is residing in a provincial area, Raffle Gift will be delivered to the address supplied by the Winner to Moneymax. Delivery or fulfilment of Raffle Gift is estimated to be seven (7) to ten (10) days from date of Notification Email.
16. To claim the Raffle Gift, winners must present two (2) government issued IDs and registered mail or notification letter. If claiming through an authorized representative, the authorized representative must present a signed authorization letter, registered mail or notification letter, and a copy of two (2) government issued IDs of the winner.
17. The Raffle Gift should be claimed within sixty (60) days from the receipt of registered notice or it will be forfeited in



favor of Moneymax with prior approval of DTI or Moneymax reserves the right with concurrence of DTI.

18. The Raffle Gift can be transferred to other parties, but is not refundable and is strictly not exchangeable for cash, credit, or other goods.

19. The Raffle Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only. The recommended retail value of the gifts provided above is the item's retail value at the time of permit application and is subject to change by the issuing merchant, over which we have no control.

20. The Raffle Gift of colour may vary at the discretion of Moneymax, based on stock availability from the merchant/s.

21. The use of the Raffle Gift is subject to terms and conditions of the issuing merchant(s).

22. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Raffle Gift. Please refer to the warranty card / box / notification / delivery receipt attached with the Raffle Gift.

23. Moneymax and Product Providers are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Raffle Gift. Any query and/or dispute on the usage of the Raffle Gift must be directed to, and resolved directly with the issuing merchant/s.

24. The Raffle Gift brand/s or merchandise are not a participant in or sponsor of this Campaign. The brand/s logo and/or trademarks remains the intellectual property of the brand.

25. By accepting the Raffle Gift, the Eligible Applicant agrees to give Moneymax the discretion to publish their name and masked phone number in a list on all Moneymax's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

26. The use of the Moneymax website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).

- a. For the avoidance of doubt, during the course of using Moneymax services, individuals that have registered their interest and/or have applied for a Product Provider product listed on Moneymax, are deemed to have given explicit consent to the collection, use and sharing of their personal data between Moneymax and Product Provider, for the purposes of the administration of this Campaign, including application status, card activation status, and other qualifying criteria.

27. Moneymax reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift if:

- b. the participant is found to be participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any Moneymax's processes, or website).

28. In the event of disputes, Moneymax's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).

29. Where a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.

30. Final approval of any Eligible Credit Card is determined by the relevant banks in their absolute discretion and is subject to the Product Provider's credit and risk processing criteria. Participating in this Campaign does not guarantee the approval of any Credit Card. Moneymax does not guarantee the approval of any Eligible Credit Card.



31. The participants of this Campaign signifies their agreement to access the Moneymax website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which Moneymax may effect from time to time, in concurrence with DTI. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions.

32. The decisions of Moneymax and Product Provider in relation to every aspect of the Campaign, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained, in concurrence with DTI.

33. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.

34. For any inquiries or complaints in relation to this Campaign, please contact Moneymax at:

Email: max@moneymax.ph

Phone: (02) 8236-6481

Moneymax's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet the Philippines' DPA (Data Protection Act). We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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