



Moneymax Referral Raffle Exclusive Campaign Terms & Conditions

1. The **Moneymax Referral 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**”). Applicants who successfully apply for an Eligible Product via **Moneymax** during the Promotion Period and complete the requirements set out herein will have a chance to receive a Raffle Gift (each as defined herein).

Campaign Period

2. The Campaign comprises of the following periods:
 - a. “**Raffle Draw**” runs from **February 5, 2025** to **April 7, 2025**, both dates inclusive;
 - b. Deadline for submission of entries is on **April 7, 2025, 11:59 PM** ;
 - c. Lucky Draw date is on **April 21, 2025**.

Campaign Eligibility

3. Eligible Applicants

In order to be eligible for a chance to receive a Raffle Gift and to comprise “Eligible Applicants”, a user is required to, during the Promotion Period:

- a. Have a residential address in the Philippines to receive a Raffle Gift as defined below;
 - b. Must completely submit an application for an Eligible Product as set out in Eligible Products Table below through Moneymax website as a main cardholder/account holder during the Promotion Period through <https://www.moneymax.ph/>
 - c. Must meet their chosen card’s eligibility requirements; and
 - d. Fulfill any applicable specific requirements for the type of Eligible Product applied for , as stated in Clause 4 below.
 - e. Is approved for their chosen eligible product
4. Product Providers and Eligible Products

- a. For the purposes of the Promotion, Product Providers and Eligible Products are as follows:

Product Type	Product Provider	Eligible Product	Raffle Entries
Credit Cards	Unionbank of the Philippines	UnionBank Rewards Visa UnionBank U Visa UnionBank Miles+ Visa Signature UnionBank Lazada Credit Card UnionBank Platinum Mastercard UnionBank Cash Back Visa Platinum UnionBank Cebu Pacific Gold UnionBank Cebu Pacific Platinum UnionBank Go Rewards Gold Visa UnionBank Go Rewards Platinum Visa	x1
	Metropolitan Bank & Trust Company	Metrobank Titanium Mastercard Metrobank Platinum Mastercard Metrobank World Mastercard	x1



	HSBC Philippine Branch	HSBC Red Mastercard HSBC Live+ Card	x1
Personal Loan	Unionbank of the Philippines	Personal Loan	x1

^Eligible Products Table

- b. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

5. Raffle Gift Items and Mechanics

Raffle Gift Items	Number of Winners
iPhone 16 Plus 256GB	2
Dyson V8 Slim Fluffy	2
Nespresso Lattissima One	2
Fujifilm Instax Mini Evo	2

^Raffle Gifts Table

- a. Eligible applicants will receive a confirmation email containing a referral link. This referral link will serve as a chance for eligible applicants to earn more raffle entries if the referee's eligible product is approved.

Product Type	Product Provider	Eligible Product	Raffle Entries
Credit Cards	Unionbank of the Philippines	UnionBank Rewards Visa UnionBank U Visa	x3
	Metropolitan Bank & Trust Company	Metrobank Titanium Mastercard Metrobank Platinum Mastercard Metrobank World Mastercard	x4
	HSBC Philippine Branch	HSBC Red Mastercard HSBC Live+ Card	x5
Personal Loan	Unionbank of the Philippines	Personal Loan	x3

^Raffle Entry Table

The number of raffle entries is increased for every referral whose applied product is approved. The Eligible applicant will only be entitled to additional raffle entries once they have also been approved by the product provider.

- b. A total of six (6) Eligible Applicants will be selected as raffle draw winners at the end of the Promotion ("**Winners**"). Unless Moneymax notifies otherwise, Winners will be drawn randomly



on **April 21, 2025** at **2:00PM PHT** through an electronic raffle draw via Random.org's Third-Party Draw Service and the selected winners will be considered as **"Winners"**. The raffle draw will be conducted with the supervision of a representative from the Department of Trade & Industry (DTI). The Winners will be entitled to receive one (1) Raffle Gift only. The selection of the Winners will be final.

- c. Eligible Applicants who fulfill the conditions specified in Clause 3 will have up to **one (1)** entry to the raffle draw per Eligible Product applied for to receive one of the following **"Raffle Gift"** as set out below.
 - i. 2 Winners will receive an **iPhone 16 Plus 256GB** (worth ₱69,990.00) if they apply and get approved for an eligible product;
 - ii. 2 Winners will receive a **Dyson V8 Slim Fluffy** (worth ₱28,900.00) if they apply and get approved for an eligible product;
 - iii. 2 Winners will receive a **Nespresso Lattissima One** (worth ₱27,500.00) if they apply and get approved for an eligible product;
 - iv. 2 Winners will receive an **Fujifilm Instax Mini Evo** (worth ₱15,882.00) if they apply for and get approved for an eligible product
- d. 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.
- e. For the avoidance of doubt, in order to be eligible to enter the raffle draw and comprise an "Eligible Applicant", a user must complete the specific product requirements as set out in **Clause 3**.
- f. Applying for an Eligible Product does not automatically entitle an Eligible Applicant to receive a Raffle Gift.
- g. Duplicate or subsequent applications for an Eligible Product will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by Moneymax.
- h. For the avoidance of doubt, each Eligible Applicant may only win a maximum of one (1) Raffle Gift, even if the Eligible Applicant applies for more than one Eligible Product (and thus has more than one entry to the Raffle Draw) and is selected as a Winner more than once.
 - i. Moneymax reserves the right to draw a replacement Winner in the event that an Eligible Applicant has more than one valid entry selected as a winning entry.
 - ii. If Moneymax becomes aware that a single Eligible Applicant is redeeming or attempting to redeem multiple Raffle Gifts, the Eligible Applicant will only receive one (1) Raffle Gift, even if the Eligible Applicant has two separate entries selected as winning entries. If an applicant is drawn more than once, they are entitled to the Raffle Gift with a higher value.
 - iii. Moneymax is not associated with the supplier/merchant of the Raffle Gift and is not responsible for any issues related to usage of the Raffle Gift. Any enquiries regarding the Raffle Gift should be directed to the merchant/manufacturer of the Raffle Gift.
 - iv. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Applicants (including Winners) from receiving any other rewards offered by Moneymax during the Promotion Period outside of this Promotion.



- v. The extent that a supplier warranty applies to the Raffle Gift, the warranty period may commence from the date of purchase of the Raffle Gift by Moneymax from the supplier, and not the date of redemption or delivery of the Raffle Gift to the Winner.
 - vi. Where a Raffle Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will be based on stock availability from the merchant/s.
 - vii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which Moneymax has no control.
 - viii. Moneymax reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on any selected Winner for the purposes of complying with Moneymax's internal anti-money laundering policies and procedures and applicable laws, and (ii) select an alternative Winner if Moneymax reasonably believes that distribution of the Raffle Gift to such Winner would be in breach of Moneymax's anti-money laundering policy or any applicable laws.
6. Additional Eligibility Requirements
- a. "Resident of Philippines" includes Filipinos, Permanent Residents and foreigners holding Employment Visa and work permits. Moneymax reserves all rights to reject any applications if the user is not a Resident of the Philippines.
 - b. The following people are not eligible to participate in the Promotion:
 - i. 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
 - ii. permanent and/or contract employees of Product Provider (including its subsidiaries and related companies) and their respective immediate family members up to the second degree of consanguinity or affinity; and/or
 - iii. representatives and/or agents (including advertising and campaign agents) of Product Provider and their respective immediate family members; and/or
 - iv. any person who has committed any misconduct, fraudulent or wrongful acts in relation to their credit card account(s)/loan account(s)/policy, any facility, service or accommodation granted by Product Provider, including Product Provider's website; and/or
 - v. those who have registered for a previous 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 Product application made under the previous Campaign with Moneymax has been completed and/or approved by Product Provider.
 - c. It is further clarified that those who make a direct or online application for any of Eligible Product(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 Promotion.
 - d. 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.

Raffle Gift Redemption



7. Moneymax will announce the Winners on its Facebook page (<https://www.facebook.com/moneymax.ph>) and will contact the Winners on or before **April 24, 2025 ("Raffle Announcement")**:
 - a. Via mail (registered mail in Moneymax's record); and/or
 - b. via email (email address in Moneymax's record); and/or
 - c. via SMS (mobile phone number in Moneymax's record).
8. 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 (**April 24, 2025**). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
9. 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 (10) to ten (10) business days from date of Notification Email. Signed receipt by any person at the Cardholder Address is conclusive of successful delivery. Winners will be required to pay the applicable delivery costs for the Raffle Gift.
10. To claim the Raffle Gift, winners must present two (2) government issued IDs. If claiming through an authorized representative, the authorized representative must present a signed authorization letter and a copy of two (2) government issued IDs of the winner.
11. 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.
12. The Raffle Gift can be transferred to other parties, but is not refundable and is strictly not exchangeable for cash, credit, or other goods.
13. 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.
14. The use of the Raffle Gift is subject to terms and conditions of the issuing merchant(s).
15. 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.
16. 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.
17. 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.
18. 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

19. 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.
20. Moneymax reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Raffle Gift if:
 - a. the participant is found to be 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).
21. In the event of disputes, Moneymax's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).
22. 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.
23. Final approval of any Eligible Product is determined by the relevant Product Provider 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 product. Moneymax does not guarantee the approval of any Eligible Product.
24. 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.
25. The decisions of Moneymax and Product Provider in relation to every aspect of the Campaign, including but not limited to the definition of Eligible Applicants, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained, in concurrence with DTI.
26. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.
27. 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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