Moneymax

Citi PL Future-Proof Campaign Terms & Conditions

1. The **Citi PL Future-Proof Campaign** (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 CITIBANK, N.A. Philippine Branch (hereinafter referred to as "**Product Provider**") as the Service Provider for bank products that are being applied for.

2. Product Provider personal loan eligible for Campaign is the Citibank Personal Loan (hereinafter referred to as "**Eligible Personal Loans**").

Campaign Period

3. The Campaign comprises of the following periods:

    a. "**Sign-Up Period**" runs from **01 May 2022** to **31 May 2022**, promo extended until **June 30, 2022** per **DTI Fair Trade Permit No. FTEB-142271 Series of 2022**, all dates inclusive;

Campaign Eligibility

4. The **Campaign** is open to individuals who:
    a. are 21 years old and above; and
    b. have a residential address in the Philippines for receiving a Campaign Gift as defined below
    c. register their interest, during the Sign-Up Period, for the Eligible Personal Loan on Moneymax.ph website, and completes the Product Provider Personal Loans online application process before the end of the Sign-Up Period through Moneymax.ph; and
    d. have their application successfully approved by Product Provider and the loan amount duly disbursed (hereinafter referred to as "**Borrower**"). It is clarified that to be eligible for this Campaign, the approved application for the Eligible Personal Loan must have been made through Moneymax. For the avoidance of doubt, a conditional approval is not a "successfully approved" application.

    It is clarified that any application(s) is/are subject to Product Provider's approval. All matters relating to the application will be at Product Provider's sole discretion in accordance with its own policies and applicable guidelines.

5. The following individuals are not eligible for the **Campaign**:
    a. The existing account holder(s) of Product Provider Instalment Loan
    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. Non-Residents, which is defined as:
        i. Filipino citizen who has obtained permanent resident status of a country or territory outside the Philippines and is residing outside the Philippines;
        ii. Any person other than a Resident. "**Resident**" is defined as:
            A. A citizen of the Philippines, excluding a citizen who has obtained permanent resident status in a country or a territory outside Philippines and is residing outside the Philippines;
            B. A non-citizen of the Philippines who has obtained permanent resident status in the Philippines and is ordinarily residing in Philippines
    e. Any person below the age of 21 years old and above the age of 60 years old
    f. 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 Online (Website).; and/or
    g. those who have registered for a previous personal loan application through Moneymax within six (6) months preceding the start date of the Campaign. It is clarified that any such individual will not be eligible

for this Campaign irrespective of whether their Eligible Personal Loan application made through Moneymax has been completed and/or approved by Product Provider.

6. It is further clarified that those who make a direct or online application for any of Eligible Personal Loan 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 Campaign 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. Borrowers who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses above, will be considered a "**Successful Borrower**" of the **Campaign**.

9. Each Successful Borrower will be entitled to and shall only receive one (1) Campaign Gift, regardless of the number of approved and activated Eligible Personal Loans issued by Product Provider. "**Campaign Gift**" is a gift choice between Physical Gift or Digital Gift, depending on the Disbursed Loan Amount, as below:

Disbursed Loan Amount	Physical Gift	Digital Gift
Below ₱250,000	JBL Flip 5 worth PHP6,999.00 (recommended retail price)	₱5,000 GCash
₱250,000 and above	Marshall Acton II worth PHP17,490.00 (recommended retail price)	₱10,000 GCash

10. Borrowers with a residential address in the Philippines may choose either one (1) of the available Campaign Gifts upon submission of application for the Eligible Personal Loan. Successful Borrowers will be issued their chosen Campaign Gift (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control).

11. In the event the Disbursed Loan Amount is different to the loan amount applied for by a Borrower, the Borrower will then be issued the corresponding Campaign Gift in accordance with their Disbursed Loan Amount. For example, if the Borrower applies for a ₱250,000 loan and chooses the Physical Gift option (i.e. Marshall Acton II worth PHP17,490.00), however loan amount disbursed by the Product Provider is below ₱250,000 the Borrower will then be entitled to the corresponding Physical Gift as specified in the table at Clause 9 above for Disbursed Loan Amounts below ₱250,000 (i.e. JBL Flip 5 worth PHP6,999.00), subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control.

12. This promotional campaign is not valid in conjunction with any other promotions and/or campaigns. Successful Borrower who receive the Campaign Gift, shall not be eligible to participate in other sign-up loan campaigns, promotions or offers by Product Provider or its third-party sales agents.

Campaign Gift Redemption

13. Moneymax will contact all Successful Borrowers via a confirmation email within one (1) to two (2) weeks of Moneymax receiving the Successful Borrowers post disbursal status from the Product Provider (hereinafter referred to as "**Confirmation Email**") and the Campaign Gift will subsequently be delivered to the address supplied by Successful Borrower to Moneymax.

14. The Campaign Gift cannot be transferred to other parties, are not refundable and are strictly not exchangeable for cash, credit, or other goods.

15. Delivery or fulfilment of Campaign Gift (Digital Gift) is estimated to be seven (7) to ten (10) days from date of Confirmation Email (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control). Delivery or fulfilment of Campaign Gift (Physical Gift) is estimated to be eight (8) to ten (10) weeks from date of Confirmation Email (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control). A maximum of two (2) free delivery attempts will be made to deliver the Campaign Gift to the address provided to Moneymax by the Successful Borrower. In the event the Successful Borrower is unable to receive their Campaign Gift within the stipulated delivery attempts, the Successful Borrower may contact Moneymax to arrange delivery of the Campaign Gift and will be required to pay the applicable delivery costs for the same.

16. The Campaign Gift choice of size, technical specifications and/or colour is at the discretion of Moneymax, based on available stock from the merchant/s.

17. The Campaign 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. is subject to change by the issuing merchant, over which we have no control.

18. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant/s.

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

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

21. Campaign 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.

22. By accepting the Campaign Gift, the Successful Borrower 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

23. 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.

24. 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:
    a. 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); and/or

b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign Terms and Conditions

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

26. 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.

27. Final approval of any Eligible Personal Loan 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 Eligible Personal Loan. Moneymax does not guarantee the approval of any Eligible Personal Loan.

28. 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. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).

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

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

31. 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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