



Moneymax Citi SSI Exclusive Campaign Terms & Conditions

1. The **Moneymax Citi SSI Exclusive 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 Citibank products that are being applied for.
2. Product Provider credit cards eligible for Campaign are Citi Simplicity+, Citi Cash Back Card, Citi Rewards Card, Citi PremierMiles Card, Citi Prestige Card, Citi Mercury Card, Shell Citi Card, and Citi Grab Card (hereinafter referred to as “**Eligible Credit Cards**”).

Campaign Period

3. The Campaign comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **December 1, 2021** to **December 9, 2021**, both dates inclusive;

Campaign Eligibility

4. The Campaign is open to individuals who:
 - a. 21 years old and above; and
 - b. have a residential address in the Philippines for receiving a Campaign Gift as defined below
 - c. are either a New-to-Bank or New-to-Card, applicant
 - i. New-to-Bank is defined as a person who does not have any existing and/or prior accounts or a financial relationship with Product Provider whether in Philippines or otherwise.
 - ii. New-to-Card is defined as an existing Product Provider customer who does not hold any active credit card/s from Product Provider, whether issued in the Philippines or otherwise. In any event, New-to-Card does not include any individual who had cancelled any of his/her Product Provider credit card within six (6) months before the date of application and is re-applying for any Product Provider Credit Card under the Campaign; and
 - d. register their interest, during the Sign-Up Period, for any of the Eligible Credit Cards on Moneymax website and completes the Product Provider application process before the end of the Sign-Up Period through Moneymax; and
 - e. 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 approved application for the Eligible Credit Card(s) must have been made through Moneymax.
5. The following individuals are not eligible for the Campaign:
 - a. permanent and/or contract employees of Product Provider (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of Product Provider and their respective immediate family members; and/or
 - c. any person who has committed or suspected of committing 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
 - d. 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.



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 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 suspect it as spam or of a fraudulent nature.

Campaign Mechanics

8. Cardholders who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses above, will be considered a **"Successful Cardholder"** of the Campaign.
9. Each Successful Cardholder will be entitled to and shall only receive one (1) **Campaign Gift** regardless of the number of approved Eligible Credit Cards issued by Product Provider. **"Campaign Gift"** is defined as **one (1) SSI eGC worth PHP 8,000**.
10. This promotional campaign is not valid in conjunction with any other promotions and/or campaigns. Successful Cardholder who receive the Campaign Gift shall not be eligible to participate in other sign-up card campaigns by Product Provider or its third-party sales agents.

Campaign Gift Redemption

11. Moneymax will contact all Successful Cardholders via a confirmation email within one (1) week of receiving their approval status from the Product Provider (hereinafter referred to as **"Confirmation Email"**) and the Campaign Gift will subsequently be sent to the email address supplied by Successful Cardholders to Moneymax.
12. The Campaign Gift cannot be transferred to other parties, are not refundable and are strictly not exchangeable for cash, credit, or other goods.
13. Fulfilment of Campaign Gift is estimated to be five (5) to seven (7) business days from the date of the Confirmation Email. Campaign Gift will be sent to Successful Cardholders' email addresses as a unique voucher code. Successful Cardholders are responsible for claiming the Campaign Gift from their voucher code.
14. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant/s.
15. 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.
16. 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.
17. By accepting the Campaign Gift, the Successful Cardholder 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

18. 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.
19. 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, or reasonably suspected of 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
 - c. 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
20. In the event of disputes, Moneymax's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).
21. Where we suspect 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.
22. 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.
23. 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.
24. 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.
25. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.
26. 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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