Moneymax Christmas Raffle Exclusive Campaign Terms & Conditions

1. The **Moneymax Christmas 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. "**Promotion Period"** runs from **November 25, 2026** to **January 31, 2027**, both dates inclusive;
    b. Deadline for **submission of entries** is on **January 31, 2027, 11:59 PM;**
    c. Is **approved** for their selected product at least one (1) day before the Raffle Draw Date;
    d. Raffle Draw date is on **February 14, 2026**

Campaign Eligibility

3. 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 meet the minimum eligibility and additional eligibility requirements set out below:
    a. The Campaign is open to individuals who:
        i. 21 years old and above; and
        ii. Have a residential address in the Philippines to receive a Raffle Gift as defined below;
        iii. are a New-to-Bank applicant
            1. New-to-Bank is defined as a person who does not have an existing Principal credit card issued by Product Provider and/or Citibank whether in the Philippines or otherwise, and have not had a credit card or credit card application in the last six (6) months before application under the Campaign; and
        iv. are a New-to-Card applicant
            1. 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;
    b. Submit an entry for the Campaign on the Moneymax Website by filling out the entry form ("Raffle Draw Form"). Successful submission of Raffle Draw Form is subject to verification based on Moneymax's internal records;
        i. Participants must, during the Raffle Draw Period, enter their details and answer all fields on the Raffle Draw Form and ensure that:

ii. all fields of the Raffle Draw Form are completed and correct; and

iii. full name and valid home address; and

iv. a valid phone number and email address is provided in the Raffle Draw Form;

v. to agree to join the Moneymax Holiday Raffle and tick the checkbox on the form to consent and receive marketing emails

vi. The Raffle Draw Form is successfully submitted to Moneymax, based on Moneymax's internal records and the Participant is sent a confirmation email to confirm their entry

c. 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/

d. Must meet their chosen card's eligibility requirements; and

e. Fulfill any applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 4 below.

f. For eligible applicants that are approved for a **BPI eligible product**, shall provide proof of their credit card approval in the form of SMS screenshot sent by the Product Provider (hereinafter referred to as "Approval Verification")

4. 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 the Product Provider.

c. 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, or marketing affiliates, shall not be eligible to receive a Campaign Gift (defined below) under this Campaign. Marketing affiliates pertain to individuals or entities which are: a. not employees of Moneymax or its sister companies, b. not part of Moneymax' sister companies, or c. have a contractual partnership with Moneymax solely for the purposes of assisting in marketing and promotions. Applications through affiliates are done through affiliate links, specialized links that redirect to an independent Moneymax webpage, and do not contain the option to choose a Campaign Gift.

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.

5. Product Providers and Eligible Products

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

Eligible Products Table

Product Type	Product Provider	Eligible Product
Credit Cards	Unionbank of the Philippines	➔ UnionBank Rewards Platinum Mastercard ➔ UnionBank U Platinum Mastercard ➔ UnionBank Cash Back Card ➔ UnionBank Miles+ World Mastercard ➔ UnionBank Lazada Card ➔ UnionBank PlayEveryday ➔ UnionBank Shell Platinum Card ➔ UnionBank Platinum Card
	Metropolitan Bank & Trust Company	➔ Metrobank Titanium Mastercard ➔ Metrobank World Mastercard ➔ Metrobank Rewards Plus Visa ➔ Metrobank Cashback Visa

	Rizal Commercial Banking Corporation	➔ RCBC Black Card Platinum Mastercard ➔ RCBC AirAsia Platinum ➔ RCBC JCB Platinum ➔ RCBC JCB Gold

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.

6. Raffle Gift Items and Mechanics

Raffle Gift Items Table

Raffle Gift Items	Number of Winners
Macbook M3 258GB (Space Grey) worth PHP 53,000	1
Dyson V8 Vacuum worth PHP 27,991	1
Ninja Creami worth PHP 24,991	1
Giftaway eGift worth PHP 20,000	1
Nintendo Switch 2 worth PHP 31,995	1
DJI Osmo 4 worth PHP 27,991	1

a. A total of six (6) Eligible Applicants will be selected as raffle draw winners at the end of the Promotion (**"Winners"**). Winners will be drawn randomly on **February 14, 2026** 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.

b. Eligible Applicants who fulfill the conditions specified in Clauses 3 and 4 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. 1 Winner MacBook M3 258GB (Space Grey) worth **PHP 53,000;**

1. **The item is brand new but is without an active manufacturer's warranty. Any repairs, servicing, or maintenance required after receipt of the prize shall be at the winner's own expense.**

ii. 1 Winner Dyson V8 Vacuum worth **PHP 27,791;**

iii. 1 Winner Ninja Creami worth **PHP 24,991;**

iv. 1 Winner Giftaway eGift worth **PHP 20,000;**

v. 1 Winner Nintendo Switch 2 worth **PHP 31,995;**

vi. 1 Winner DJI Osmo 4 worth **PHP 27,991;**

c. 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.

d. 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 **Clauses 3 and 4.**

e. Applying for an Eligible Product does not automatically entitle an Eligible Applicant to receive a Raffle Entry or Raffle Gift. The Eligible Participant must satisfy the eligibility requirements under Clauses 3 and 4 to qualify for a Raffle Entry.

f. 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.

g. 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, the eligible participant shall only be entitled to receive the prize of higher value.

   i. 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.

   ii. 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.

   iii. 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.

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 **February 17, 2027 ("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 notified and 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 (**February 23, 2026**). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

9. The Eligible Participants can only win once. If the winner is drawn more than once, he/ she will receive the higher value gift.

10. The Raffle Gift should be claimed within sixty (60) days from the receipt of the email containing details on Raffle Item Gift redemption (Clause 8) or it will be forfeited in favor of Moneymax with prior approval of DTI.

11. For raffle winners who were approved by the Bank of the Philippine Islands andwherein Approval Verification must be uploaded, Moneymax will send a Gift Redemption form link to the winners' respective email addresses on record

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. 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.
16. 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.
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 platform

General Campaign Terms and Conditions

1. 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.

b. Individuals who use the Moneymax website and its services are also deemed to have given explicit consent to the collection, use and sharing of their personal data between Moneymax and pertinent couriers or third-party entities, for the purposes of delivery and fulfillment of the Campaign Gift for successful Cardholders.

2. 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 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); or

    b. Fall under the classification of ineligible individuals under Clause 4.

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

4. 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.

5. 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.

6. 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.

7. 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.

8. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.
9. 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.

Per DTI Fair Trade Permit No. FTEB-000000. Series of 2026

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