Moneymax UnionBank October Welcome Gift Campaign - Terms & Conditions

1. The **Moneymax UnionBank October Welcome Gift 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 **UnionBank of the Philippines** (hereinafter referred to as "**Product Provider**") as the Service Provider for UnionBank products that are being applied for.

2. Product Provider credit cards eligible for the Campaign is UnionBank U Platinum Card, UnionBank Rewards Platinum Mastercard, UnionBank Cash Back Card, UnionBank Miles+ World Mastercard, UnionBank Lazada Card, UnionBank Cebu Pacific Card, UnionBank Go Rewards Card, UnionBank PlayEveryday, UnionBank Shell Platinum Card, and UnionBank Platinum Card (hereinafter referred to as "**Eligible Credit Cards**").

Campaign Period

3. The Campaign comprises of the following period:
    a. "**Sign-Up Period**" runs from **October 16, 2026 to January 31, 2027,** both dates inclusive;

Campaign Eligibility

4. The Campaign is open to individuals who:
    a. 21 years old and above; and
    b. have a valid email address or residential address in the Philippines for receiving a Campaign Gift as defined below
    c. are a New-to-Bank applicant
        i. 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 one in the last six (6) months before application; and
    d. is an existing card holder from a different credit card provider registered under the Credit Bureau TransUnion Philippines; and
    e. register their interest, during the Sign-Up Period, for any of the Eligible Credit Cards on Moneymax website and whose applications were received with complete documents and requirements by the Product Provider within the Sign-Up Period.

5. The following individuals are not eligible for the Campaign:
    a. are a New-to-Card applicant
        i. New-to-Card is defined as a customer who does not hold any active credit card/s**,** whether issued in the Philippines or otherwise**.** In any event, New-to-Card includes 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/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, regardless of the result and/or status of said previous

application**.** 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, or still pending with the 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, 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.

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. Cardholders who fulfil the Campaign Eligibility requirements set out in clauses 4 - 7, and their subclauses above, will be considered a "**Successful Cardholder**" of the Campaign, and shall be entitled to receive a Campaign Gift

9. Each Successful Cardholder who has received their Eligible Card will be entitled to and shall only receive one (1) of the Campaign Gifts regardless of the number of approved Eligible Cards issued by Product Provider. "Campaign Gift" is defined as one (1) of the following:

    a. **One (1) unit of Giftaway Credit worth PHP 3,000 ("Gift A"); OR**

    b. **One (1) unit of Godox C100 Digital Camera worth ₱2,599 ("Gift B"); OR**

    c. **One (1) unit of JBL Clip 5 Portable Bluetooth Speaker worth ₱3,799 ("Gift C"); OR**

    d. **One (1) unit of Samsung Watch Fit 3 worth ₱3,990 ("Gift D")**

10. This promotional campaign is not valid in conjunction with any other promotions and/or campaigns. Successful Cardholders 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 who have chosen Gift A via a confirmation email within twelve (12) weeks from date of application (hereinafter referred to as "**Confirmation Email**") and the Campaign Gift will subsequently be delivered to the address supplied by Successful Cardholders to Moneymax ("**Cardholder Address**");

12. Moneymax will not shoulder the processing for voiding eGift disbursement in an event where the customer provides invalid or incomplete contact details (eg. Email address and/or phone number). In case of incomplete details, processing of the Campaign Gift shall only begin once the Successful Cardholder has provided the complete details. Failure to provide the complete details within one (1) month from notification to provide the lacking details shall be deemed a waiver of processing the Campaign Gift. Moneymax will deduct a 10% fee for voiding the disbursement and another 5% service charge for resending the eGift for a total of 15%.

13. The Campaign Gift can only be redeemed 3 months from the date of the customer's gift confirmation. Failure to redeem with the period shall result to the forfeiture of the Campaign Gift. In case of a voucher, a voucher code sent to the Successful Applicant will be considered void if not claimed within three (3) months from the date of issuance. Once the voucher is successfully claimed, it will not have an expiry date.

14. Moneymax is not responsible for any delayed, wrongful, failed or missing delivery of the Campaign Gift due to any incorrect, invalid, or incomplete contact details supplied by the Successful Cardholder.. No replacement of

Campaign Gift will be offered in such cases. For tangible items, there is deemed a successful delivery if according to the courier's records / tracking status, the item is shown to have been received in the address provided by the Successful Subscriber.

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

16. Delivery or fulfilment of the Campaign Gift is estimated to be twelve (12) to fifteen (15) weeks from date of Confirmation Email. A maximum of two (2) free delivery attempts will be made to deliver to the Cardholder Address. In the event the Successful Cardholder is unable to receive the Campaign Gift following the two (2) delivery attempts, the Campaign Gift shall be kept in the possession of Moneymax. In such instances, the Successful Cardholder may contact Moneymax to arrange delivery of the Campaign Gift and will be required to pay the applicable delivery costs for the same. Signed receipt by any person at the address supplied by the Cardholder is conclusive of successful delivery. In such instances, redemption of the Campaign Gift shall be subject to the 3-month period from the time the Successful Cardholder received the confirmation email. Failure to redeem within the 3-month period shall result in the forfeiture of the Campaign Gift.

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 and 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 / delivery receipt 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. 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

22. 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.
23. 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 Clauses 5 and 6.

24. In the event of disputes, Moneymax's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).
25. 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.
26. 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.
27. 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.
28. 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.
29. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.
30. 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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