Moneymax RCBC JCB Exclusive Campaign Terms & Conditions

1. The **Moneymax RCBC JCB 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 **Rizal Commercial Banking Corporation** (hereinafter referred to as "**Product Provider**") as the Service Provider for RCBC products that are being applied for.
2. Product Provider credit cards eligible for the Campaign are the JCB Platinum credit card and JCB Gold credit card (hereinafter referred to as "**Eligible Credit Cards**").

Campaign Period

3. The Campaign comprises of the following periods:
    a. "**Sign-Up Period**" runs from **October 1, 2026 to December 31, 2026**, all dates inclusive.

Campaign Eligibility

4. The Campaign is open to individuals who:
    a. have applied, submitted their application requirements within the "**Sign-up Period"** and were subsequently approved for the **"Eligible Credit Cards";**
    b. 21 years old and above; and
    c. have an email address and/or residential address in the Philippines for receiving a Campaign Gift as defined below
    d. does not have an existing or cancelled principal credit card issued by Rizal Commercial Banking Corporation and have not had one in the last six (6) months.
    e. register or apply, during the Sign-Up Period, for the Eligible Credit Cards on Moneymax's website and complete the online application process before the end of the Sign-Up Period; and
    f. are among the first fifty (50) approved cardholders who activate and reach the required minimum "Retail Spend" (detailed below) using the Eligible Credit Cards within 30 days from card issuance.

Product	Required minimum spend
RCBC JCB Gold credit card	Php 10,000
RCBC JCB Platinum credit card	Php 15,000

5. A qualifying Retail Spend for this Campaign is defined as spends of any amount on any goods and/or services with the use of the Eligible Credit Cards and subject to the following conditions:
    a. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Cash advance, Quasi-cash, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
    b. Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account.
    c. Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds

under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

6. 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 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 Cards application made under the previous campaign with Moneymax has been completed and/or approved by Product Provider.

   e. those who have an existing or cancelled principal credit card issued by Rizal Commercial Banking Corporation and have had one in the last six (6) months.

7. It is further clarified that those who make a direct or online application for any of Eligible Credit Cards(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.

8. 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

9. Individuals who fulfill the Campaign Eligibility requirements set out in clauses 4 - 6, and their subclauses above, will be considered a "**Successful Cardholder**" of the Campaign.

10. 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 any one (1) of the following:

a) One (1) unit of Anker MagGo Slim Powerbank 5000mAh worth PHP 3,295 (SRP) ("Gift A"); OR
b) One (1) unit of JBL Endurance Pace Open-Ear Headphones worth PHP4,699 ("Gift B");
c) One (1) unit of eGift Cash Credit Voucher(s) worth PHP2,000 ("Gift C").

11. Successful Cardholders must choose only one (1) of the available Campaign Gifts upon submission of application for the Eligible Credit Cards. Successful Cardholders with a residential address in the Philippines will be issued their chosen Campaign Gift.

12. This Campaign is not valid in conjunction with any other promotions and/or campaigns, unless otherwise specified.

Campaign Gift Redemption

13. Moneymax will contact all Successful Cardholders who have chosen Gift A or B through a confirmation email within sixteen (16) weeks from the end of the campaign period (hereinafter referred to as "**Confirmation Email**") and Gift A or B will subsequently be delivered to the address supplied by Successful Cardholders to Moneymax ("**Cardholder Address**");

14. For Successful Cardholders who have chosen Gift C, Moneymax will send Gift C directly to the email address supplied by Successful Cardholders to Moneymax ("**Cardholder Email**"). Gift C, which is a digital voucher, will be void if not claimed within six (6) months from the date of issuance. Once Gift C is successfully redeemed, it does not have an expiration date.

15. Moneymax is not responsible for any wrongful or missing delivery of the Campaign Gift Cue to any incorrect or incomplete Cardholder Address supplied. No replacement of Campaign Gift will be offered.

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

17. Delivery or fulfillment of Campaign Gift A or B is estimated to be twelve (12) to fifteen (15) weeks from the date of the Confirmation Email. A maximum of two (2) free delivery attempts will be made to deliver Campaign Gift A or B to the Cardholder Address. Signed receipt by any person at the Cardholder Address is conclusive of successful delivery. In the event that the Successful Cardholder is unable to receive their Campaign Gift A or B within the stipulated delivery attempts, the Successful Cardholder may contact Moneymax to arrange for the delivery of Campaign Gift A or B and will be required to pay the applicable delivery costs.

18. Delivery or fulfillment of Campaign Gift C is estimated to be ten (10) to fourteen (14) business days from the date on which Moneymax receives confirmation from the Product Provider of the Successful Cardholder's approval for the Eligible Credit Cards.

19. 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.

20. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant(s).

21. 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.

22. 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.

23. The Campaign Gift's brand/s, merchandise or merchant are not a participant in or sponsor of this Campaign. The brand/s logo and/or trademarks remains the intellectual property of the brand owner.

24. By accepting the Campaign Gift, the Successful Cardholder agrees to give Moneymax the discretion to publish their name in a list on all Moneymax's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

25. The use of the Moneymax website and services constitutes the acceptance of the general Terms and Conditions and Privacy Policy.

For the avoidance of doubt, during the course of using Moneymax services, individuals that have registered their interest and/or have applied for Product Provider's Eligible Credit Cards 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.

26. 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 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).

27. Any conversion, upgrading, or change in the card type approved will disqualify the Cardholder from receiving the Campaign Gift.

28. Cardholders who qualify for this Campaign may also qualify for the Welcome Offers of Product Provider as long as they meet the latter's qualifying criteria or mechanics.

29. In case of dispute on any Cardholder's eligibility for the Campaign, Product Provider's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Campaign or for any redemption shall be resolved by Product Provider at its discretion.

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

31. 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.

32. Final approval of any Eligible Credit Cards is determined by the Product Provider in its absolute discretion and is subject to the Product Provider's credit and risk processing criteria and terms and conditions governing the issuance and use of credit cards. Participating in this Campaign does not guarantee the approval of any credit card. Moneymax does not guarantee the approval of any Eligible Credit Cards.

33. The participants of this Campaign signify 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.

34. Unless otherwise provided herein, the decisions of Moneymax and Product Provider in relation to every aspect of the Campaign, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained, in concurrence with DTI.

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

36. For any inquiries or complaints in relation to this Campaign, please contact Moneymax and RCBC at:
Email: max@moneymax.ph
Phone: (02) 8236-6481

Email: email@service.rcbcbankard.com
Phone: +632 8888-1888 (domestic toll-free 1-800-10-888-1888)

37. RCBC is regulated by the Bangko Sentral ng Pilipinas. Participants and Cardholders may likewise refer their concerns to the Bangko Sentral ng Pilipinas at 8811-1277 or send an email to consumeraffairs@bsp.gov.ph.

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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