

**TERMS AND CONDITIONS**  
**10th Anniversary Giveaway**  
**(12th September 2022 - 10th October 2022)**

iMoney Comparison Philippines will be referred to as “iMoney” or “the company”.

10th Anniversary Giveaway will be referred to as “the Campaign ” or “Campaign”.

**CAMPAIGN PERIOD**

The “**Sign-up and Subsequently Approved**” runs from 12th September 2022 to 10th October 2022.

**CAMPAIGN ELIGIBILITY**

- 1) The Campaign is open to all citizens and permanent residents of the Philippines.
- 2) To qualify for the campaign prize draw, simply apply from 12th September 2022 to 10th October and get approved for any of the aforementioned loans and credit card products through iMoney Philippines.
- 3) The campaign is open to customers between the age of 21 years old and above with a minimum gross monthly income per product eligibility requirements.
- 4) The applicable products, herein referred to as the “Products” plural form or “Product” for singular form, for this Campaign include the following products available on iMoney’s website:

Product/s	Minimum Gross Monthly Income
HSBC Red Mastercard	P16,667 per month
HSBC Gold Visa Cashback	P16,667 per month
HSBC Platinum Visa	P46,667 per month
BPI Blue Mastercard	P15,000 per month
BPI Gold Mastercard	P40,000 per month
BPI Edge Mastercard	P15,000 per month
BPI Amore Cashback Mastercard	P30,000 per month
BPI Amore Platinum Cashback Mastercard	P80,000 per month
Petron-BPI Mastercard	P15,000 per month
BPI Platinum Rewards Mastercard	P80,000 per month
BPI Visa Signature Card	P100,000 per month
SB Finance Hoolooogan	For Employed: P10,000 outside Metro Manila P12,000 within Metro Manila For Self-Employed: P30,000
SB Finance Motorsikloan	
SB Finance Personal Loan	For Employed: P12,000 outside Metro Manila P15,000 within Metro Manila For Self-Employed: P60,000
SB Finance Car4Cash	
RFSC Personal Loan	P25,000 per month to either Employed/Self-Employed
RFSC Business Loan	P25,000 per month to either Employed/Self-Employed

Eastwest Bank Personal Loan	Individuals with 9 months existing credit card: ₱15,000 monthly income (NCR) and ₱12,000 (Provincial), Individuals with no existing credit card: ₱25,000 monthly income (NCR) and ₱20,000 (Provincial)
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- 5) The application must be made during the Campaign Period.
- 6) All employees of iMoney Philippines and aforementioned providers and their relatives up to the second degree of consanguinity or affinity are disqualified from joining this promo.
- 7) iMoney reserves the right to reject application and information submitted on iMoney website and/or social media if we deem it not legible, if non-English alphabets, to use foul language, or proven it as spam or of a fraudulent nature.

### **CAMPAIGN MECHANICS**

- 1) The Campaign is only for applications to the aforementioned loan and credit card products via the iMoney.ph website.
- 2) After applying for either of the Products, iMoney may contact the customer via phone call to further conduct product eligibility screening – this is not to be confused with Campaign Eligibility. iMoney may additionally contact the customer to provide guidance on the submission of applicable required documents.
- 3) iMoney, in collaboration with aforementioned providers, will be tracking the date of submission of the required documents by each customer in ensuring that Campaign Eligibility is fulfilled.
- 4) Only iMoney customers with approved applications for aforementioned loans and credit cards will be considered for the Campaign. The time will be based on iMoney's server system time.
- 5) Each applicant is limited to one entry.
- 6) There are 5 winners.
- 7) Every customer who meet the Campaign Eligibility criteria, must comply with the following:
  - Application must be within the campaign duration. Please note that required documents must be submitted ahead of time for timely approval.
  - The results on the Winners of the Prizes as well as all matters relating to this Contest shall be final, conclusive, and binding. No appeal and/or further correspondence will be entertained with the concurrence of the DTI.
- 8) Determination of winners will be held on October 24, 2022.
- 9) Prize: PHP10,000 Gcash each for 5 winners.
- 10) The prizes are convertible to cash but non-transferrable.

### **REWARDS AND FULFILLMENT CONDITIONS**

- 1) By participating in this Campaign, the customer consent and agrees:
  - that iMoney Comparison Philippines is entitled to collect, process, and use the personal data submitted for the purpose of this Campaign including disclosing the same / partial to our service/fulfillment providers for rewards and cashback collection.
  - that iMoney Comparison Philippines is entitled to use and publish the selected winners' names for publicity and advertising purposes without any compensation or need for prior notification.

- iMoney Comparison Philippines's decision is final with the concurrence of the DTI. Any correspondence pertaining to the decision will not be entertained.

2) All Gifts will be fulfilled by iMoney Comparison Philippines.

3) Drawn 5 winners will be contacted and notified through their registered email, phone number and thru registered mail.

4) Prizes should be claimed within sixty (60) days from the receipt of registered notice or it

will be forfeited in favor of iMoney Philippines with prior approval of DTI.

5) Prizes will be sent through GCash

#### **GENERAL TERMS AND CONDITIONS**

1) These terms and conditions shall be governed by the laws of the Philippines.

2) Final approval of the aforementioned loans and credit cards are determined by the relevant banks in their absolute discretion and are subject to the Product Provider's credit and risk processing criteria. Participating in this Campaign does not guarantee the approval of any loans or credit cards. iMoney does not guarantee the approval of any Eligible loans and credit cards.

3) By participating in this Campaign, customers signify their agreement to access the iMoney 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 iMoney may effect from time to time, in concurrence with the Department of Trade and Industry. Participants also agree that their continued participation in this campaign will constitute their acceptance of these terms and conditions.

*Per DTI Fair Trade Permit No. FTEB - 150172 Series of 2022*

*Updated as of 23 August 2022*