

TERMS AND CONDITIONS
May Regaloan kay iMoney!
(17th April 2023 - 17th July 2023)

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

“**May Regaloan kay iMoney!**” will be referred to as “the Campaign ” or “Campaign”.

PROMOTIONS

Disbursed SB Finance Zuki Loan via iMoney Philippines application.

Loan Type	Tier 1 Php1,000 GCash Gift	Tier 2 Php2,500 GCash Gift	Tier 3 Php3,000 GCash Gift
Personal Loan	Loans from P30K - P100K	Loans from P101K - P150K	Loans from P151K above
Car4Cash	Loans from P51K - P100K	Loans from P101K - P150K	Loans from P151K above
MotorsikLOAN	Loans from P10K - P100K	Loans from P101K - P150K	Loans from P151K above

CAMPAIGN TITLE: May Regaloan kay iMoney!

Apply for SB Finance's Personal Loan, Car4Cash, or MotorsikLOAN through iMoney and get up to Php3,000 worth of gift once approved loan is availed!

CAMPAIGN ELIGIBILITY

1. This program is open to all Filipinos who are 21 years old and above.
2. Program will run from April 17 to July 17, 2023.
3. The applicable products, herein referred to as the “Products” plural form or “Product” for singular form, for this Campaign shall be made available on iMoney’s website:
4. The campaign is open to customers between the age of 21 years old and above with a minimum of monthly income stated below

Product/s	Minimum Gross Monthly Income
Personal Loan	If Employed: For Metro Manila: PhP15,000 For outside Metro Manila: PhP12,000 If Self-Employed: Minimum gross monthly income of PhP60,000

Car4Cash	If Employed: For Metro Manila: PhP15,000 For outside Metro Manila: PhP12,000 If Self-Employed: Minimum gross monthly income of PhP60,000
MotorsikLOAN	No income requirement

5. The application must be completed through iMoney and must be made during the Campaign Period.
6. iMoney and SB Finance's staff and their immediate family members (spouse, children, parents, siblings) are not eligible to participate in the campaign.
7. iMoney reserves the right to reject application and information submitted on iMoney website and/or social media if we deem it to be non-legible, if non-English alphabets, if the content has foul language, or if the application is suspected to be spam or fraudulent in nature.

CAMPAIGN MECHANICS

1. The campaign is valid only for SB Finance's Personal Loan, Car4Cash, and MotorsikLOAN products.
2. After applying for either of the products, iMoney may contact the customer via phone call to further conduct product eligibility screening. iMoney may additionally contact the customer to provide guidance on the submission if applicable.
3. iMoney, in collaboration with SB Finance, shall track the date of application by each customer to ensure that Campaign Eligibility is fulfilled.
4. Only iMoney customers with **availed applications** for aforementioned products will be considered for the Campaign. The time will be based on iMoney's server system time.
5. Each applicant is limited to one gift.
6. To meet the campaign criteria, customers, must comply with the following:
 - Application must be within the campaign duration.
 - The Successful/Approved customers shall be notified through their registered email and phone number
 - The Successful/Approved customers must send the **copy of signed loan agreement with SB Finance** to iMoney via email (hello@imoney.ph) Showing the scanned copy of the approval letter from the provider. Approval and loan booking details must match with the approval details in imoney-provider list.
 - All decisions on matters relating to this Promo shall be final, conclusive, and binding. No appeal and/or further correspondence will be entertained with concurrence of DTI.

REWARDS AND FULFILMENT CONDITION

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/fulfilment.
 - that iMoney Comparison Philippines is entitled to use and publish the selected eligible applicant' names for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
 - iMoney Comparison Philippines' decision is final with concurrence of DTI.
 - Customers must complete the application with iMoney Comparison Philippines and not directly with SB Finance to be eligible.
 - All gifts will be fulfilled by iMoney Comparison Philippines
 - Fulfilment of Gifts will be done within thirty working (30) days of confirmation of loan acceptance by iMoney, after receiving proof from the customer.
 - Gifts will be sent directly by email and sms voucher to each eligible applicant.

GENERAL TERMS AND CONDITIONS

- 1) These terms and conditions shall be governed by the laws of the Philippines.
- 2) Final approval of any Eligible products 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 product. iMoney does not guarantee the approval of any Eligible product.
- 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- 164670 Series of 2023

Updated as of 08 March 2023