



### Moneymax UnionBank iPhone 16 Raffle Campaign - Terms & Conditions

1. The **Moneymax UnionBank iPhone 16 Raffle Campaign** (hereinafter referred to as “**Campaign**”) is organized by MoneyGuru Philippines Corporation [CS20141415] for [www.moneymax.ph](http://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 Card, UnionBank Cash Back Card, UnionBank Miles+ Platinum Card, 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 periods:
  - a. “**Sign-Up Period**” runs from **September 2, 2025 to October 15, 2025**, both dates inclusive;
  - b. Deadline for submission or completion of entries is on **October 15, 2025**;
  - c. Raffle Draw date is on **October 28, 2025**.

### 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 Raffle 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. must completely submit an application, during the Sign-Up Period, for any of the Eligible Credit Cards on Moneymax website <https://www.moneymax.ph> and whose applications were received with complete documents and requirements by the Product Provider within the Sign-Up Period; and
  - e. has their application for the Eligible Credit Cards subsequently approved by Product Provider (hereinafter referred to as “**Cardholder/s**”) and not canceled on or before **October 28, 2024**.
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 include any individual who had canceled 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. 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
  - c. permanent and/or contract employees of Product Provider (including its subsidiaries and related companies) and their respective immediate family members; and/or
  - d. representatives and/or agents (including advertising and campaign agents) of Product Provider and their respective immediate family members; and/or
  - e. 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
  - f. 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 Card application made under the previous Campaign with Moneymax has been completed and/or approved by 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 may not be eligible to receive a Raffle Gift (defined below) under this Campaign.
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 fulfill the Campaign Eligibility requirements set out in clauses 4 - 7, and their subclauses above, will be considered an "**Eligible Applicant**" of the Campaign.
9. Eligible Applicants will be in the running to win one (1) Raffle Gift. "Raffle Gift" is defined as one (1) unit of Apple iPhone 16 (128 GB) worth PHP 59,990. One (1) winner shall be drawn to win the Raffle Gift.
10. 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.
11. Each Eligible Applicant will be entitled to a single entry into a raffle draw which will be conducted by Random.org. The winner will be selected randomly, through an electronic raffle draw via Random.org's Third-Party Draw Service, One (1) winner shall be drawn on **28th October 2025** at 3:00PM PHT. The raffle draw will be conducted with the supervision of a representative from the Department of Trade & Industry (DTI). The selection of the Winners will be final.
12. This promotional campaign is not valid in conjunction with any other promotions and/or campaigns. Eligible Applicants shall not be eligible to participate in other sign-up card campaigns by Product Provider or its third-party sales agents.

#### Raffle Gift Redemption

13. Moneymax will announce the Winners on its Facebook page (<https://www.facebook.com/moneymax.ph>) and will contact the Winners on or before **November 5, 2025** ("**Raffle Announcement**"):
  - a. via email (email address in Moneymax's record); and/or
  - b. via SMS (mobile phone number in Moneymax's record).
14. Winners will be 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 (**October 28, 2024**). Winners are encouraged to check spam/junk folders for the Notification Email as there may be accidental redirects by the email client.
15. Winners may claim his/her Raffle Gift at 6/F, ACT Tower, Salcedo Village, 135, H.V. Dela Costa, Makati City 1200 Metro Manila. In the event that a Winner is residing in a provincial area, Raffle Gift will be delivered to the address supplied by the Winner to Moneymax. Delivery or fulfilment of Raffle Gift is estimated to be seven (10) to ten (10) days from date of Notification Email.
16. To claim the Raffle Gift, winners must present two (2) government issued IDs and registered mail or notification letter. If claiming through an authorized representative, the authorized representative must present a signed authorization letter, registered mail or notification letter, and a copy of two (2) government issued IDs of the winner.



17. The Raffle Gift should be claimed within sixty (60) days from the receipt of registered notice or it will be forfeited in favor of Moneymax with prior approval of DTI.
18. The Raffle Gift can be transferred to other parties, but is not refundable and is strictly not exchangeable for cash, credit, or other goods.
19. The Raffle Gift of colour may vary at the discretion of Moneymax, based on stock availability from the merchant/s.
20. The use of the Raffle 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 Raffle Gift. Please refer to the warranty card / box / notification / delivery receipt attached with the Raffle Gift.
22. 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.
23. 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.
24. 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 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](#).
  - 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.
26. Moneymax reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Raffle 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).
27. In the event of disputes, Moneymax's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).
28. 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.
29. Final approval of any Eligible Product is determined by the relevant Product Provider 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. Moneymax does not guarantee the approval of any Eligible Product.



30. 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.
31. The decisions of Moneymax and Product Provider in relation to every aspect of the Campaign, including but not limited to the definition of Eligible Applicants, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained, in concurrence with DTI.
32. These Campaign terms and conditions are governed by and construed under the laws of the Philippines.
33. For any inquiries or complaints in relation to this Campaign, please contact Moneymax at:  
Email: [max@moneymax.ph](mailto: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.

**END OF DOCUMENT**