

GCash and MoneyGram "TOP UP" Promotion

The "GCash and MoneyGram Top Up" Promotion ("**Promotion**") is organised in the Philippines by GXchange, Inc., ("GXl") under the brand GCash, with address at 32/F Trade and Financial Tower 32nd Street, 7th Avenue, Bonifacio Global City, Taguig, Philippines ("**Promoter**").

PROMOTION CONCEPT: During the Promotional Period (as defined below), all new and existing qualified GCash App users who are recipients of remittance or have topped-up their GCash through MoneyGram shall be entitled to cash back incentive/s from GCash.

ELIGIBILITY:

1. Open to all Filipino citizens or persons residing in the Philippines who are GCash app users who have undergone the Know-Your-Customer ("KYC") process of GCash, aged 18 years old and above.
2. Employees of G-Xchange, Inc. (GXl) and Money Gram (MG) and their relatives up to the second degree of consanguinity and affinity are disqualified from joining the promotion.
3. Employees or their relatives (up to the second degree of consanguinity or affinity) of the subsidiaries and affiliates of GXl (specifically, GCash) and MG (specifically, MoneyGram Philippine team) are disqualified from joining the Promotions.

MECHANICS:

1. To participate, a KYC'd GCash App user must have received a minimum of Php500 monetary transaction ("**Qualifying Transaction**") through MoneyGram during the Promotional Period.
2. Promotional Period is from **June 18 to September 30, 2018**. A qualified GCash App user shall be entitled to receive a maximum of one (1) Cash Back Incentive during the Promotional Period.
3. Eligible GCash App users will receive their rebate in their respective GCash account between 3-5 working days from completion of the relevant Qualifying Transaction once validated by the Promoter.
4. The GCash team has the authority to deny the conversion of rewards for incorrect, false or fraudulent activity. The Promoter reserves the right to verify the eligibility of participants and/or entrants. The Promoter may require such information as it considers reasonably necessary for this purpose and a prize may be withheld unless and until the Promoter is satisfied with the verification.
5. No responsibility is accepted for transactions lost or delayed or as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of conducting a Qualifying Transaction.
6. The Promoter will only use the personal details supplied by the GCash App user for the administration of the Promotion and for no other purpose, unless prior consent is obtained from the GCash App user. The Promoter's privacy policy is at:
<http://www.gcashpromos.com/gcashmoneygrampromo/>
7. If for any reason the Promotion is not capable of running as planned for reasons including but not limited to tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter reserves the right to disqualify any individual who tampers with the entry process and to cancel, terminate, modify or suspend the Promotion without awarding the rebates or any other compensation.

8. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter such as force majeure and which prevents the Promoter from complying with these terms and conditions the Promoter will not be liable for any failure to perform or delay in performing its obligation.
9. The Promoter's decision in all matters to do with the Promotion is final and no correspondence will be entered into in this regard.
10. Eligible GCash App users who do not wish to take part in this Promotion may either communicate the same to the Promoter or decline to use the rebate.
11. By entering this Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions.
12. This Promotion is governed by the laws of Philippines and participants submit to the exclusive jurisdiction of these courts. To the extent allowed under the law, the Promoter's liability, on per GCash App user basis, shall be limited to the total amount received by a qualified Cash App user under this Promotion.