

## **GCash & MoneyGram "OFW Family Card" Promotion Terms & Conditions**

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

1. The Promotion is open to GCash app users who are KYC verified and legal residents of Philippines aged 18 or over, excluding the following:
  - (i) Employees, affiliates, subsidiary companies and representatives of the Promoter
  - (ii) Agents of the Promoter including their affiliates and subsidiary companies as well as family members;
  - (iii) Any person or entity professionally connected with the Promotion; and
  - (iv) Any person prohibited from participating in the Promotion under any statute, law, regulation, ordinance, rule, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by the Philippines or any instrumentality thereof ("**Applicable Law**").
  
2. **Promotional Period:** Between October 1, 2018 to December 31, 2018.
  
3. **To Enter:** customers shall **Receive** a minimum P500.00 monetary transaction ("**Qualifying Transaction**") through MoneyGram in a verified GCash account during the Promotion Period in order to receive an "OFW Family Card" (GCash-MasterCard)
  
4. **The Prize:** capped at maximum 1 OFW Family Card" (GCash-MasterCard) per customer.  

Eligible users will receive their card via courier in 5-7 working days once validated
  
5. The Promoter reserves the right to deny the issuance of the OFW Family Card
  
6. The Promoter reserves the right to verify the eligibility of 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.
  
7. 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.*
  
8. The Promoter will only use the personal details supplied for the administration of the Promotion and for no other purpose, unless we have your consent. Click to see our privacy policy here: <http://corporate.moneygram.com/privacy-statement/privacy-statement>.
  
9. If for any reason the Promotion is not capable of running as planned for reasons including but not limited to tampering, unauthorised 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 (subject to any written directions given under applicable law) to disqualify any individual who tampers with the entry process and to cancel, terminate, modify or suspend the Promotion without awarding the prizes or any other compensation.

10. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter 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.
11. The Promoter's decision in all matters to do with the Promotion is final and no correspondence will be entered into in this regard.
12. Winners who do not wish to take part in this Promotion may either communicate the same to the Promoter or decline to accept within the deadline specified for the same.
13. Winners may be requested to participate in publicity arising from the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed without further pay or compensation subject to the applicable laws.
14. By entering this Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions.
15. The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the competition at any stage if deemed necessary in its opinion or if circumstances arise outside of its control. This Promotion is governed by the laws of Philippines and participants submit to the exclusive jurisdiction of these courts.
16. By accepting these terms and conditions all participants (i.e. the data subjects) agree that personal data shall be collected and processed by the Promoter and stored on the Promoter's database and used for the administration of its ongoing relationship with participants and in connection with the Promotion. All participants have the right to access their personal data by writing to the following address: [support@gcash.com](mailto:support@gcash.com)
17. These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.
18. GCash is the sole issuer of the "OFW Family Card" GCash-MasterCard