



TERMS AND CONDITIONS

Right Choice Finance Corporation Loan Loyalty Promo

Reward Campaign and Promo Period

1. Right Choice Finance Corporation Loan Loyalty Promo (“this **Campaign**”) is intended to reward new personal loan clients and business loan clients (“the **loan clients**”) monthly for the next three months for paying their monthly amortization on or before the due dates.
2. The promo period is from September 22 to December 10, 2021 only.

Eligibility and Qualifications

3. All newly approved loan clients whose first loan amortization schedule falls immediately after the commencement of this campaign are eligible (the “**Eligible Participants**”) for this campaign and must fulfil the following conditions (the “**Qualifying Criteria**”) to receive the reward:
 - (a.) All newly approved personal and business loan clients from the following locations can join the promo:
 - Metro Manila
 - Cavite
 - Laguna
 - Bulacan
 - Batangas
 - Tarlac
 - Pampanga
 - Rizal Province
 - Cebu Province
 - (b.) The loan client must have a verified RCF Wallet Account to which the reward will be credited.
 - (c.) A loan client must pay his or her loan amortization on or before the monthly due to qualify for the reward.
 - (d.) A loan client whose loan amortization term is on a semi-monthly basis, he or she must settle both payments on or before their respective due dates to complete the monthly cycle and to qualify for the reward.

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Campaign Reward

4. Upon meeting all the qualifying criteria detailed in Clause 3, the eligible participant(s) shall be entitled to monthly reward as computed based on the loan amount range (see table below):

Tiers	Type of Loan	Loan Amount Range	Reward
Tier 1	Personal and Business Loans	Php 20,000 up to Php 99,000	Php 100/month
Tier 2	Personal and Business Loans	Php 100,000 and above	Php 150/month

5. The monthly reward will be credited to the loan client's RCF verified e-Wallet account 5 working days after the amortization payment is completed for each month within the promo period. For loan clients with semi-monthly amortization schedules, the reward will be credited 5 days after completing the 2nd repayment schedule to complete the one month cycle.

Conditions

6. The eligible participant(s) who will qualify for the reward within the promo period will be entitled for the monthly reward up to 3 consecutive months for as long as he or she meets all the qualifying criteria for each month.
7. The compliance of the eligible participant(s) to the qualifying criteria is continuously imposed and is evaluated every month.
8. Any eligible participant who will fail to meet all the qualifying criteria detailed in Clause 3 will be automatically disqualified from the campaign and will not be entitled for any rewards for that month alone.
9. The disqualified participant must settle all of his or her arrears or delayed payments for the month/s that caused him or her to become disqualified from the promo before qualifying again for the reward for the following month. See the pattern below as an example.

June 2021 Evaluation: Eligible Participant → *Meet all Qualifying Criteria* = Reward for June 2021

July 2021 Evaluation: Eligible Participant → *Failed to meet all Qualifying Criteria* = Disqualified/No Reward for July 2021

September 2021 Evaluation: **Disqualified Participant** → *Settle all arrears from July 2021 + Meet all Qualifying Criteria* = Reward for September 2021

Other Conditions

10. By participating to this Campaign, the eligible participant(s) shall be deemed to have read, understood, and agreed to this Terms and Conditions as well as permitting Right Choice Finance Corporation to process and implement the crediting and debiting system to his or her RCF e-Wallet account.
11. Right Choice Finance Corporation reserves the right to disqualify any participant that it determines to be breaching any of the stipulations in this Terms and Conditions. Further, to practice its sole discretion to deduct or debit any amount that are credited any participants in excess of the correct value that he or she is only entitled to receive.
12. The reward received by the qualified customer shall be deemed final unless the customer informs Right Choice Finance Corporation if there is an error or issue such as incorrect amount credited, credit not received within the promo period. For any concerns or clarification regarding this promo, the client may email info@rcf.ph.

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