

## Finbro.Ph Marsoooo Lamig Raffle Promo Terms & Conditions

1. The Finbro.Ph Marsoooo Lamig Raffle Promo (hereinafter referred to as "Promo") is organized and sponsored by Sofi Lending Inc. [CS201908275] (hereinafter referred to as "Finbro" or "we").
2. The Finbro product eligible for the Promo is personal loans with loanable amount ranging from Php 1,000 to Php 50,000.

### Promo Period

3. The Promo comprises of the following period:
  - a. "Loan application period" runs from March 1-31, 2023, both dates inclusive;

### Promo Eligibility

4. The Promo is open to individuals who:
  - a. is currently residing in the Philippines; and
  - b. has a registered account with at least one (1) "Approved loan" with Finbro website: <https://www.finbro.ph>, hereinafter referred to as "existing user".
5. The following individuals are not eligible and/or disqualified for the Promo:
  - a. permanent and/or contract employees of Sofi Lending Inc. (Including its subsidiaries and related companies) and their respective immediate family members and up to 2<sup>nd</sup> degree of consanguinity or affinity; and/or
  - b. representatives and/or agents of Sofi Lending Inc. including advertising agencies, debt collection agencies, service providers (administrative, technical, consultation, etc.) and their respective immediate family members and up to 2<sup>nd</sup> degree of consanguinity or affinity; and/or
  - c. any person who has committed any misconduct, fraudulent, or wrongful acts in relation to their loan accounts(s), any facility, service or accommodation granted by Finbro, including Finbro's website
6. Finbro reserves the right to reject information submitted on the Finbro 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.
7. Finbro client/s who fulfil the Promo Eligibility requirements set out in clause 4, and their subclauses above, will be considered a "eligible user" of the Promo.

### Promo Mechanics

1. This raffle promo is open to all Finbro.Ph customers that will avail of any loans from 1 to 31 March 2023
2. All new and existing Finbro.Ph users nationwide who will successfully avail a loan during the promo period shall be entitled to one (1) raffle entry.
  - a. Should a user apply for another loan and get approved, the raffle entry will still be counted as one (1) raffle entry. No additional entry will be awarded.
3. A "Qualified user" means:
  - a. A new or returning user who applied and approved for a loan from Finbro.Ph
  - b. A user who is not blacklisted or rejected for a loan
  - c. A user that qualifies as an eligible user as mentioned in the Promo Eligibility section.
4. Qualified customers will get the chance to win one of the following:
  - One (1) LG Dual Inverter Aircon LA100EC
8. All qualified entries will be drawn via electronic raffle draw on April 7, 2023 at 4:00 PM with the supervision of a (Department of Trade and Industry) DTI Representative.
9. A customer can only win once. If a name was drawn more than once he/she gets the prize of higher value.
10. Winners will be announced via Finbro.ph Official Facebook Page (<https://www.facebook.com/finbroph>)



11. Winners will also be notified via registered mail and mobile phone call by the official Finbro.Ph representative.
12. No text notifications will be sent to the winner advising him/her that he/she won.
13. Prizes can be claimed at Unit 1405 Philippine Stock Exchange Tektite San Antonio, Pasig
14. For all provincial winners, shipping fees of prizes will be covered by Sofi Lending, Inc.
15. Winners must present one (1) Valid ID with picture and his/her Finbro.Ph online account where we can see his/her profile.
16. Redemption of prizes is valid until 60 days from receipt of notification via registered e-mail, otherwise, prizes will be forfeited with prior DTI approval.

## General Terms and Conditions

1. The use of the Finbro website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
2. In the event of disputes, Finbro's decision shall be final, in concurrence with the Department of Trade and Industry (DTI).
3. 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.
4. Final approval of loan application is determined by Finbro in their absolute discretion and is subject to the Finbro's credit and risk processing criteria. Participating in this Promo does not guarantee the approval of personal loan.
5. The participants of this Promo signifies their agreement to access the Finbro 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 Finbro may effect from time to time, in concurrence with DTI. Participants also agree that their continued participation in this Promo will constitute their acceptance of these terms and conditions.
6. The decisions of Finbro and Finbro in relation to every aspect of the Promo, including but not limited to the definition of Successful Finbro clients, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained, in concurrence with DTI.
7. These Promo terms and conditions are governed by and construed under the laws of the Philippines.
8. For any inquiries or complaints in relation to this Promo, please contact Finbro at [info@finbro.ph](mailto:info@finbro.ph)
9. Per DTI Fair Trade Permit No. FTEB-162062. Series of 2023.

## Finbro.Ph'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.

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