

KWIKREWARDS SHARE AND EARN PROGRAM TERMS & CONDITIONS

CONDITIONS OF ENTRY

An Entrant must meet all the following conditions of entry ("**Entrant**"):

1. This Program is only open to Philippine residents at the time of entry, who remain residents for the duration of the Program Period, as defined in Section 7 hereof. Directors, officers, management, and employees (and their immediate families) of the Promoter and the Administrator, its related bodies corporate or franchisees, printers, suppliers, providers, and agencies associated with this Program or who have influence over the allocation of rewards are ineligible to participate in this Program. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
2. This Program is only open to Philippine citizens aged 18 years and over. Any entrant below the age of 18 years will not be eligible to participate in this Program.

KEY DATES

3. The Program starts at 12.01am (Philippine time) on June 1, 2024 and ends at 11:59pm (Philippine time) on May 31, 2025 ("**Program Period**"). Program period is defined as the period when the entrant can make qualifying subscriptions, renewals, or referrals of participating Kwik Care plans.
4. The Redemption period opens 12.01am (local time) on June 1, 2024 and ends at 11.59pm (local time) on June 30, 2025 ("**Redemption Period**"). Redemption period is defined as the period when the entrant can receive their rewards code and collect their rewards on the program website.

HOW TO ENTER

5. To be eligible to participate in the Program, Entrants must, during the Program Period:
 - i. Make a qualifying action: successfully subscribe to, renew, or refer any of the participating Kwik Care plans (**"Qualifying Action"**).
 - ii. For the purposes of the Program, the following are Eligible Products (**"Participating Plans"**):
 - a. KwikCare Starter – PhilCare
 - b. KwikCare Standard – PhilCare
 - c. KwikCare Max – PhilCare
 - d. KwikCare Optima – PhilCare
 - e. KwikCare Ultra - PhilCare
 - iii. Every successful subscription, renewal, or referral entitles the Entrant to receive a corresponding number of KwikRewards Token code worth P500 credits (**"Token Code"**).
 - a. KwikCare Starter – PhilCare: 1 token code
 - b. KwikCare Standard – PhilCare: 2 token codes
 - c. KwikCare Max – PhilCare: 3 token codes
 - d. KwikCare Optima – PhilCare: 5 token codes
 - e. KwikCare Ultra – PhilCare: 6 token codes
 - iv. Upon making a Qualifying Action, during the Redemption Period, Entrants will be qualified by the KwikInsure Team and will receive communication via email regarding their qualification into the program together with the Reward Code/s, link to the program website, and how to register and redeem (**"Qualifying Email"**).
6. Participating Plans may not always be available for sale in all participating outlets during the Program Period. The Promoter accepts no responsibility for any Eligible Product(s) being unavailable at the participating outlets during the Program Period.
7. Multiple entries are permitted, subject to the following:
 - i. Only one (1) Qualifying action per entry is permitted.
 - ii. Each Qualifying action must be submitted separately and in accordance with the entry requirements of these Terms and Conditions.
8. Participation to the Program is available online only, and therefore access to the internet is required to participate in this Program. Any cost associated with accessing the Program Website is the Entrant's sole responsibility and is dependent on the Internet service provider used by the Entrant.

9. Entries must be received during the Redemption Period and will be deemed to be received only when received by the Promoter. The Promoter is not liable for any problems with communication networks, including but not limited to email blockage or incoming call rejections. If you enter using automatically generated entries or multiple phone numbers/ addresses/aliases, you may be disqualified.
10. The Entrant must keep the Proof of Purchase at the time of entry and until the prize is finalized. The Promoter or the Administrator, in its sole discretion, may at any time after a claim or an entry has been submitted, require the Proof of Purchase to be produced for verification before awarding any prize.

HOW TO REDEEM A REWARD

11. Upon successful validation of their Qualified Action and receiving the Qualifying Email, during the Redemption Period, Entrants should go to the program website, www.kwikrewards.ph ("**Program Website**") where they will need to register by filling up a the Registration Form ("**Registration Form**") and creating an account by entering their First and Last Name, Mobile Number, and Email Address, and agree to the Terms and Conditions and Privacy Policy of the Program.
12. After successful registration on to the Program Website, Entrants can log-in to their KwikCare Rewards account and add the credits to their account by inputting the Reward Code in the "Add Credits" field.
13. Entrants can then browse through the Program Website and choose their preferred reward. The number of credits to claim the reward will be part of the information displayed per reward.
14. Once an Entrant has decided on a Reward, Entrant can follow the steps on Program Website, fill-up the Reward Form ("**Reward Form**") and click Claim. An email will be sent to the Entrant containing the Reward details including reward code, steps on how to redeem and terms and conditions ("**Claim Email**").
15. Entrants can continue to redeem Rewards by logging on to the Program Website within the Redemption Period.
16. **All KwikCare Rewards are subject to the Terms & Conditions detailed in Schedule 1.**

OTHER GENERAL TERMS & CONDITIONS

17. The Promoter reserves the right to change conditions without prior notice.

18. The Promoter (including its directors, officers, employees and agents), the Administrator, its respective agents, program partners and distributors are not liable for lost, stolen or damaged prizes, and to the extent permitted by law do not make any contractual promise or representation regarding the quality and/or availability of the prizes offered and cannot be held liable for any resulting personal loss or damage.
19. Prizes are not transferable, exchangeable, or redeemable for cash. If a prize is unavailable, for whatever reason, the Promoter or the Administrator reserves the right to substitute the prize for a prize of equal value and/or specification, subject to any written approval from the relevant regulatory authorities. All Program advertisements depicting prizes, prize descriptions and/or trademark references are illustrative rather than definitive and do not imply any association with the Promoter.
20. Without limiting any other terms of these Terms and Conditions, all prizes (and elements of prizes) must be taken as and when specified or will be forfeited with no replacement. The prize values are correct as of the date of preparing these Terms and Conditions and include any applicable tax. The Promoter is not responsible for any change in prize value.
21. In the event the Program is unable to proceed as set out in these Terms and Conditions, the Promoter or the Administrator reserves the right to vary these Terms and Conditions, subject to any written approval from the relevant regulatory authorities.
22. The Promoter is not responsible for any tax implications arising from an Entrant winning a prize. Entrants should seek independent financial advice.
23. The Program Website may contain links to other websites ("**Linked Sites**"), including websites of Program Partners ("**Program Partner Websites**"). The Promoter is not responsible for the content of any Linked Sites, whether the Promoter is affiliated with the Linked Sites. The Promoter does not in any way endorse any Linked Sites and is not responsible for the quality or delivery of any products or services offered, accessed or advertised by such Linked Sites. To the extent that these Linked Sites collect personal information or postings from Entrants, the Promoter shall bear no responsibility or liability for the manner in which such information or postings are used or exploited. The Linked Sites are for Entrants' convenience only, and Entrants agree to access them at their own risk.

24. The Promoter is not liable for entries, prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
25. Any additional or ancillary costs associated with redeeming a Prize are not included. Those costs are the responsibility of the Entrant who redeems the Prize. Costs associated with redeeming the Prize may include, but are not limited to transportation fees, security deposit, etc.
26. Entrants must not:
 - i. tamper with the entry or participation process.
 - ii. engage in any conduct that may jeopardize the fair and proper conduct of the Program;
 - iii. act in a disruptive, annoying, threatening, abusive or harassing manner.
 - iv. do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Program.
 - v. breach any law; or
 - vi. behave in a way that is otherwise inappropriate.
27. Except for any liability that cannot be excluded by law, the Promoter (including its directors, officers, employees and agents), the Administrator and the Program Partners (including their respective officers, employees and agents) are not responsible for and exclude all liability (including for negligence) for any personal injury, death or harm suffered by the Entrant or other person who redeems the Prize (and the Entrant or such person releases Promoter and the Administrator from any such liability) or any loss or damage (including loss of opportunity), whatsoever, whether direct, indirect, special or consequential, arising in any way out of:
 - i. any technical difficulties or equipment malfunction (whether or not under the Promoter's or the Administrator's or Program Partners' control);
 - ii. any theft, unauthorised access or third-party interference.
 - iii. any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter or the Administrator or Program Partners) due to any reason beyond the reasonable control of the Promoter or the Administrator or Program Partners.
 - iv. any variation in prize value to that stated in these Terms and Conditions.
 - v. any tax liability incurred by an Entrant or claimant; or
 - vi. the use and/or taking of a prize.

28. If this Program is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason, including by outside act, agent or event that is beyond the reasonable control of the Promoter or the Administrator, including but not limited to technical difficulties, epidemic, pandemic, government directive, public health orders and the like, unauthorised intervention or fraud, the Promoter or the Administrator reserves the right, in their sole discretion, to the fullest extent permitted by law and subject to any direction by a relevant regulatory authority:
- i. to disqualify any Entrant; or
 - ii. to modify, suspend, terminate, or cancel the Program, as appropriate.
29. Participation in the Program is conditional on an Entrant providing the Administrator with Personal Information (PI) necessary to conduct this Program. the Administrator will use and handle PI as set out in the Kwik Insure Philippines Privacy Policy, which can be viewed at [Privacy Policy Link]. If any dispute arises between an Entrant and the Promoter or the Administrator concerning the conduct of this Program or claiming a prize, the Promoter and the Administrator will take reasonable steps to consider the Entrant's point of view, taking into account any facts or evidence they put forward, and to respond to it fairly within a reasonable time. In all other respects, the Promoter and the Administrator decisions in respect of the Program are final and no correspondence will be entered into.
30. No compensation will be payable to any person if a winner is unable to participate in the time and manner set out in these Terms and Conditions for whatever reason.
31. HELPLINE: For enquiries about the Program, consumers may call the Program Helpline on 1800 1550 0082 between the hours of 9:30am to 5:30pm during the Program Period, Monday to Friday, excluding Philippine holidays, or email us at contact@kwikcarerewards.ph.
32. For general enquiries about Kwik Insure products and plans, customers may contact Kwik Insure thru [contact person and details].
33. Calls to the Program Helpline from public telephones or mobiles may incur an additional charge. Calls may be recorded for the purposes of security and/or training purposes.
34. This Program is in no way sponsored, endorsed, or administered by, or associated with any social media platform, including Facebook, Instagram and Twitter. Entrants provide information to the Promoter and not to any social media

platform. Entrants completely release any relevant social media platforms from any and all liability.

35. The Promoter of KwikCare Rewards Share and Earn Program (the "**Program**") is Kwikinsure Corporation, a corporation duly organized and existing under Philippine law, with principal office at Unit 10-01 Fort Legend 3rd Ave. corner 31st Street, Bonifacio Global City, Taguig, Philippines, referred to herein as the "**Promoter**".
36. The Program is administered by TLC Marketing Worldwide (Singapore) Pte Ltd, a company duly organized and existing under the laws of Singapore (UEN: 201923399W) 1 Harbour Front Ave, Keppel Bay Tower, #05-02 Singapore 098632 referred to herein as the "**Administrator**". All correspondence regarding this Program should be directed to this address or through the Program Helpline set out in Section 36 hereof.
37. Instructions on how to enter, how to redeem, and other general terms and conditions form part of these Terms and Conditions.
38. Participation in this Program is deemed acceptance of these Terms and Conditions.

SCHEDULE 1 – ADDITIONAL TERMS AND CONDITIONS FOR REWARDS

1. Travel Credits Vouchers

- a. Travel Credits Available Amounts
 - i. PHP 500.00
 - ii. PHP 2,000.00
 - iii. PHP 1,000.00
 - iv. PHP 3,000.00
- b. Each Travel Credits Reward Voucher will be redeemable through the Travel Credits Powered by Expedia platform, <https://en-ph.travelcredits.com/>.
- c. The Reward Voucher will be valid for use from June 1, 2024 until June 30, 2025.
- d. The Reward Voucher is nominative and will allow access to the platform as many times as necessary, during its period of validity. No extension request will be accepted by the Administrator.
- e. Booking
 - i. A monetary value will be shown in the user's account appropriate for the program campaign and all or part of the amount will be applied to the total value of the hotel stay selected.
 - ii. Credits to the platform allows customers to avail of discounted rates of up to 20% when booking their hotel stay.
 - iii. In the event that only part of the voucher can be applied to the total value of the hotel stay, the user will be required to pay the remaining balance.
 - iv. Once the user has selected the hotel of their choice, they must confirm their details and will automatically receive an email booking confirmation with relevant details of the venue they have booked.
- f. Payment
 - i. In order to book your chosen Arrangements, you must in full as required by the Supplier/Principal of the Arrangements.

- ii. Payment can be made through a combination of the monetary value on Travel Credits account and using an accepted payment card.
 - iii. Except where otherwise advised or stated in the booking conditions of the Supplier/Principal concerned, all monies you pay to the Platform for Arrangements will be held on behalf of the Supplier/Principal and forwarded on to the Supplier/Principal in accordance with our agreement with the Supplier/Principal.
- g. Changes and Cancellations Initiated by the Customer
- i. Any cancellation or amendment request must be sent to us in writing, by email to customerservice_ph@travelcredits.com. Please note that all our customer service team operates 09.00-1600 weekdays only (excluding public holidays), so requests must be received no later than an hour before close of business.
 - ii. Please ensure that you have received written confirmation of any changes to your booking prior to travel. Whilst we will try to assist, we cannot guarantee that the Supplier/Principal will meet such requests. Amendments and cancellations can only be accepted in accordance with the terms and conditions of the Supplier/Principal of your Arrangements.
 - iii. The Supplier/Principal may charge the cancellation or amendment charges shown in their booking conditions (which may be as much as 100% of the cost of the Arrangements and will normally increase closer to the date of departure).
 - iv. Please note that some Supplier/Principals do not allow changes and therefore full cancellation charges will apply. Additionally, in circumstances where refunds are processed, these are affected by daily FX rates and local bank charges.
 - v. If users should choose not to travel and do not make arrangements to change or cancel the booking, this will be classified as a 'no show', users will lose their right to their hotel stay and will not be able to rebook another stay and will lose access to the Travel Credits booking platform. They will have no right for any substitute offer, no compensation of any kind or cash equivalent.

- h. Please refer to <https://en-ph.travelcredits.com/terms-and-conditions/> for Full Terms and Conditions.

2. Virtual Escaping

- a. Each reward is awarded in the form of a reward code and can be used on the link www.virtualescaping.com for single use only.
- b. Each reward is entitled to one (1) free virtual escape challenge on Virtual Escaping.
- c. Each reward code requires customer to create an account and select the game of choice. Each game allows up to six (6) players and 90 minutes.
- d. This reward is not available for any other additional purchases made on the website outside of the one (1) free game.
- e. Only one (1) reward code can be used per transaction and throughout the program, and it cannot be used in conjunction with other offers.
- f. This reward cannot be exchanged for cash and is non-transferable.
- g. Full Virtual Escaping Terms & Conditions apply: <https://virtualescaping.com/how-it-works>

3. Yogaia 1-Month Subscription (No Auto Renew)

- a. This reward entitles customers to redeem one (1) FREE 30-day subscription of Yogaia.
- b. The users need to accept Yogaia T&Cs when creating the account.
- c. The users can cancel online at any time during the free trial. If you do not cancel, the membership is automatically renewed and you will be charged monthly.
- d. The users can find out more about Yogaia from <https://yogaia.com/>
- e. For any inquiries about the service or membership, please contact Yogaia Customer Happiness team: <https://yogaia.com/contact>
- f. This reward cannot be used in conjunction with any other services or promotions.
- g. This reward cannot be exchanged for cash and is non-transferable.
- h. Full Yogaia Terms & Conditions apply: <https://yogaia.com/policies/terms>

4. Yogaia – 2-Month Subscription (with Auto Renew)

- a. This reward entitles customers to redeem one (1) FREE 60-day subscription of Yogaia.
- b. The users need to accept Yogaia T&Cs when creating the account.

- c. The users can cancel online at any time during the free trial. If you do not cancel, the membership is automatically renewed and you will be charged monthly.
- d. The users can find out more about Yogaia from <https://yogaia.com/>
- e. For any inquiries about the service or membership, please contact Yogaia Customer Happiness team: <https://yogaia.com/contact>
- f. This reward cannot be used in conjunction with any other services or promotions.
- g. This reward cannot be exchanged for cash and is non-transferable.
- h. Full Yogaia Terms & Conditions apply: <https://yogaia.com/policies/terms>

5. Go Gamers

- a. Each reward is awarded in the form of a unique code for the 1-Year subscription on <https://platform.gogamers.tech/gg> for new Go Gamers winners only and is for single use.
- b. This reward is available to Philippines residents aged 18 years and above only.
- c. There is no minimum spend for this reward to be used and is subject to availability.
- d. This reward cannot be used in conjunction with any other offers or promotions.
- e. Reward cannot be exchanged for cash and is non-transferable.
- f. Full Go Gamers Terms & Conditions apply: <https://gogamers.tech/terms-of-use/>
- g.

6. Readly

- a. How to Redeem:
 - i. 1. Visit the link: <https://au.readly.com/giftcards/redeem>, activate the gift card by September 30, 2025.
 - ii. 2. Create your Readly account to enjoy. (no paper/print subscriptions available, digital format only).
- b. Terms & Conditions:
 - i. This reward entitles the winner to 60-days free access to Readly subscription valued at [PH XXX.XX].
 - ii. This reward is available for ages 18 and above only.
 - iii. This reward entitles the winner access to thousands of digital magazine titles.

- iv. This reward is not valid in conjunction with any ongoing offers or promotions.
- v. This reward has no cash value and is not for resale.
- vi. Magazine selection is subject to change.
- vii. All Ready Partner Terms and Conditions apply, and this reward is also subject to Cibo Espresso's blanket Terms and Conditions.

7. WithU App

- a. This prize entitles the customer to one (1) 3-months subscription to WithU Fitness App.
- b. This prize is applicable for customers aged 18 years old and above.
- c. Offer Availability Hours: Daily 24 hours.
- d. This prize is non-convertible to cash and cannot be exchanged or transferred.
- e. This prize is not valid in conjunction with any ongoing promotions or discounts.
- f. Full WithU Terms & Conditions apply.
- g. How to Redeem:
 - i. With your e-voucher, you are required to visit WithU at <https://app.withutraining.com/e/KwikInsure> and enter in your unique code from your e-voucher.
 - ii. Follow on screen instructions to create your account and download the WithU Fitness app, available to you for 3 months.

8. Illo's Home Buffet

- a. This prize entitles the customer to a Buy one (1) Get one (1) FREE buffet at Illo's Home Buffet worth PHP1,400, subject to availability.
- b. This prize is only available to customers aged 18 years and above.
- c. Offer Availability Hours: Monday to Sunday 10:00 A.M. to 10:00 P.M.
- d. This prize is non-transferable and non-convertible to cash.
- e. This prize cannot be exchanged to other products or discounts.
- f. This prize is not valid in conjunction with any ongoing promotions or discounts.
- g. Full Illo's Home Buffet Terms & Conditions apply.
- h. How to Redeem
 - i. With your e-voucher, you will have to make a reservation by messaging Illo's Home Buffet Facebook or Instagram page prior to your dine schedule.

- ii. Visit your preferred Illo's Home Buffet branch.
 - 1. Adriatico Manila – (02) 8426 9287 | +63 995 516 4069
 - 2. Greenhills San Juan – (02) 8401 6643 | +63 918 652 1520
- iii. Present your e-voucher as you arrive at your preferred branch to claim your one (1) for one (1) buffet, worth PHP1,400.
- iv. IMPORTANT: You are required to make a booking with Illos Home Buffet prior to your visitation. Applicable for customers 18 years and above only. Offer availability hours apply. This is a one (1) for one (1) offer, you are required to purchase one (1) pax in order to redeem the one (1) FREE offer.

9. Greenwich Free Pizza (Online Orders Only)

- a. This prize entitles the customer to one (1) FREE 9 inch Hawaiian Overload Pizza with a minimum spend of PHP700, subject to availability.
- b. There is a minimum spend of PHP700 to redeem the Free 9" Hawaiian Overload Pizza.
- c. The promotion applies to all stores nationwide, except for areas that are currently not serviceable, which are excluded from the store selection on the website. Participating stores will automatically appear in the "Select your store" option once you enter your delivery address.
- d. This prize is non-transferable and non-convertible to cash.
- e. This prize cannot be exchanged to other products or discounts.
- f. This prize is not valid in conjunction with any ongoing promotions or discounts.
- g. Full Greenwich Terms & Conditions apply.
- h. How to Redeem:
 - i. Visit www.order.greenwich.com.ph
 - ii. Browse and select your desired product, ensuring your total reaches at least PHP700 to qualify for the free 9" Hawaiian pizza.
 - iii. Provide your delivery address and choose between delivery or pick-up.
 - iv. Select the Greenwich store nearest to your location.
 - v. Proceed to check-out and choose your preferred payment method.
 - vi. Enter the unique promo code during check-out to avail of the promo, then click "Apply".

- vii. Review your order and confirm to place it. Now, sit back and wait for your delivery.

10.2 Hands Wellness Spa – Free Spa Treatment

- a. Free Hand or Foot Paraffin Wax Treatment
- b. For ages 18-99 yrs. old
- c. Available Monday-Friday from 9:00am to 12:00nn
- d. Kindly show our voucher upon arrival at the establishment.
- e. This offer is subject to availability.