

These terms and conditions ("Terms and Conditions") apply to and regulate the provisions of Wallet namely Home Credit Pay Wallet issued by Asia United Bank ("AUB" or "Issuer") Bank and powered by MatchMovePay Pte Ltd ("MatchMove") where HC Consumer Finance Philippines, Inc. ("Home Credit" or "HC") is a Co-brand Partner.

By completing the sign-up process for the Wallet and its services, you are deemed to have expressly read, understood and accepted each and every Terms and Conditions mentioned herein. You agree to be bound by all the Terms and Conditions mentioned herein, as may be amended from time to time.

In this agreement, "We", "Us" or "Our" generally refers to Asia United Bank (AUB) or the Bank, unless otherwise specifically indicated in this Terms and Conditions to be Home Credit or HC or MatchMove Pay Pte Ltd or MM. "You" or "Your" refers to the individual purchasing or using the Wallet.

The following definitions shall apply to the terms and conditions herein:

1. **DEFINITIONS.**

The following definitions shall apply to the terms and conditions herein:

- "**ATM**" – Automatic Teller Machine, providing cash withdrawal and other services as enabled by ATM provider;
- "**AUB PayMate Merchants**"- AUB enabled merchants who will accept QR payments from HC Mobile App;
- "**Bancnet**" – a single ATM switch operator in the Philippines. It is a multi-bank, multi-channel electronic payment network allowing its members' customers to do transactions at Point-of-Sale (POS) and Automated Teller Machines (ATMs) terminals;
- "**Bank**" – Asia United Bank (AUB);
- "**Card**" – Physical or Virtual Card issued to Wallet;
- "**Cardholder**" – authorized User of Wallet with issued Virtual and/or Physical Card;
- "**CVV**" – Card Verification Value - security code provided to each issued payment card used for verification of the legitimacy of a card transaction request. CVV can be a 3 or 4 digit numeric code. printed or displayed on the front or back of the card;
- "**HC Mobile App**" – Home Credit mobile application available for its consumers where Home Credit will enable access to Wallet functionalities to Users;
- "**MC**" or "**Mastercard**" – global payment card scheme with a network of over 28 million acceptance locations;
- "**mPIN**"- unique User identifier to access HC Mobile App;
- "**OTP**" – additional authentication method in the form of one-time-password distributed to Wallet User's registered mobile phone;
- "**PH**" – Philippines;
- "**Physical Card**" – a plastic payment card linked to Wallet that can be upon successful activation used for payment transactions;
- "**PIN**" – Personal Identification Number – a series of digits used to verify the identity of the holder of the card, before a transaction shall be authorized;
- "**Point-of-sale (POS)**" – a physical place where Users can execute a transaction using Wallet funds;
- "**Top-Up**" – credit transaction to Wallet resulting, once successfully authorized, in increasing Wallet available balance; minimum or maximum limits can be applied on Top-Up transactions;
- "**Top-Up channel**" – channels enabled for Users realize Top-Ups, such as cash-in partners, banks;
- "**User**" – a registered holder of HC Mobile App who has applied for the Wallet and successfully completed KYC compliance and eligibility criteria;
- "**Virtual Card**" – a payment card in digital form linked to Wallet that can be upon successful activation used for E-commerce payment transactions;
- "**Wallet**" – reloadable prepaid electronic money payment instrument accessible via HC Mobile App issued by AUB, powered by MM and co-branded with Home Credit.

2. **Home Credit Pay Wallet is** reloadable prepaid electronic money payment instrument issued by AUB , pursuant to a license by Mastercard International and as governed and regulated by the Bangko Sentral ng Pilipinas (“BSP”) allowing qualified Wallet holder to load his/her Wallet with PhP funds and use available loaded funds for purchase of goods and services and domestic money transfers via (but not limited to the list below):
- (a) Point-of-sale purchase (POS) at a terminal using Physical Cards;
 - (b) E-commerce transaction using virtual and/or Physical Card;
 - (c) ATM withdrawal using Physical Card;
 - (d) QR transaction using Wallet QR scan functionality;
 - (e) In-app purchase using Wallet functionalities e.g. bill payment, telco purchase and/or others;
 - (f) Money transfers from Wallet via different methods;
 - (g) Other methods that Parties agree in writing to enable for Wallet usage.

The HomeCredit Pay Wallet is not a deposit account therefore the balance is not covered by the Philippine Deposit Insurance Corporation (PDIC) and it does not earn any interest.

Physical and/or Virtual prepaid Mastercard payment card issued by AUB pursuant to a license by Mastercard International, powered by MatchMove and cobranded by Home Credit (“Card”) may be linked to the Wallet upon request and successful activation of the Card-

Home Credit Pay Wallet and linked Cards are subject to the rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Anti-Money Laundering Act (AMLA), as amended.

The issuance of the Card, the maintenance and operation of the Wallet, and all transactions involving the Card and/or the Wallet shall be subject to prevailing regulations, guidelines and issuances of the Bangko Sentral ng Pilipinas.

The Wallet/Card is non-transferable, and it cannot be used except by the Wallet/Cardholder.

3. **Wallet User/Cardholder**

The term “Wallet User” shall refer to a registered holder of HC Mobile App who has applied for the Wallet and successfully completed KYC compliance and eligibility criteria.

The term “Cardholder” shall refer to a Wallet User for whom Card was issued and linked to the Wallet.

4. **Responsibility of the Wallet User/Cardholder**

Wallet User/Cardholder acknowledges that the HC Mobile App, where the Wallet resides uses a single sign on (SSO) authentication and access through the app is linked to the other functionalities including the Wallet.

Wallet User/Cardholder also acknowledges that it is his/her responsibility to secure his/her mobile device at all times. To help ensure the security of transactions coursed through the Wallet or Card, as well as the Wallet User’s personal information that may be used for the HC Mobile App, Wallet or Card, the Wallet User/Cardholder hereby agrees to strictly comply with the following security measures recommended, such as, but may not be limited to the following:

- (a) immediately nominate an mPIN to be used to access HC Mobile App/ Wallet functionalities;
- (b) nominate own PIN during Card activation process;
- (c) avoid using predictable numeric codes such as birthdays as mPIN/PIN;
- (d) keep Card number, mPIN/PIN, CVV, OTPs and any system-generated one-time passwords/codes etc. confidential; Home Credit may, at its option, assign a system-generated mPIN/PIN, or one-time password (OTP), or any combination of both;
- (e) not engage in any activity that would otherwise compromise his/her personal and/or Card/Wallet information;
- (f) sign the physical Card immediately upon receiving it;
- (g) safeguard the Wallet/ Card as if it was cash;

Wallet User/Cardholder also acknowledges that making copy of his/her Card in any form can lead to some risks especially if posted on social media, and similar channels.

5. Wallet User Registration

To gain access to the Wallet/Card, the customer must first have successfully downloaded the HC Mobile App, registered as a HC Mobile App User and successfully completed KYC compliance and eligibility criteria.

HC may also decline request for HC Mobile App registration and/or Wallet application without providing reason of such decline.

6. Physical Card Delivery

Wallet User authorizes HC or its official courier to deliver the Card to the delivery address provided by Wallet User during Card issuance request. The Cardholder, if personally receiving the Card, or his duly authorized representative shall present a valid Ids before the Card shall be released to him/her.

7. Physical Card Activation

Physical Card is inactive upon issuance. For activation, Cardholder is required to follow the activation instructions provided by HC. Physical Card activation is requested to enable Card transactions. AUB and HC reserve the right to decline activation request without providing reason of such decline. Cardholder further represents and warrants that the instructions pertaining to the Card are authorized when such instructions emanate from the cellular phone number or e-mail indicated or as registered by the said Cardholder.

8. Virtual Card Activation

Wallet User agrees to automatically generate one (1) virtual Card for him/her immediately upon Wallet activation without the need for further request from the said Wallet User. For second and any subsequent virtual Card, Wallet User is required to proceed with virtual Card request via Wallet. Virtual Card is active immediately upon generation.

9. Linking Card to Wallet

Virtual Card is automatically linked to Wallet.

Physical Card is linked to Wallet upon successful completion of Card activation process. By opting to link Physical Card to Wallet, Wallet User assumes any potential risk of using a Physical Card for payments at POS and E-commerce transactions and/or for ATM channels.

10. Wallet/Card acceptance

Home Credit Pay Wallet usage may be available in any of the following:

- (a) Any merchant/establishment where the Mastercard is accepted whether in-store or on-line bearing the Mastercard logo;
- (b) Any merchant/establishment where the AUB Paymate QR is accepted;
- (c) Any establishment/merchant who is affiliated with Home Credit for Wallet transactions.

AUB as issuer, HC as co-brand partner, and MatchMove as Program partner shall endeavor to provide continued services, however, said AUB, HC, and MatchMove will not be responsible/liable to the Wallet User/Cardholder if for any reason, the Wallet/Card is not accepted for particular transaction. The Wallet User/Cardholder agrees to hold AUB, HC, and MatchMove, and their directors, officers, employees and representatives free and harmless from any and all claims for damages resulting from the failure or refusal of any merchant/establishment to honor the Wallet/Card. Wallet User/Cardholder should always carry an alternative payment method and not solely rely on the Wallet/Card to process payment of goods and/services purchased and/or money transfers.

The Wallet User/Cardholder accepts full responsibility for all transactions made with the use of the Wallet/Card, regardless of whether the same shall have been made without his/her knowledge or authority or his/her signature or mPIN/PIN.

All transactions using the Wallet/Card shall be deemed by Us to have been made with the knowledge of or authorized by the Wallet User/Cardholder and shall be valid and binding upon the Wallet User/Cardholder. Wallet User/Cardholder accepts the record of transactions as conclusive and binding for all purposes in the absence of manifest error promptly brought to the attention of Home Credit in writing within thirty (30) calendar days from transaction date. Beyond thirty (30) days, If the Wallet User has not made known to Home Credit in writing of any manifest error in the record of transactions, then it shall be considered as conclusive and binding to the said Wallet User.

11. Wallet/Card security proclamation

Wallet User/Cardholder is solely responsible for the security of his/her Wallet/Card at all times, especially in connection with the use of the Wallet/Card to purchase goods and/or services through online internet sites or portals.

The Wallet User/Cardholder agrees that (i) using his/her Card at POS and/or ATMs, (ii) providing his/her Card information on the internet, (iii) scanning QR codes at merchant stores with Wallet, (iv) submitting transaction using Wallet funds via Wallet is sufficient proof that instructions were given for the use of Wallet/Card properly. Wallet User/Cardholder understands matters of operating Wallet/ Card for financial transactions and that AUB, Home Credit, or MatchMove are not required to verify the identity or authority of the person entering Card information.

However, Wallet User/Cardholder understands and agrees that in case of any reason to doubt transaction authenticity, suspicious, unlawful or otherwise improper behavior, no matter if proven or potential, and/or if system authorization of transaction was not successful, the transaction using Wallet funds may be declined.

12. Loading Wallet (Top-Up)

Wallet User may receive HC loan disbursement to his/her Wallet if agreed between Wallet User and Home Credit.

Besides HC loan disbursement, Wallet User may load his/her Wallet with PhP value via any of the following:

- (a) Over-the-counter at accredited Top-Up merchant partner;
- (b) Peer-to-Peer transfer between Wallets;
- (c) Online fund transfer;
- (d) Other channels, as may be enabled by Home Credit.

Home Credit reserves the right to set minimum and maximum limits for Top-Up operations or to decline them according to law and regulations, participating merchants limits and other business needs.

The actual time of crediting the Top-Up to Wallet Balance shall depend on what channel/partner is used. In addition, some channels may require pre-enrollment or encoding of passwords, security numbers, or codes before reloading can be done.

The Wallet User shall also be bound by the Terms and Conditions of the partner/merchant, including any service fees that may be charged by the Top-Up partner.

As of date hereof, the maximum aggregate monthly Top-Up transaction and/or balance limit is Two Hundred Thousand Pesos (Php 200,000.00). Should the Top-Up exceed the Php200,000 maximum aggregate monthly limit and/or balance, the particular transaction shall be rejected.

13. Wallet Balance

Wallet Balance represents available value to be used via Wallet/Card for purchase of goods and/or services and fund transfers. It consists of unused portion of all credited and posted Top-Ups made to the User's Wallet.

14. Restrictions on Transactions.

The Wallet User/Cardholder agrees not to use the Wallet/Card for the purchase of items/goods for importation which is subject to the provisions of prevailing laws, rules and regulations on foreign exchange and/or importation of goods. Moreover, the Wallet/card shall be used for legitimate transactions or charges only; it shall not be used for gambling or games of chance or for transactions which cause, object or purpose is contrary to law, morals, good customs, public order or public policy ("Unacceptable Transactions"). AUB and HC reserve the right to terminate or cancel Wallet/Card privileges should AUB and/or Home Credit find the Wallet/funds being used for, or in connection with, Unacceptable Transactions. Moreover, in the event that AUB and/or Home Credit determine that the Wallet/Card is being or has been used in connection with gambling or games of chance, other void transactions or Unacceptable Transactions, including use of the Wallet/Card to transmit or receive proceeds of gambling or games of chance, We reserve the right to take any legal action in connection with the Wallet/Card and/or the Wallet/Card transaction/s, including to return the proceeds to the sender.

All restrictions to transactions are valid to all types of transactions involving Wallet, no matter if executed via Wallet or Card, cashless or in cash, via QR, at merchant/partner place etc.

15. Disclaimer of Warranties

Except as set out in this Terms and Conditions, all warranties, conditions and other terms, implied by law or statute, are excluded from this Terms and Conditions.

HC Mobile App and Wallet functionalities are offered on “as available” basis without warranties of any kind other than those required by applicable law and Regulations.

AUB, HC and MatchMove do not represent or warrant to the Wallet User/Cardholder that: (i) content and data/information provided in Wallet/Card or in relation to Wallet services are always accurate, (ii) the use of the Wallet/Card will always meet his/her requirements; (iii) Wallet/Card services will be at any moment accessible, uninterrupted, timely, secure or free from error; and (iv) transaction/transaction request involving Wallet or other request related to Wallet/Card services will be accepted or honored at all POS/merchant establishments/online/other channels enabled for Wallet/Card usage.

AUB, HC, and MatchMove may also decline to process any transaction and/or request related to Wallet/ Card without prior notice to the Wallet User/Cardholder or the relevant merchant.

AUB, HC, and MatchMove shall not be liable for any loss, cost, compensation, damage or liability to Wallet User/ Cardholder and/or third party arising from:

- (a) unsuccessful access attempts to Wallet/Wallet Balance, delay, interruption or cancellation of transaction using Wallet services, no matter if caused by a mistake, error, technical, system failure or any other reason beyond control of AUB, HC, and/or MatchMove (“Force Majeure” events);
- (b) loss, theft or unauthorized use of Wallet/ Card resulting in financial loss, costs, damages to Wallet User/Cardholder or payable to any third party;
- (c) decline of HC Mobile App registration, Wallet User registration, Card activation/unblocking, authorisation of transaction, transaction request, Top-Up/cash-out Wallet Balance request or attempt or other interruption/cancellation/termination of transaction or transaction request involving Wallet services;
- (d) Wallet/Card blocking, termination, closure or other limitation of services due to suspicious transaction, fraud and security monitoring steps, AML requirements, compliance and regulatory requirements, participating merchant/partner request or other internal reasons of AUB, HC or MatchMove;
- (e) any misinterpretation by Wallet User/Cardholder of these Terms and Conditions, marketing communication in relation to offer of Wallet, Wallet functionalities, Cards, loyalty benefits, rewards or other related communication from HC to Wallet User/Cardholder.

16. Personal Identification Number (PIN)/Mobile PIN (mPIN)/One Time Password (OTP)

Cardholder acknowledges that withdrawals and inquiries through any ATMs can be made only by using a valid physical Card together with correct PIN, while any inquiries via Wallet can be done only via registered HC Mobile App upon mPIN verification.

17. **Wallet User/Cardholder** acknowledges that his/her personalized PIN/mPIN/OTP for applicable transactions is known only/accessed only by him/her, and not by anyone else. Wallet User/ Cardholder is required to keep his/her PIN/mPIN/OTP confidential at all times and not to disclose his/her PIN/mPIN/OTP to anyone. All transactions processed through the use of the Wallet/Card and mPIN/PIN shall be conclusively presumed to be with full knowledge and authority of the Wallet User/Cardholder and he/she shall accept full responsibility for all transactions processed therewith. Wallet User/Cardholder shall hold AUB, HC, and MatchMove free and harmless from any and all losses, damages or liabilities he/she may suffer as a consequence or result of his/her disclosure of his/her PIN/mPIN/OTP.

18. Wallet/Card Inactivity.

A Wallet is considered inactive when it has not been used by Wallet User for any financial transaction for a period of one (1) year from date of Wallet User registration or six (6) months from the last active transaction, whichever comes earlier and regardless of whether a Wallet is with or without a remaining balance.

AUB and/or HC reserve right to terminate inactive Wallet/Cards and for HC to apply fees and charges as indicated on the Table of Fees and Charges.

19. Loss of the Wallet/Card

In case of lost/stolen/misused Wallet/Card for any reason, the Wallet User/Cardholder should immediately report any loss/theft/misusage of Wallet/Card via Wallet functionalities of the HC Mobile app or via the HC Contact Center number as indicated at the back of the Card. After HC receives a duly verified report of the loss of the Wallet/Card, Wallet/Card will be blocked. Prior to the receipt of such report, the Wallet User/Cardholder agrees to be held liable and not to be reimbursed for any and all transactions, purchases and charges made or incurred from the use of the lost or stolen the Wallet/Card. Losses due to the use of a lost/stolen Wallet (mobile device with installed HC Mobile App and registered Wallet User)/Card before the loss or theft has been reported and the blocking completed shall be for the account of the Wallet User /Cardholder.

In case of reported lost/stolen Card, Wallet User may request issuance of a replacement Card. Home Credit shall issue a replacement of Card upon User's request which shall be subject to a fee as defined in Table of Fees and Charges.

20. Expiry and Renewal of the Card.

Unless earlier terminated by AUB or HC pursuant to Clause 26, or as voluntarily cancelled or returned by the Cardholder, the Card shall be valid from the day of issuance of the Card up to date indicated on the face of the Card (the "valid thru"). The Card is not automatically renewed. The Cardholder may request for the issuance of new Card thru Wallet using Request New Card functionality, and subject to the applicable fees as laid out in the Table of Fees and Charges. Cardholder must accomplish all requirements set by AUB and HC at the time of request for the Card. AUB or HC have the right to approve or deny the issuance request without need of disclosing the reason/s for decline hereof.

21. Statement of Account

AUB or HC are not obligated to send Wallet User/Cardholder statements of itemized transactions of the Wallet/Card. Wallet User/Cardholder may check the balance and transactions of last 90 days through the Wallet. Wallet User/ Cardholder may also request transaction history beyond 90 days .

Wallet User/Cardholder may also check the Wallet balance via ATM if there is Physical Card linked to Wallet. ATM balance inquiry thru Physical Card may be subject to fees as defined in Table of Fees and Charges.

22. Service Charge and Other Fees

The Wallet User/Cardholder recognizes HC's right to impose, charge up-front or automatically deduct from Wallet balance charges such as service fees, loading fees, switch/network payment fees, service fee on transaction, and other fees on any or all of its products, services, and facilities as defined in Table of Fees and Charges. The Wallet User/Cardholder agrees to pay such service charges and fees presently imposed or may, in the future, be imposed by HC. As necessary, the amount of said service charges and fees may also be revised by HC from time to time. The Wallet User/Cardholder shall be notified of new or revised charges or fees thru any of the following: (i) Home Credit website; (ii) mobile app or (iii) other communication channels available to Home Credit. Wallet User/ Cardholder must ensure at any moment sufficient funds at his/her Wallet to cover all applicable fees and charges due to his/her Wallet. All past due applicable fees and charges can be deducted from Wallet balance anytime by HC.

Transactions made in foreign currencies shall be automatically converted to Peso using Mastercard's selected foreign exchange rate. From the Peso conversion, there shall be added MasterCard's Issuer Cross Border and Currency Conversion Assessment fees. A service fee shall be charged by HC according to Table of Fees and Charges and shall be added to the sum of the Peso Conversion and MasterCard fees.

All fees shall be imposed at HC's sole and absolute discretion, and may be subject to change with a 60 day period prior notice.

23. ATM usage

Physical Card may be used in Automatic Teller Machine (ATM) where Mastercard/Bancnet is accepted. All ATM transactions made with Physical Card such as balance inquiry and withdrawal are subject to fees and

charges as imposed to AUB by Mastercard, Bancnet, other Banks, switch networks, and as may be permitted under prevailing consumer protection issuances and regulations, for ATM usage.

24. Table of Fees and Charges

The applicable fees and charges shall be published in Home Credit’s website and subject to at least 60 days’ prior notice in case of any change.

Product/ Service/ Transaction	Fees/ Charges (tax inclusive)
1. Physical card issuance and delivery	PHP 250 per 1 card
2. ATM withdrawal at AUB ATM	Free**
3. ATM withdrawal at other ATM Bancnet	PHP 15*
4. ATM withdrawal international	USD 5*
5. ATM balance inquiry at AUB ATM	Free**
6. ATM balance inquiry at other ATM	PHP 2*
7. FX Service fee for card transaction in foreign currency	3% of transaction amount
8. Cash-in (OTC) at EC Pay network	2% from transaction amount
9. Cash-out (OTC) at Bayad	PHP 50-160 per transaction (exact amount shown in HC Pay Wallet)
10. Transfer money HC Pay Wallet to HC Pay Wallet	Free
11. Transfer money HC Pay Wallet to bank account EXPRESS (real time)	10 PHP*
12. Transfer money bank account to HC Pay Wallet	free*
13. Inactivity fee	PHP 25/month

* Additional fees may apply depending on the Bank. Check their website or call the Bank for more information.

** May be subject to change by AUB from time to time with prior notice to clients.

25. Compliance with Existing Laws

The Wallet User/Cardholder hereby warrants that the use of the Wallet/Card, including but not limited to the transfer and/or receipt of funds using the Wallet/Card and the available channels for the Card, do not and will not violate the Anti-Money Laundering Law, as amended as well as other applicable laws, rules, or regulations. By agreement to this Terms and Conditions or using the Wallet/Card, the Wallet User/Cardholder hereby agrees to render AUB, HC, and MatchMove, their officers, employees, and representatives, free and harmless and indemnified from any liabilities, damages, suits, or causes of action whatsoever which may arise from any violation of said laws, rules, or regulations.

Moreover, AUB or HC or MatchMove, upon reasonable suspicion of fraud, irregularity, or anomaly involving the Wallet/Card, may suspend or block the Card with or without notice, and initiate investigation.

26. Termination by Us

We may terminate the Wallet/Card in the event Wallet User/Cardholder: (i) fails to comply with any of the Terms and Conditions governing the use of the Wallet/Card as determined by Us, or (ii) fails to observe any of the terms or conditions of any document or agreement which the Wallet User/Cardholder executed in connection with any loan and/or credit facility granted, or any product or service provided by Us, or any member of Our Group of Companies or any of Our subsidiaries or affiliates, or (iii) dies, or (iv) becomes bankrupt, insolvent, or undergoes receivership, or his/her property(ies) is/are levied on execution, garnished or attached, or (v) convicted for a criminal offense with final judgment carrying with it the penalty of civil interdiction, or (vi) any of the cases covered by Article 1198 of the New Civil Code (however evidenced) occur, or (vii) charged with, convicted of or under investigation by competent government authority for violation of Republic Act 8484 otherwise known as the "Access Devices Regulation Act of 1998". We may terminate the Wallet/Card upon instruction received from HC in the event Wallet User/Cardholder: (i) fails to comply with terms and conditions, agreement and/or any other document which the Wallet User/Cardholder executed in connection with HC Mobile App and/or any product/service offered by HC, or (ii) is Inactive, or (iii) is in default with any product/service provided by HC or (iv) is required to be discontinued from usage of Wallet/Card for

HC internal, regulatory or other objective reasons. We are entitled to exercise the appropriate rights and remedies provided under these Terms and Conditions and shall not in any way be responsible for any liability.

27. Right to offset

In case Wallet User is in default under AUB and/or HC loan products, services, or other AUB/HC offerings that he/she signed up for and provided that all the requisites of Article 1279 of the New Civil Code are present, Wallet User authorizes AUB/HC to set-off or apply to the payment of obligations any funds which the Wallet User have made available as Wallet Balance including all taxes, charges, expenses or other costs that may arise in relation to defaulted product/service.

28. Rewards and loyalty benefits

Home Credit may decide and offer Wallet User/Cardholder rewards and benefits for using Wallet services. The definition of rewards and benefits as well as conditions to obtain them is at Home Credit's sole discretion. There is no legal right to obtain benefit and/or reward related to Wallet services that can be requested by Wallet User/Cardholder.

Wallet reward program, if any, shall be sponsored by Home Credit and governed by a separate Terms and Conditions. For any complaints or disputes related to rewards and benefits, a Wallet User shall reach out to Home Credit Contact Center directly.

29. Update and Change of Contact Details and Other Wallet User/Cardholder Information

Wallet User/Cardholder shall update annually or as may be required by Us to update his/her contact details such as residence, office and/or mailing address, telephone numbers and/or electronic mail address, civil status, and such other data previously indicated in the Wallet User/Card registration (the Contact Details and Wallet User/Cardholder Information) via HC Mobile App or by calling HC Customer Service. Wallet User/Cardholder shall likewise notify HC immediately of any change in Contact Details and Wallet User/Cardholder Information. Upon updating his/her Contact Details and/or Other Wallet User/Cardholder information the Wallet User/Cardholder acknowledges and authorizes the transfer, disclosure, and communication of any information relating to Wallet/Card with HC or AUB and/or their parent companies, subsidiaries or affiliates, as well as third party providers, agents, and representatives for purposes of data processing and storage, customer satisfaction surveys, product and service offers and updates through post, email, fax, SMS, telephone, and/or any other purpose deemed by HC or AUB as appropriate and relevant to the Wallet user/Cardholder and/or as may otherwise required by applicable laws, rules, and regulations. The Wallet User/Cardholder also authorizes the submission and disclosure of his/her credit information to the credit bureau as may be necessary to comply with RA 9510 and its implementing rules and regulations. The Wallet User/ Cardholder agrees to hold AUB, HC, or MatchMove free and harmless from any liability arising from Wallet User's/Cardholder's failure to update his/her contact details or from any communication/correspondence/parcel being viewed and/or accessed by any person other than the Wallet User/Cardholder.

30. Amendment

AUB or HC may, at any time and for whatever reason AUB or HC may deem proper, amend, revise, or modify this Agreement, upon prior notice to the Wallet User/Cardholder. Any such amendment shall bind the Wallet User/Cardholder upon date of effectivity as specified in the said notice.

31. Non-Liability

AUB, HC, and/or MatchMove shall not be held liable for any loss or damage of whatever kind or nature in connection with this Terms and Conditions or any transaction involving the Wallet/Card in any of the following instances – (1) Disruption, failure or delay relating to or in connection with any transaction contemplated under this Terms and Conditions or in respect of the Card due to circumstances beyond control of AUB, HC, and/or MatchMove; (2) Loss or damage which the Wallet User/Cardholder and/or any third party may suffer arising out of any fraudulent or unauthorized use of the Wallet/Card such as but not limited to theft or unauthorized disclosure of the Wallet's/Card's m-PIN/PIN or any violation of other security measures with or without the participation of the Wallet User/Cardholder. AUB, HC, and/or MatchMove shall not at any time be held liable for any direct or indirect loss, loss of profit or absolutely all forms of damages that the Wallet User/Cardholder and/or any third party may suffer or has suffered by reason of the use of or any failure or inability to use the Wallet/Card properly in accordance with or as contemplated under this Terms and Conditions.

32. Wallet User/ Cardholder acknowledges that:

All entries in the Wallet transaction history, transaction details and balance movements from/to Wallet are presumed true and correct, unless Wallet User/Cardholder reports a dispute to the contact detail/s provided by these Terms & Conditions;

It is Wallet User's/Cardholder's responsibility to check the correctness of his/her Wallet balance and transactions' details via Wallet, and to claim transactions immediately when any issue is recognized, however this should not be beyond the terms provided in these Terms & Conditions;

Any dispute with respect to transactions done using the Card must be reported, and complete and full evidence provided to Home Credit, not later than 30 days from the purported transaction date;

Any dispute with respect to all other types of transactions to/from Wallet (apart from that already mentioned above) must be reported, and complete and full evidence provided to Home Credit, not later than 30 days from the purported transaction date;

If no dispute is reported to Home Credit by Wallet User/Cardholder within said period, all entries related to Wallet/Card transactions and transaction details are considered correct and confirmed by Wallet User/Cardholder;

Any dispute to any transaction to/from Wallet can be made solely at Home Credit Customer Service line tel. (02) 7753-5711 or via online form at www.homecredit.ph/dispute form.

He/she has a right to raise issues related to Wallet with Bangko Sentral ng Pilipinas via the following contact points: Direct Line: (632)708-7087 Facsimile: (632) 708-7088 E-mail Address: consumeraffairs@bsp.gov.ph.

33. Consent of Processing Information

The Wallet User/Cardholder expressly agree and consent, without need of notice, to the collection, recording, organization, storage, updating, retrieval, consultation, inquiry, validation, use, consolidation, blocking, erasure or destruction of all information relating to the Wallet User/Cardholder in connection with, or arising from registration and/or use of the Wallet/Card, by any or all of the following: (i) AUB, HC, and MatchMove's subsidiaries, affiliates and related interests, whether organized in the Philippines or in other jurisdictions; (ii) participating merchants, payments technology company(ies), credit information/investigation companies, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, whether based in the Philippines or other jurisdictions; (iii) government regulatory agencies/bodies having authority or jurisdiction over AUB or HC, or their respective subsidiaries, affiliates and related interests; (iv) entities engaged by AUB, HC, and MatchMove, their subsidiaries, affiliates and related interests to facilitate administration, servicing, and implementation of the Wallet/Card, as well as other products, services, facilities and channels; and, (v) such other persons or entities that AUB, HC, and MatchMove may deem as having authority or right to such information, as and when required by the circumstances.

34. Agreement to These Terms and Conditions

The Wallet User/Cardholder's signature herein, or Wallet usage/Card activation by the Wallet User/Cardholder, constitutes Wallet User's/Cardholder's agreement to and acceptance of these Terms and Conditions and the Terms and Conditions of the Home Credit App governing its products, services, facilities and channels. The Wallet/Cardholder fully understands the corresponding risk entailed in availing of such products, facilities, services, and channels. The Wallet User/Cardholder agrees to any and all supplement(s), modification(s), or amendment(s) of such terms and conditions, notices of which shall be posted to Home Credit website/HC Mobile App