

CREDIT CARD REBATE TERMS AND CONDITIONS (“CCR Terms and Conditions”)

DEFINITION

1. Unless otherwise specifically defined herein, capitalized terms shall have the same meaning provided in the Specific Credit Card Terms and Conditions (“**CC Terms and Conditions**”). The following terms shall be given the respective definition when referred to in this CCR Terms and Conditions:
 - "Rebate"** means the cash reward earned through usage of the Card as specified in this CCR Terms and Conditions and as may be determined by Home Credit in its sole and absolute discretion and in all instances shall not be convertible to cash;
 - "Rebate Account"** means the Credit Card Rebate (“**CCR**”) account opened by Home Credit for the purpose of entering all Rebate earned by the Cardholder under the Program;
 - "Rebate Credit"** means the Philippine Peso equivalent of the Rebates earned by the Cardholder under this CCR Terms and Conditions. One Rebate Credit is equivalent to One Philippine Peso (Php1.00);
 - "Program"** means the loyalty rewards program that allows Cardholders to earn Rebate from Transactions;
 - "Transaction"** means the purchase of goods and/or services, excluding Cash Advances, by the use of the Card or Card details in any other manner authorized or made by the Cardholder, regardless of whether a sales slip or other proof of purchase or order form is signed by the Cardholder, or confirmed by Personal Identification Number (PIN) or One-Time Password (OTP), as applicable;
 - "CC Terms and Conditions"** means the Specific Credit Card Terms and Conditions, as may be amended from time to time, that the Cardholder is bound to under the Credit Card Agreement including any of its annexes; and
 - "Partners' Network"** means the network of Home Credit accredited merchant partners where special Rebate rates apply.

ELIGIBILITY

2. **Enrollment to the Program.** Subject to specific rules and guidelines of Home Credit, a Cardholder may enroll and participate in the Program. The commencement and duration of the Program including the mechanics of each individual program shall be solely determined by Home Credit.
3. **Disqualification from the Program.** If a Cardholder's Card Account is terminated at any time for any reason, the Cardholder will be disqualified from participating in the Program after the voluntary or involuntary cancellation of the Card Account. Any remaining Rebate Credits or those pending credit into the Card Account of the Cardholder shall immediately cease to be valid upon the termination of the Card Account.
4. **Termination Due to the Fault of Cardholder.** Home Credit has the right to terminate the Cardholder's participation in the Program if it finds that: (a) the Cardholder has in any way breached this SRC Terms and Conditions or the CC Terms and Conditions; or (b) there is fraud and abuse relating to the earning or redemption under the Program. Termination under this paragraph may result in forfeiture of the earned Rebate Credits, and/or suspension and/or termination of the Cardholder's participation in the Program.

ISSUANCE OF REBATE CREDITS AND REDEMPTION OF REBATES

5. **Earning Rebate Credits.** Cardholders are entitled to earn Rebate Credit(s) when they use their Cards in POS (Point-of-Sales), Online Transactions, or any other Credit Card Transaction deemed included or qualified to be part of the Program. The Rebate Credit will be reflected in the next month's monthly billing statement from the time of the Transaction Posting Date. If the Card is used in the

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Partners' Network, only the Rebate rate related to the specific merchant partner is earned. All information about the Partners' Network can be found at www.homecredit.ph/credit-card/.

6. **Ineligible Transactions.** The following transactions will not be eligible for earning Rebate Credits:
 - a. Monthly Installment Plan;
 - b. Cash Advance;
 - c. Fees and charges;
 - d. Money transfers;
 - e. Transactions with financial institutions (banks and non-bank financial institutions) including but not limited to repayment of loans, funding of an account, purchase of checks and other financial products, stored value cards, foreign currency, non-fiat currency, money orders, travelers checks, and loan and financial service fees;
 - f. Transactions with non-financial institutions for the purchase and/or reload of stored value cards; and
 - g. Any unauthorized or fraudulent transactions.
7. **Cancelled Transactions.** Earned Rebate Credits will be automatically reversed if a Transaction is cancelled.
8. **Computation of Rebate Credits.** The Rebate Credit shall depend on each specific Program of Home Credit. The Cardholder shall be notified of the terms and conditions and how to participate in each Program.
9. **Earning Cap.** Each Program shall have a specific earning cap per Billing Cycle, which will be communicated to the Cardholder as part of the specific terms and conditions of each Program.
10. **Redemption.** The earned Rebate Credits within the statement period will be automatically redeemed at the end of each billing period, or at a specified period as stated in the terms and conditions of the specific program. Redeemed Rebate Credits will be processed as payment to the Cardholder's current Total Amount Due or will be carried over to the Cardholder's next Monthly Billing Statement. The redeemed Rebate Credits will be shown on the Cardholder's Monthly Billing Statement.
11. **Expiration.** Rebate Credits shall expire in 18 months after the end of the Billing Period when the Rebate Credit was earned.

OTHER CONDITIONS

12. **Amendment.** Home Credit reserves the right to amend this CCR Terms and Conditions at any time and for any reasons it deems proper, and the amended CCR Terms and Conditions shall be effective between Home Credit and the Cardholder at the time of notification to the Cardholder, including but not limited to Home Credit's website, mobile app, or other means of communication, unless otherwise expressly provided for in this CCR Terms and Conditions.
13. **Termination By Home Credit.** Home Credit is entitled, at any time, in its absolute discretion, to terminate the Program, upon prior notification to the Cardholder by publication, including through Home Credit's website, mobile application, or other means of communication. In case of termination of the Program under this section, the Rebate Credits shall be automatically redeemed before the date of effectivity of the Program's termination.
14. **Force Majeure and Third Party Delays.** Home Credit shall not be liable if it is unable to perform its obligations under this CCR Terms and Conditions due to force majeure under Philippine laws and shall not be responsible for any delays in the transmission of evidence to Home Credit of retail purchases by the merchants or any other party.
15. **Acceptance and Use of Credit Card.** The use of the Card signifies the Cardholder's acceptance of this CCR Terms and Conditions. The CC Terms and Conditions shall be applicable to this CCR Terms and

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Conditions in so far as the use of the Card and the Cardholder's availment of the Program is concerned.

16. **Taxes.** The Cardholder shall be responsible for any tax implications that may arise out of the Program.
17. **Home Credit's Records and Calculations.** Home Credit's records of all matters relating to the Program shall be conclusive and binding on the Cardholder, absent any manifest error. Home Credit reserves the right, without need of notice to or consent from the Cardholder, to suspend the calculation, accumulation, and crediting of the Rebate Credits in order to rectify any errors in the calculation, or otherwise adjust such calculation. Queries and disputes regarding the Program will be resolved by Home Credit in good faith.
18. **Limited Liability.** To the fullest extent permitted by law, in no event will Home Credit or any of its officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) whatsoever arising from or in connection with the Program and this CCR Terms and Conditions, even if Home Credit has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
19. **Headings.** The headings are used solely for ease of reference and shall not affect the interpretation or construction of this CCR Terms and Conditions.

Effective as of September 27, 2021

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