TERMS & CONDITIONS

PROMO TITLE: REFER AND EARN SALES PROMOTION (NATIONWIDE)

ORGANIZER: MCA ASIA BUSINESS SOLUTIONS INC **PROMO DURATION:** October 13 – November 30, 2025

AWARDING OF WINNERS: December 15, 2025

TERMS & CONDITIONS

1. Eligibility

- 1.1 This promotion is open to all Filipino citizens aged 18 years and above, who are freelance agents, salespersons, or individuals who have expressed formal interest in joining the campaign.
- 1.2 Participants must be of good moral standing and must not have been disqualified in previous promotions run by the organizer.
- 1.3 Must present a valid government-issued ID (e.g., Passport, Driver's License, UMID, PRC ID).
- 1.4 Participants must have a registered trade name (DTI registration) or be operating as an individual freelancer.
- 1.5 By joining, participants agree to these Terms & Conditions and to the collection and use of their data in accordance with our Privacy Policy.

2. Promo Mechanics

- 2.1 Participants earn points by referring clients who avail of the company's outsourcing services and complete specific criteria.
- 2.2 Referrals must result in:
 - A signed service contract with the company
 - And first full payment (down payments or partial payments do not count)
- 2.3 Points are awarded based on the type and size of the referral, per the point scheme published on the official promo page.
- 2.4 All referrals must be submitted via the official online form (Google Form) on or before November 30, 2025 at 11:59 PM (Philippine time).
- 2.5 Participants can win up to three times (30 points / ₱300,000 max in prizes) within the promo period.

3. Prizes

- 3.1 The first five (5) participants to accumulate 10 valid points will each win ₱100,000 in the form of SM Gift Cards, GCash, or Cash for a total of 50 points or ₱500,000.
- 3.2 Each valid referral (even if not a grand prize winner) earns a ₱5,000 consolation reward.
- 3.3 A "Mystery Bonus" prize will be awarded monthly to the participant with the Best Referred Client (based on client value, speed, and impact).
- 3.4 Prizes are non-transferable and not convertible to other forms unless otherwise announced.

3.5 Prize claiming requires verification of identity, submitted documents, and compliance with promo conditions.

4. Selection of Winners

- 4.1 Winners will be determined based on the order in which 10 valid points are earned and verified by the organizing team.
- 4.2 In case of ties, the following tiebreakers will apply:
 - Highest single referral point value
 - Earliest complete submission time
 - Organizer's decision (fair and documented)
- 4.3 Winners will be announced by December 15, 2025 via official channels (email, website, and social media).
- 4.4 Prizes must be claimed within sixty (60) calendar days (on or before February 13, 2026) from the date of official notification. Failure to claim the prize within the prescribed period shall result in forfeiture of the prize in favor of the organizer. The forfeited prize shall be donated to a charitable organization or foundation selected by the company.

5. Tax Clause

- 5.1 All prizes are subject to applicable taxes in accordance with the Bureau of Internal Revenue (BIR) rules.
- 5.2 Any required withholding tax will be shouldered by the organizer.

6. Data Privacy Clause

- 6.1 By joining the promo, participants give consent to the collection, use, storage, and processing of their personal data for promo administration purposes.
- 6.2 All data will be handled in accordance with the Data Privacy Act of 2012 (RA 10173).
- 6.3 Participants may request access, correction, or deletion of their personal data, subject to reasonable verification.
- 6.4 Data will be retained only for as long as necessary to fulfill promo obligations and legal requirements.

7. Fraud and Disqualification

- 7.1 The organizer reserves the right to disqualify any participant found to be:
 - Submitting false or misleading information
 - Engaging in fraud, collusion, or tampering

- Submitting duplicate or invalid referrals
- 7.2 Disqualified participants forfeit all rights to any prize.

8. Termination and Changes

- 8.1 The organizer reserves the right to terminate or modify the promotion at any time if:
 - All prizes have been fully exhausted, or
 - It becomes necessary due to legal or regulatory requirements, or
 - There is force majeure (e.g., pandemic, disaster, etc.)
- 8.2 Changes to promo mechanics will be communicated via official channels and, where necessary, with approval from DTI or appropriate authorities.

9. Governing Law

This promotion is governed by the laws of the Republic of the Philippines and subject to all applicable rules of the Department of Trade and Industry (DTI).