HOME CREDIT LOYALTY PROGRAM TERMS AND CONDITIONS ("Loyalty Program Terms and Conditions")

DEFINITION

1. Unless otherwise specifically defined herein, capitalized terms shall have the same meaning provided in the Specific Terms and Conditions of HC Credit Card. The following terms shall be given the respective definition when referred to in this Loyalty Program Terms and Conditions:

   "**HC Credit Card**" is a open-end credit card product provided by Home Credit, which provides eligible customers with a pre-approved credit limit for the purpose of making purchases;

   "**Loyalty Point**" means the points earned through usage of the **HC Credit Card** as specified in the Loyalty Program Terms and Conditions, and as may be determined by Home Credit in its sole and absolute discretion;

   "**Loyalty Account**" means the account opened by Home Credit for the purpose of entering all loyalty points earned by the Customer under the Home Credit Loyalty Program;

   "**Cashback**" means the Philippine Peso equivalent of the loyalty points redeemed by the Customer under this Loyalty Program Terms and Conditions. One loyalty point is equivalent to One Philippine Peso (Php1.00);

   "**Program**" means the loyalty rewards program that allows Customers to earn loyalty points from Transactions;

   "**Transaction**" means the purchase of goods and/or services, excluding Ineligible Transactions under Section 6 and any other future ineligible transactions as may be defined by Home Credit, by the use of their HC Credit Card details and in any other manner authorized or made by the Customer, regardless of whether a sales slip or other proof of purchase or order form is signed by the Customer, or confirmed by Personal Identification Number (PIN) or One-Time Password (OTP), as applicable;

   "**HC Credit Card Terms and Conditions**" means the Specific Terms and Conditions of the product that the Customer is bound to under the specific HC Credit Card Agreement; and

   "**Partners' Network**" means the network of Home Credit accredited merchant partners where special Cashback rates loyalty points apply.

ELIGIBILITY

2. **Enrollment to the Program.** All Customers are automatically enrolled to participate in the Program at the date of commencement of the Program or the date when the specific HC Credit Card is signed by the Customer, whichever is later.
3. **Disqualification from the Program.** If a Customer's HC Credit Card is terminated at any time for any reason, the Customer will be disqualified from participating in the Program after the voluntary or involuntary cancellation of the HC Credit Card. Any remaining Loyalty Points or those pending credit into the HC Credit Card of the Customer shall immediately cease to be valid upon the termination of the HC Credit Card.
4. **Termination Due to the Fault of Customer.** Home Credit has the right to terminate the Customer's participation in the Program if it finds that: (a) the Customer has in any way breached this Loyalty Program Terms and Conditions or the specific HC Credit Card 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 Cashback Credits, and/or suspension and/or termination of the Customer's participation in the Program; (c) or has violated any provisions in the Specific Terms and Conditions of any Home Credit initiated campaigns.

ISSUANCE OF LOYALTY POINTS AND REDEMPTION OF CASHBACK

5. **Earning Loyalty Points.** Customers are entitled to earn Loyalty Points when they use their HC Credit Card to perform Eligible Transactions, as defined herein. The Loyalty Points will be added to the Loyalty Account on the Transaction Posting Date and calculated based on the actual amount that is posted on the customer's account. If the HC Credit Card is used in any Transaction, and there are multiple campaigns available to this Transaction, only the highest Loyalty Point applicable shall be earned in the Customer's Loyalty Account, except in cases where the special promotional campaigns allow multiple Loyalty Points to be earned to a Customer's account.

6. **Ineligible Transactions.** The following transactions will not be eligible for earning Loyalty Points:
   a) Monthly Installment Plan;
   b) Cash Advance;
   c) Disputed or Reversed Transactions for any reason;
   d) Fees and charges;
   e) Money transfers;
   f) 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;
   g) Transactions with non-financial institutions for the purchase and/or reload of stored value cards;
   h) Any unauthorized or fraudulent transactions;
   i) Any transaction not part of existing or future promotional campaigns deemed by Home Credit to be entitled to Loyalty Points; or
   j) Any other transactions deemed by Home Credit to be inapplicable for Loyalty Points.

7. **Cancelled Transactions**. Earned Loyalty Points will be reversed if a Transaction is cancelled. If the loyalty point has been redeemed prior to cancellation of the transaction, the succeeding earned loyalty points will be allocated as a compensation to the loyalty points earned by the cancelled transaction.
8. **Computation of Loyalty Points**. The earning of Loyalty Point will depend on the active program or applicable campaign to the customer, at the time of transaction creation. The Loyalty Point is computed on a per transaction basis and shall be rounded-down to the nearest Philippine Peso. One (1) earned Loyalty Point is equivalent to One Philippine Peso (Php1.00).
9. **Earning Cap**. Each Program will have a corresponding earning cap per Billing Cycle, which shall be communicated to the customer together with the details of qualification to the program. In any case that the earning cap is not defined in the program mechanics, an earning cap of 300 Loyalty Points shall apply. If the cap has been met anytime within one Billing Cycle, the Customer will only begin earning again at the beginning of the next Billing Cycle.
10. **Redemption**. The Customer needs to manually redeem the earned Loyalty Points through Home Credit's mobile application. Redeemed Loyalty Points will be processed as payment to the Customer's current Statement Balance. The total earned Loyalty Points will be shown on the Customer's e-Statement. The minimum redemption shall be 100 Loyalty Points equivalent to 100 Cashback. At any given time, redeemed Loyalty Points cannot be converted into cash. In all instances when a Customer becomes in default for any Home Credit Product, Home Credit reserves the right to block the usage or redemption of the Loyalty Points.
11. **Expiration**. Loyalty Point shall expire in 18 months after the end of the Billing Cycle when the Loyalty Point was earned.

OTHER CONDITIONS

12. **Amendment**. Home Credit reserves the right to amend this Loyalty Program Terms and Conditions at any time for reasons it deems proper and the amended Loyalty Program Terms and Conditions shall be effective between Home Credit and the Customer at the time of notification to the Customer by publication, including through Home Credit's website, or other means of communication, unless otherwise expressly provided for in this Loyalty Program Terms and Conditions.
13. **Termination By Home Credit**. Home Credit is entitled, at any time, in its absolute discretion, to terminate the Loyalty Program, upon prior notification to the Customer 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 Loyalty Point shall be redeemed before the date of effectivity of the Program's termination, all unredeemed Loyalty Point shall be forfeited as of effective date 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 Loyalty Program 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 HC Credit Card**. The use of the HC Credit Card signifies the Customer's acceptance of this Loyalty Program Terms and Conditions. The specific HC Credit Card Terms and Conditions shall be applicable to this Loyalty Program Terms and Conditions in so far as the use of the Card and the Customer's availment of the Program is concerned.
16. **Taxes**. The Customer 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 Customer, absent any manifest error. Home Credit reserves the right, without need of notice to or consent from the Customer, to suspend the calculation, accumulation, and crediting of the Cashback 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. **Dispute Resolution.** Any dispute by the Customer shall be addressed by Home Credit through its customer service based on its standard operating procedures. Customer may call at (02) 7753 5711 (Globe) or (02) 8424 6611 (PLDT) or email at info@homecredit.ph. The resolution of Home Credit shall be final based on available documents.
19. **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 Loyalty Program 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.
20. **Headings**. The headings are used solely for ease of reference and shall not affect the interpretation or construction of this Loyalty Program Terms and Conditions.

Effective as of August 15, 2025