

AFPMBAI MONEYCARsary Promo

I. GEOGRAPHICAL SCOPE AND DURATION

This **NATIONWIDE** promo will run from **May 01, 2023 – November 30, 2023**

II. MECHANICS:

1. The promo is open to **ALL REGULAR UNIFORMED SERVICES MEMBERS** and **ASSOCIATE MEMBERS** of the AFPMBAI, as defined in the attached Definition of Terms (Attachment A).
2. Participants must be Filipino citizens, at least 18 years of age, and residing in the Philippines.
3. AFPMBAI Members can acquire raffle entries by applying for the following, for the period of May 01 – November 30, 2023:
 - a. Insurance Plans
 - MBAI iProtek
 - MBAI Secure (5-Year Term Plan)
 - 10-Year Endowment
 - Saver Protection Plus
 - College Education Plan
 - b. Insurance Loans
 - Salary Loan
 - Policy Loan
 - Equity Loan
 - Emergency Loan
 - Members' Educational Assistance Loan (MEDAL)
 - Expanded Salary Loan
 - c. Housing /Construction/Mortgage Loans
4. For approved insurance plans, insurance loans, and housing/construction/mortgage loans mentioned in item 3, payor-members & borrower-members are entitled to the following raffle entries:

Products	Raffle Entry/Transaction
MBAI iProtek	1
10-Year Endowment Plan	<ul style="list-style-type: none">• 1 Raffle entry for transactions below P100,000• 1 Raffle entry for every P100,000 (Example: a P500K loan/insurance face amount, is equal to 5 raffle entries)
MBAI Secure	
Saver's Protection Plus	
College Education Plan	
Insurance Loans	
Real Estate Loans	

5. All insurance and loan applications will be subject to a verification process conducted by the SBUs, to ensure that insurance applications have undergone pre-screening and loan applications are eligible for insurance loans and housing construction or mortgage loan.
6. All qualified entries as verified by the SBUs will be submitted by the different Strategic Business Units (SBUs), with the following information per electronic raffle entry:

For Insurance Sales Division

- Name of Member who applied for insurance
- Member's updated contact number
- Member's active email address
- Member's unit assignment
- Insurance plan applied/upgraded for by Member
- Estimated modal premium
- Face Amount of plan applied for by Member
- Name of Insurance Representative (ISD)
- Name of Field Area Manager/Group Leader (ISD)

For Regional Sales & Service Center

- Name of Member who applied for a new/renewal loan
- Member's updated contact number
- Member's active email address
- Member's unit assignment
- New Loan/Renewal amount
- New loan or loan renewal applied for by Member
- Name of BSOS or Branch Supervisor who closed or processed the new loan

For Real Estate Division (RED)

- Name of Member who applied for housing loan or mortgage loan
- Member's updated contact number
- Member's active email-address
- Member's unit assignment
- Kind of loan applied for by Member
- New Loan/Renewal amount
- Name of Real Estate Specialist or Sales Support Staff who closed the loan

7. The Official Sales Reports should be submitted to Marketing Division, signed by the respective SBU Heads on the following dates:

REPORTING DATE	SALES PERIOD COVERED
09 June 2023	01-31 May 2023
07 July 2023	01-30 June 2023
08 August 2023	03-31 July 2023
08 September 2023	01-31 August 2023
09 October 2023	01-29 September 2023
09 November 2023	02-31 October 2023
08 December 2023	02-30 November 2023

8. A confirmation receipt shall be immediately sent to the SBUs upon receipt of the Official Sales Report.

- The data gathered shall be stored in an in-house database and shall be subject to electronic raffle draws on September 13, 2023 (Wednesday) and December 20, 2023 (Wednesday).
- There will be a total of fourteen (14) raffle draws corresponding to the number of prizes available for the Members, including the draw of back-up winners.

III. RAFFLE PRIZES

1. The raffle entries will vie for the following prizes:

FIRST GRAND DRAW – SEPT 13, 2023	Raffle Prizes
GRAND PRIZE	<ul style="list-style-type: none">• One (1) Winner of <i>Five hundred eighty thousand pesos</i> (P580,000.00) in CASH
MAJOR PRIZES	<ul style="list-style-type: none">• Five (5) Major Winners with each winner entitled to receive the following prizes:<ol style="list-style-type: none">1. MBAI Secure insurance coverage of <i>One million pesos</i> (P1M), and2. <i>Twenty thousand pesos</i> (P20,000.00) in CASH
SECOND GRAND DRAW – DEC 20, 2023	Raffle Prizes
GRAND PRIZE	<ul style="list-style-type: none">• One (1) Winner of a <i>2023 Ford Ranger Pick-up Truck</i>

Note: AFPMBAI will shoulder taxes for all the raffle prizes.

2. All prizes are non-transferable.

IV. DRAWING OF WINNERS

1. Each raffle entry will be assigned a raffle number to serve as an electronic raffle entry.
2. The electronic raffle entry shall be raffled off using an E-Raffle Software developed by the IT Division of AFPMBAI.

3. The winners will be drawn starting from the lowest prizes first, and the grand prizes last. A raffle entry can win only once, if his/ her name is drawn twice, he/she will get the higher price value.
4. The raffle draws will be held on September 13, 2023 (Wednesday) and December 20, 2023 (Wednesday) at 2:30 PM, at AFPMBAI Head Office, and shall be witnessed by an AFPMBAI Internal Audit representative. Drawing of winners will be documented.

Note:

- Raffle entries that were not picked as winners during the first raffle draw will still be included as entries for the second raffle draw on December 20, 2023.
- Winners of the first raffle draw will no longer qualify for the second raffle draw with the same transaction. Nevertheless, they can qualify if they have another transaction within the promo period.

V. ANNOUNCEMENT OF WINNERS

1. Winners will be notified via SMS, e-mail, call out of a representative, and registered mail from the Marketing Division.
2. Names of the winners will also be posted on AFPMBAI's Facebook Page and Official Website.

VI. AWARDING OF WINNERS

1. Raffle prizes must be claimed within sixty (60) calendar days from receipt of notification from AFPMBAI.
2. Winners can claim their prizes at:

GMA Winners – Marketing Division, 3/F AFPMBAI Annex Building, Col.
Bonny Serrano Road cor. EDSA, Quezon City

PROVINCIAL Winners – nearest AFPMBAI Branch or Extension Office

CONTACT PERSON: PRINCESS MELODY U. AGUSTIN
Advertising & Promotions Coordinator
Tel. 0995-129-0187
Email : pt.ulit@afpmbai.com.ph

VII. To claim prizes, winners must bring their National ID (Philsys) or any two of the following government IDs:

Philippine Passport	Driver's License	Service ID
Voter's ID	Postal ID	
PhilHealth Card	TIN Card	

Additional IDs acceptable (for Associate Members only):

SSS Card
GSIS Card

VIII. In the event that the member is unable to claim the prize, an authorized representative can claim in behalf of the member but shall be required to present the following:

1. National ID or two valid government IDs of the winner/member
2. Original copy of the Winner's authorization letter
3. National ID or two valid government IDs of the authorized representative

IX. DISQUALIFIED PARTICIPANTS:

AFPMBAI's employees, suppliers, contractors, vendors, agencies and consultants, including their relatives up to second degree of consanguinity or affinity, are disqualified from joining the promotion.



GIUSEPPE LAURO E MORTA

Head, Marketing Division

ATTACHMENT A – DEFINITION OF TERMS

- a. **Regular Members** – The following are considered regular members:
- Military personnel inactive service of the Armed Forces of the Philippines (AFP)
 - Those in active service of the following:
 - Philippine National Police (PNP)
 - Bureau of Fire Protection (BFP)
 - Bureau of Jail Management and Penology (BJMP)
 - Philippine Coast Guard (PCG)
 - Retired and honorably separated or discharged AFP, PNP, BFP, BJMP and PCG personnel
- b. **Associate Members** - The following are considered associate members
- Members of the Reserve Officer Training Corps (ROTC)
 - Reservists of the AFP
 - Members of the Citizen Armed Forces Geographical Unit Active Auxiliary (CAFGUAA), and Special Civilian Armed Auxiliary (SCAA), Volunteer Fire Brigade, Bureau of Corrections, and other uniformed service units.
 - Personnel from the Bureau of Corrections, Philippine Drug Enforcement Agency, National Bureau of Investigation, Bureau of Immigration, National Mapping Resource Information Authority, Airport Police, and Customs Police
 - Parents, dependents, wives and children of regular members
 - Duly licensed private security guards
 - Civilian employees of the AFPMBAI, other AFP financial institutions, non-uniformed personnel of the PNP, and other organizations and agencies connected with the uniformed services and major services bureaus
 - Graduates of the Philippine Merchant Marine Academy (PMMA), Philippine National Police Academy (PNPA), and Maritime Academy of Asia and the Pacific (MAAP)
- c. **10-Year Endowment Plan** - A guaranteed savings plan with additional protection and dividends.
- d. **MBAI Secure** – A five-year term insurance plan offering pure protection with no cash values and no maturity benefit. Upon application this plan is guaranteed renewable for another five years with no medical examination required, or it can be converted to a permanent insurance plan.
- e. **Saver's Protection Plus** – A valuable but affordable investment wherein members are protected for 15 years while paying only within a 10-year period.
- f. **College Education Plan** – A plan payable within five years for children aged 0-11 years old, with a guaranteed education fund as maturity benefit on the policy anniversary after the 17th birthday of the child. Premiums are waived in case the member passes away or the member becomes totally and permanently disabled, while the child-insured is also covered with insurance until maturity.

- g. **New Loan** – refers to salary, policy or equity loans made for the first time using the purchased additional insurance policy or MBI Protek basic insurance policy. Includes loan renewals where the previous balance is paid by deducting the loan balance from the proceeds of the new loan.
- h. **Salary Loan** – a loan for Members with active permanent insurance, subject to maximum of P500,000 loanable amount and take-home pay requirements; can be availed right after the first payment for the permanent insurance policy has been deducted and remitted to AFPMBAI.
- i. **Policy loan** – a loan for members with permanent insurance or old basic insurance; Members can apply for the loan after two years of paying for any of the Endowment Plans or after three years of paying for any of the Life Plans.
- j. **Equity Loan** – a loan for Members with MBI (AFP) or UBI (PNP, BFP, BJMP and PCG) with maximum loanable amount equal to 90% of the total equity fund that has been accumulated from 50% of the Member's monthly contribution to MBI/UBI.
- k. **Members' Educational Assistance Loan (MEDAL)** – a loan with a maximum loanable amount of P100,000 applied for by the Member to help defray the tuition cost of his/her child, payable in three years.
- l. **Expanded Salary Loan** – A loan for 55-year old officers who are going to retire within the year and their lump sum pay has not been computed by AFPPGMC or their Finance Center; maximum loanable amount is P1 million, or amount not exceeding 25% of the member's lump sum pay benefit.
- m. **Housing Loan** – refers to the long-term housing loan facility that can be applied for by Members when purchasing real estate property (lots, house & lots) from the Association's own inventory
- n. **Mortgage Loan** – refers to long-term mortgage loans that can be applied for by Members when purchasing any real estate property outside of the Association.
- o. **Construction Loan** – refers to long-term loans that can be applied for by Member in constructing their own house.
- p. **Verified applications** – refer to loan applications that have been completed with the corresponding underwriting requirements and verified by the SBUs concerned in terms of the Member's paying capacity and/or creditworthiness.
- q. **Officers** – refer to the higher-ranked uniformed personnel of the different branches of service, starting with the ranks of 2nd Lieutenant (AFP), Inspector (PNP, BJMP & BFP), and Ensign (PCG)