

KIP'IN ALLCARE CAMPAIGN

March 27, 2022 - March 31, 2022

Terms and Conditions

Fill out the Consent To Join form** found in the HOW TO JOIN tab. Make sure to complete all items in the form to qualify for this campaign. Submission of Consent To Join form must be within the campaign period.

**Failure to submit the Consent To Join form within the campaign period may result in forfeiture of prizes.

Each User who participates in the campaign shall ensure that all campaign-related virtual gifts are received during a public stream. In the event a User receives campaign-related virtual gifts during a private stream, such User shall be immediately disqualified from further participation.

1. How to Join?

a. Download Kumu mobile application and sign up for an account (for non-users). Don't forget to invite your friends to download the app and register using your referral code for more extra rice!

b. Do live streams publicly and express your heart out; just be sure to stay wholesome, child-friendly, and follow the Kumunity Guidelines.

c. Asking for virtual gifts and referrals is actively encouraged. IN KEEPING WITH OUR KUMUNITY GUIDELINES, WE WOULD LIKE TO REMIND YOU OF THE FOLLOWING PROHIBITIONS :

- Improper solicitation through private messages and calls;
- Promising anything for gifts without the intent to deliver the promise; and
- Asking for gifts in exchange for anything that is in violation of the community guidelines.
- Only accounts with individual owners could join this campaign. Accounts with multiple owners (teams, families, organizations, fan groups, etc.) will be disqualified.
- **Only KIP talents that have an existing account can join. With complete BIR documentation requirements.**

VIOLATION OF THE AFOREMENTIONED AND ANY KUMUNITY GUIDELINES WILL RESULT IN DISQUALIFICATION AND POSSIBLE TERMINATION OF YOUR ACCOUNT.

2. Kumumedia Technologies, Inc. and Kumu, Inc. ("Company") manages Kumu mobile application ("Platform") and is responsible for **KIP Healthy with ALLCARE** ("Competition"). You

warrant to fully indemnify the Company or its holding or affiliated company ("Affiliates") against any and all claims in relation to your participation in this Competition and breach of its terms and conditions contained herein. The Company's rights are hereby expressly reserved. Except where expressly provided herein, all participants shall bear his/her own costs and expenses incurred from the participation in this Competition. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, DO NOT ENTER THE COMPETITION.

3. PERIOD

Competition period is from **March 27, 2022 (12 MN) to March 31, 2022 (11:59:59 PM)** (Philippine Time).

4. PRIZES

The Competition will end on **March 31, 2022 (11:59:59 PM)** (GMT +8). Winners will be selected according to the leaderboards' Top 30 CAMPAIGN gift earners in our system. To avoid doubt and confusion, only the participants who manage to get into the Top 30 RANKING and who comply with all the terms and conditions herein shall be entitled to win. The winners will receive the following prizes according to his/her ranking:

Tier 1 (30 winners)

ALLCARE HMO Coverage and Benefits Package for 6 months

Coverage includes:

Health Benefits

HMO

Network Coverage

Inclusions

Php 100,000.00 Annual Benefit Limit

Access to over 1000 hospitals and 5000 clinics nationwide;

Access to Top 9 hospitals in Metro Manila

Emergency care;

Outpatient consultations, non-confinement medical procedures;

Inpatient (confinement in Small Private room);

Pre-existing conditions covered up to Php 30,000.00

Congenital conditions covered up to Php 30,000.00

No fault coverage

Rolling enrollment

No pre-avilment medical exam

Health Benefit

Annual Physical Examination

1 voucher for annual physical examination

Via Hi-Precision Diagnostics Laboratory and Hi-Precision

Plus Diagnostics Laboratory

Inclusions:

- Xray

- Urinalysis

- Fecalalysis

- CBC

- Complete Physical Check Up (Height, Weight, Eyesight)

Health Benefit

Wellness Benefit

P 1,000 South Star Drug Voucher

Or P 1,000 Puregold Supermarket Voucher (Kumu to choose one for its members)

Digital voucher that can be used for purchases in any branch of South Star OR Puregold Supermarket nationwide

Health Benefit

24/7 Telehealth Subscription

Free telemedicine subscription to Kitika that provides medical consultation and even prescription from the safety of your homes

Life Insurance

Total & permanent disability insurance

In case of accidental death or death by any cause, member's beneficiary will receive Php 100,000.00;

In lieu of Life insurance, after 6 months of total and permanent disability, member can claim up to Php 100,000.00

Dental Care

Two (2) Oral cleaning service;

Two (2) Pieces of Permanent Filling;

Unlimited consultations;

Adjustment of Dentures

Productivity

Free Wifi Access to any Coffee Bean and Tea Leaf branch;

5% discount on food and drinks in any The Coffee Bean and Tea Leaf branch;

Earn X5 points through ALLCARE-CBTL Card

Vision

Free comprehensive eye exam worth ₱500;

Minimum of 10% discount in select products of Sarabia

Optical nationwide;

Additional discount of 10% above standard offer on any brand and type of prescription and frames;

Get a 5% discount on any brand of contact lenses of your choice

Additional Benefits & Perks

Personal Free one (1) Red Ribbon DediCake voucher to be sent to members on his/her birthday

*Mental Health *A benefit for principal and adult dependents only**

a. Free (1) Intake Assessment / Mental Health tele

counseling session via MyGolana

b. Additional free 2nd Mental Health tele counseling session

via MyGolana (paid session subsidized by ALLCARE

*Only the following VIRTUAL gifts are counted for this contest:

1. KIP (100)

2. KIP Cares (500)

3. ALLCARE (1,000)

4. You're the KIP Star! (10,000)

ALLCARE is a benefits aggregator that provides relevant and effective health care and benefits packages specifically designed for gig workers, freelancers, solo entrepreneurs, and SMEs.

Freelancers and small businesses get access to important benefits like HMO, Life and Accidental Death Insurance, 24/7 Telehealth subscription, Dental Care, Optical Care and other awesome perks all from just one easy-to-apply membership.

To learn more, visit <https://www.allcare.ph/>

Prizes for this campaign are only eligible for users with addresses within the Philippines.

Only KIP talents that have an existing account can join. With complete BiR documentation requirements.

5. Participants of this campaign should have filled out and submitted the Consent To Join form found in the HOW TO JOIN tab.

Winners must STRICTLY be at least 18 years old. We choose to abide by this rule and no adjustments will be made on this matter.

Winners will be notified through registered mail/courier and via their KUMU account.

ANY EXPENSES INCURRED PRE and POST CONTEST PERIOD BEYOND CONTEST PRIZE SPECIFICATIONS ARE NOT SHOULDERED BY KUMU.

Kumu will not be liable for any accidents, losses and additional expenses in relation to all prizes.

If prizes are travel-related or shoot-related and the winner suddenly cancels or is a no-show after confirming, for whatever reason, the prize is forfeited and Kumu will not be liable for a prize alternative or replacement. The next person on the leaderboard will not be eligible to receive the prize for this kind of scenario.

The final results on the app leaderboard screen will be confirmed within 24-48 hours. If results are different, affected users will be contacted directly. Awarding may take 5 to 7 days after the campaign period.

Virtual Gifts reflected on the leaderboard are only counted when the cost of the Virtual Gift is successfully deducted from the sender's wallet. In case of gift animation not appearing on screen or delays, the leaderboard will account from the time the gift is sent from the sender's device. If deduction is unsuccessful, the coins will be returned to the sender and will not reflect on the leaderboard.

In the event that any of the winners are disqualified, the next contestant in the leaderboard who manages to successfully meet the requirements will be the winner.

In case of a tie, the first to secure their winning point on the leaderboard will be declared the winner.

ONE DEVICE PER ENTRY. Participants who have multiple entries or accounts created in one device will be subjected to disqualification.

Only accounts with individual owners could join this campaign. Accounts with multiple owners (teams, families, organizations, fan groups, etc.) will be disqualified.

6. Prizes will be given according to the TOP 30 CONTEST gifts received and based on the validation of the participants, provided that participants must adhere to and comply with the terms and conditions herein.

7. ACCOUNT TERMINATION. Participants acknowledge that if they terminate or cancel their Kumu account, all prizes, Kumu Cash Balances and other components are immediately forfeited and the participants make no claim and have no right to the account and its prizing elements.

8. The participants are required to take full responsibility and liability for the information provided by them under the terms and conditions of this Competition. The Company reserves the right to verify the information provided by the contestants. In the event such verification is not

accomplished to the Company's satisfaction, the participant will be disqualified from the Competition. A notification of probable disqualification will be sent to the participant via email.

9. The Company reserves the right in its sole discretion to disqualify any contestant whom the Company has reason to believe has breached any of these terms and conditions or engaged in any unlawful, improper misconduct; or used fraudulent or illegal manner of any kind to gain unfair disadvantage in the competition. The Company's legal rights to recover damages or other compensation from such offenders are reserved.

Kumu shall have the sole right and discretion to determine the grounds for disqualification, which shall be disclosed in these terms and conditions/ in the mechanics. In case of disqualification, a User shall be informed via his/her registered email. Disqualification shall be final and shall not be subject to reconsideration.

10. GENERAL CONDITIONS AND RELEASES

Notice to all international entrants: It is your responsibility to comply with the contest laws of your country/jurisdiction. You acknowledge that certain countries/jurisdictions have laws regarding contests that may prevent the Company from awarding your prize (as stated below). If you are a winner and this happens in your country/jurisdiction, you acknowledge that you may not be able to receive any Prize at all from our Company. By entering this Contest, you acknowledge the risks, and understand that you may win but not be able to receive a Prize.

Notice to all entrants (including international): By entering the Contest or accepting the Prize, you agree to conform to all local laws and regulations. When applicable, the winner may be required to execute and return (and winning may be conditioned upon the winner executing and returning) to Company within ten (10) business days, an Affidavit of Eligibility and Liability and Publicity Release drafted by the Company to be eligible for the Prize. The Winner may be required in Company's sole discretion to complete relevant tax forms as a condition FOR the delivery of the applicable prize. Winners may also be required to furnish proof of identity, address and birth date in order to receive a Prize.

Participation in the contest is at the entrant's own risk. Company shall not be liable for: (1) failed, returned, or misdirected notifications based on inaccurate information provided by the winner in connection with an entry; (2) entries and responses to winner notifications which are lost, late, incomplete, illegible, unintelligible, postage-due, misdirected, damaged, or otherwise not received by the intended recipient in whole or in part or for computer or technical error of any kind; (3) any electronic miscommunications or failures, technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmissions which may limit an entrant's ability to participate in the contest; (4) any technical malfunctions of the telephone network, computer on-line system, computer equipment, software, program malfunctions or other failures, delayed computer transactions or network

connections that are human, mechanical, or technical in nature, or any combination thereof, including any injury or damage to the entrant's or any other person's computer or mobile device related to or resulting from downloading the App or otherwise in connection with this contest; or (5) any warranty with respect to any Prize or any component thereof.

Unless prohibited by applicable law, your acceptance of a Prize constitutes your permission to use your name, submissions, photograph, likeness, voice, address, and testimonials in all media, in perpetuity, in any manner Company deems appropriate, for publicity purposes without any compensation to such entrant or any review or approval rights, notifications, or permissions; and constitutes your consent to disclose your personally identifiable information to third parties (including, but not limited to, placing the winner's name on a winner's list). Notwithstanding any rights of publicity, privacy, or otherwise (whether or not statutory) anywhere in the world, your acceptance of a Prize constitutes to your authorization to (i) have Company (and its agents, consultants and employees) photograph, record, tape, film, and otherwise visually and audio-visually record you; (ii) have Company (and its agents, consultants and employees) use, reproduce, disseminate, alter, edit, dub, modify, distort, add to, subtract from, process, and otherwise exploit any results from such activity (including, but not limited to, any manner in which such activity may be recorded or remembered or modified) or derivatives or extensions or imitations thereof in any manner that Company sees fit, in any medium or technology known or hereinafter invented, throughout the universe in perpetuity, including, but not limited to, for illustration, art, promotion, advertising, trade, or any other purpose it may serve; and (iii) have relinquished any right that you may have to examine or approve the completed product or products or the advertising copy or printed material that may be used in conjunction therewith or the use to which it may be applied.

How to join?

Hello Kumunizen! Here is how to join this campaign:

Step 1: Fill out the Consent To Join Form** in the link below. Make sure to complete all items in the form to qualify for this campaign. Submission of Consent To Join Form must be within the campaign period.

<https://forms.gle/DWyWJqLxrHcarau27>

Step 2: Start a PUBLIC Livestream from **March 27, 2022 (12 MN) to March 31, 2022 (11:59:59 PM)** (Philippine Time).

Video Livestream only. Audio only will NOT count on the leaderboard. Only accounts with individual owners could join this campaign. Accounts with multiple owners (teams, families, organizations, fan groups, etc.) will be disqualified. **Only KIP talents that have an existing account can join. With complete BiR documentation requirements.**

Step 3: Ask your viewers for the ALLCARE x KIP virtual gifts. Only diamonds from these gifts will be counted:

1. KIP (100)
2. KIP Cares (500)
3. ALLCARE (1000)
4. You're the KIP Star! (10000)

ALLCARE is a benefits aggregator that provides relevant and effective health care and benefits packages specifically designed for gig workers, freelancers, solo entrepreneurs, and SMEs.

Freelancers and small businesses get access to important benefits like HMO, Life and Accidental Death Insurance, 24/7 Telehealth subscription, Dental Care, Optical Care and other awesome perks all from just one easy-to-apply membership.

To learn more, visit <https://www.allcare.ph/>

Step 4: Have fun and check the Leaderboard for how many diamonds you received for this contest! Be one of the **Top 30 Diamond** earners to win!

Participants of this campaign should have filled out and submitted the Consent To Join Form found in the HOW TO JOIN tab.

****Failure to submit the Consent To Join Form within the campaign period may result in forfeiture of prizes.**

*****Each User who participates in the campaign shall ensure that all campaign-related virtual gifts are received during a public stream. In the event a User receives campaign-related virtual gifts during a private stream, such User shall be immediately disqualified from further participation.**

Competition period is from **March 27, 2022 (12 MN) to March 31, 2022 (11:59:59 PM)** (Philippine Time).

Area coverage: Open to registered Kumu **KIP talents** within the Philippines.

Qualifications/Disqualifications:

1. Must be 18 years old and above.
2. Must be a registered Kumu user.
3. ONE DEVICE PER ENTRY. Participants who have multiple entries or accounts created in one device will be subjected to disqualification.
4. Participants must update their contact information such as their name, contact number, and address. Failure to do so will disqualify them from joining the campaign.
5. Must follow Kumunity Guidelines and Campaign Terms and Conditions.
6. Anyone who does not meet these criteria will be disqualified.
7. Employees of Kumu, its agencies, and their relatives up to the second degree of consanguinity or affinity are not qualified to join the promo.
8. Only accounts with individual owners could join this campaign. Accounts with multiple owners (teams, families, organizations, fan groups, and/or any representation of these etc.) will be disqualified.
9. **Only KIP talents that have an existing account can join. With complete BIR documentation requirements.**