

**TERMS AND CONDITIONS**  
**UNO's Cashback Promo**

1. The **UNO's Cashback Promo** ("Promo") will run from **September 12, 2024 to October 12, 2024** ("Promo Period").
2. **Eligibility Criteria.** A customer is eligible for the Promo if he/she meets the criteria in this section and all the other conditions set out in the succeeding sections ("Eligible Customers"):
  - a. The Customer's #UNOready or #UNOready@GCash savings account is active during the Promo Period and awarding period,
  - b. The Customer's UNO Debit Mastercard ("Debit Card") issued by UNObank Inc. ("UNO") must be active during the Promo Period,
  - c. The Customer must have registered a valid and updated mobile number and email address with UNO;
  - d. Received a customer communication from UNO Digital Bank about the Promo;
3. **Promo Mechanics.** Eligible Customers can earn a maximum of PHP 1,500.00 worth of cashback during the promo period.

Cumulative Spend for Qualified Transactions	Cashback Amount
PHP 20,000.00	PHP 200.00
PHP 50,000.00	PHP 750.00
PHP 100,000.00	PHP 1,500.00

4. **Qualified Transactions.** The following are considered qualified transactions for the Promo:
  - a. Approved and authorized debit card transactions with a minimum amount of PHP 2,000.00 per transaction. Debit card transaction/s must not be refunded at time of awarding.
  - b. Insurance premium paid for Singlife's Cash for Goals. Policy must be active and not cancelled at the time awarding. Insurance policy must be purchased using fresh funds – successfully posted customer-initiated cash-in transactions (such as incoming transfers via over-the-counter, online, or incoming funds transfer via PESOnet or Instapay). Funds coming from transfers within the customer's own UNO bank accounts (including Time Deposit Account/s pre-termination) or within any UNO bank accounts will not be qualified.
 Qualified transaction/s must be done within the Promo Period.
5. **Campaign Reward.** The Eligible Customer may be entitled to the cashback amount if the cumulative spend for qualified transactions is met. for The Campaign Reward will be credited to the customers #UNOready or #UNOready@GCash account.
6. **Awarding Schedule.** The campaign reward will be credited to the customer's #UNOready or #UNOready@GCash account thirty (30) days after the Promo Period.
7. By participating in the Promo, Eligible Customers hereby authorize the transfer, disclosure, and communication of information in relation to his/her accounts to and from/between UNO and

participating merchants, service providers and other relevant third parties for the purpose of marketing and promotion, verification, checking, validation, and fulfillment.

8. By accepting and/or using the discount offer, the Eligible Customer agrees to hold UNO free and harmless from any loss, injury, or damage caused by or arising from his/her participation in the Promo or caused by or arising from his/her acceptance and/or use of the cash credit.
9. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the Campaign Reward may result in disqualification of the clients from the Promo, suspension or cancellation of the banking privileges, closing of the accounts in UNO or the forfeiture of the Campaign Reward via a debit by UNO of the equivalent amount from the client's #UNOready or #UNOready@GCash account, at UNO's discretion, as the case may be. UNO shall have the sole and absolute discretion to disqualify anyone from participation in the Promo.
10. The Promo and its corresponding offer in the form of a discount is not convertible to any other form of reward.
11. This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
12. In case of disputes, Customer agrees that UNO's decision will be considered final. Disputes must be filed by the Eligible Customer within sixty (60) calendar days.

UNO is a member of PDIC. Deposits are insured by PDIC up to PHP 500,000.00 per depositor.

For further inquiries, you may contact our Customer Happiness Specialists at (02) 8811 8866 or +63 919 0599866 from 6AM to 10PM. You may also send a message via the UNO In-App Message.

Likewise, should you have any concerns in relation to your personal information, or the manner or purpose for which it is processed, please contact UNObank's Data Protection Officer at [dpo@uno.bank](mailto:dpo@uno.bank) and for more information regarding the Data Privacy Act, you may visit <https://www.privacy.gov.ph>.

UNObank, Inc. is regulated by the Bangko Sentral ng Pilipinas (BSP). <https://www.bsp.gov.ph>.