

TERMS AND CONDITIONS
UNO Time Deposit Activation Promo

1. The UNO Time Deposit Activation Promo (“TD Promo” or the “Promo”) will run from November 15, 2022 to December 31, 2022 (“Promo Period”)
2. Only clients of UNO who qualify under the criteria set out below and are not prohibited under the applicable Gifts, Anti-Bribery and Corruption laws, regulations and policies from participating in and/or qualifying for this Promo will be considered as eligible (“Eligible Customers”). Non-Filipino citizens, and non-residents of the Philippines are not eligible to participate in this Promo.
3. 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:
 - a. Has not yet opened a time deposit product/s prior to the promo period;
 - b. Opens a time deposit product (either #UNOboost or #UNOearn) with a principal of at least PHP5,000.00 and a minimum tenure of 6 months;
 - c. At least 18 years of age; and
 - d. Does not pre-terminate his/her #UNOboost and/or #UNOearn.
4. **Activation Gift.** An Eligible Customer will be awarded with an activation gift in the form of cash credits amounting to PHP 100.00. This will be credited directly to the Eligible Customer’s #UNOready savings account. The activation gift will be awarded only once, on the customer’s first #UNOboost or #UNOearn booking.
5. **Awarding Schedule.** The activation gift will be credited to the customer’s #UNOready account thirty (30) business days after the promo period has ended.
6. By participating in the Promo, Eligible Customers hereby authorize the transfer, disclosure, and communication of information 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.
7. UNO may modify, suspend or terminate the Promo upon prior approval of DTI; provided that in the event the Promo is rendered illegal due to a change in law or regulation, or where the Promo may not be implemented in the event of a force majeure event such as war, or public health crisis, UNO may modify, suspend or terminate the Promo and give notice to and secure the approval of DTI as soon as reasonably practicable. Such modification, suspension or termination will not affect the right of the Eligible Customers who have already qualified and fulfilled all the promo conditions for the awarding of the welcome gift.
8. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the Activation Gift 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 Activation Gift via a debit by UNO of the equivalent amount from the client’s #UNOready 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.

9. The Promo and its corresponding activation gift in the form of cash credits are not convertible to any other form of reward.
10. In case of disputes, UNO's decision will be final with prior approval of DTI.

Per DTI Fair Trade Permit No. FTEB-155642 Series of 2022

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 +632 8811 8866 or +63 919 0599866 from 5AM to 1AM the next day. You may also send a message via the UNO In-App Message or an email to customerhappiness@uno.bank.

UNObank, Inc. is regulated by the Bangko Sentral ng Pilipinas (BSP). You may contact the Bangko Sentral Financial Consumer Protection Department through their contact number +632 8708-7087 or send an email at consumeraffairs@bsp.gov.ph.