TERMS AND CONDITIONS

UNO Referral Promo

1. Promo Offer: Refer your friends and family to UNO and get a Php50.00 cash credit
2. The UNO Referral Promo (“Referral Promo” or the “Promo”) will run from November 23, 2022 to December 31, 2022 (“Promo Period”)
3. 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.
4. 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:
	1. Has successfully completed the eKYC process
	2. Has a valid UNO Digital Bank account
	3. Is an active customer of UNO Digital Bank
5. Mechanics:
	1. Use your 11-digit mobile number (091XXXXXXXX) as your unique referral code. It should be the same mobile number you used to open your UNO account.
	2. Invite your friends and family to use your referral code when opening an UNO Digital Bank account. Just provide the code in the “Referral Code” section upon registration.
6. An Eligible Customer will be awarded a cash credit amounting to PHP 50.00 for every successful referral. This will be credited directly to the Eligible Customer’s #UNOready savings account following the crediting schedule detailed in #11.
7. The awarding of the Php50 cash credit will be subject to the following conditions:
	1. The referee must successfully complete the eKYC process;
	2. The referee must cash in a minimum of Php2,000 to their UNO account
8. Eligible Customer will receive a notification from UNO when one of his/her referees has successfully met the criterion mentioned above.
9. Crediting of the cash credit will be done following the schedule below:

a. Dec. 18 – for all successful referrals made from Nov. 23 – Dec. 15

b. Jan 4 – for all successful referrals made from Dec. 16 – 31

1. There is no limit to the number of people that can be referred and the amount of referral cash credit an Eligible Customer can earn.
2. Crediting of the cash credit will be done following the schedule below:

a. Dec. 18 – for all successful referrals made from Nov. 23 – Dec. 15 – provide list Dec 17

b. Jan 4 – for all successful referrals made from Dec. 16 - 31 – provide file Jan 3

12. 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.

1. 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 cash credit.
2. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the cash credit 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 cash credit 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.
3. The Promo and its corresponding cash credit are not convertible to any other form of reward.
4. In case of disputes, UNO’s decision will be final with prior approval of DTI.

Per DTI Fair Trade Permit No. FTEB-156206 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.