

TERMS AND CONDITIONS
2023 Referral Promo

1. Promo Offer: Refer your friends and family to UNO and get PHP 100 cash credit for every successful referral. Those you referred will get PHP 50 cash credit when they sign-up and cash in too!
2. The 2023 Referral Promo (“Referral Promo” or the “Promo”) will run from January 25– April 30, 2023. (“Promo Period”)
3. Only clients of UNO who qualify under the criteria set out below will be considered eligible (“Eligible Referrer”).
4. An eligible referrer is one who meets the criteria, has an active/funded UNO Digital Bank account with good standing, and all the other conditions set out in the succeeding sections.
5. Mechanics:
 - a. Use the FIRST 5 LETTERS of your FULL NAME plus LAST 5 DIGITS of your MOBILE NUMBER as your unique referral code. It should be the same full name and mobile number registered to your UNO account.
 - b. Invite your friends and family (“referee”) to use your referral code when opening an UNO Digital Bank account. Just provide the code in the “Referral Code” section upon registration in the UNO Digital Bank app. For the full name, remove spaces when entering the code.
Example:
Name: John Doe Martinez Cruz
Mobile #: 09001234567
Referral Code: JOHND34567
6. An Eligible Referrer will be awarded cash credit amounting to PHP 100 for every successful referral. This will be credited directly to the Eligible Referrer’s #UNOready savings account following the crediting schedule detailed in #9.
7. The awarding of the PHP 100 cash credit to the Eligible Referrer will be subject to the condition that the referee must cash in a minimum of Php2,000 to their UNO account within the promo period. The Referee upon cashing in PHP2,000 will also be awarded PHP 50 cash credit. Only the first cash in will be qualified. Succeeding cash ins will no longer earn cash credit.
8. Eligible Referrer and referee will receive a notification from UNO when cash credit is credited to their #UNOready account.
9. Crediting of the cash credit will be done no later than 30 days from promo end date or no later than May 30, 2023, to all Eligible Referrers and referees.
10. There is no limit to the number of people that can be referred and the amount of referral cash credit an Eligible Referrer can earn.
11. By participating in the Promo, Eligible Referrers hereby authorize the transfer, disclosure, and communication of information relating 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.
13. 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.

14. 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.
15. The Promo and its corresponding cash credit are not convertible to any other form of reward.
16. In case of disputes, UNO's decision will be final with prior approval of DTI.

Per DTI Fair Trade Permit No. FTEB-159713 Series of 2023

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.

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 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). 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.