

TERMS AND CONDITIONS
 UNO Digital Bank's Double Your Joy in 2023
 Travel Raffle Promo

1. Promo Offer: Use your UNO Digital Bank app and get a chance to win a travel package
2. UNO Digital Bank's Double Your Joy in 2023 Travel Raffle Promo ("Raffle Promo" or the "Promo") will run from February 10 to April 30, 2023 ("Promo Period")
3. Only clients of UNO who qualify under the set of criteria below will be considered eligible ("Eligible Customers").
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:
 - a. Is an active customer of UNO Digital Bank or #UNO@GSave and account is in good standing
 - b. Performs any of the transactions described in #5
5. Mechanics:
 Eligible Customers earn raffle entries when they make any of the transactions below:

TRANSACTION	NUMBER OF RAFFLE ENTRIES
Add Money or Cash in <u>net</u> of Send Money or Cash out	Accumulated Add Money or Cash In transactions made during the promo period of at least Php500 net of accumulated Send Money or Cash Outs, earns 1 raffle entry Ex. Add Money of Php350 = 0 raffle entry Add Money of Php750, no Send Money or Cash Out = 1 raffle entry Add Money of Php1,500, Send Money or Cash Out of Php350 = 2 raffle entries Add Money of Php10,300 = 20 raffle entries Add Money or Cash In of Php1,000 but has Send Money or Cash Out of Php500 = 1 raffle entry
Open an #UNOboost or #UNOearn Time Deposit account	3 raffle entries for every Time Deposit account opened and activated within the promo period *pre-terminated Time Deposits will not be entitled to earn raffle entries
Use your UNO Virtual Debit Mastercard	1 raffle entry for every UNO Virtual Debit Mastercard transaction (no minimum transaction amount)
Pay Bills	1 raffle entry for every UNO Pay Bills transaction (no minimum transaction amount)

6. Raffle Prize:
There will be 3 raffle draws where the following prizes will be raffled off:
 - i. Minor Prizes:
 - o 1 travel packages for 2 to Boracay
 - o 1 travel packages for 2 to Bohol
 - o 1 travel packages for 2 to Cebu
 - ii. Major Prizes:
 - o 1 travel package for 2 to Singapore
7. Raffle Draw Schedule:
 - i. March 8 (to cover the period of February 10 to 28, 2023)
 - o Prizes to be given away are the following:
 - 1 travel packages for 2 to Boracay
 - ii. April 12 (to cover the period of March 1 to 31, 2023)
 - o Prizes to be given away are the following:
 - 1 travel packages for 2 to Bohol
 - iii. May 10 (to cover the period of April 1 to 30, 2023)
 - o Prizes to be given away are the following:
 - 1 travel packages for 2 to Cebu
 - iv. May 10 (to cover all entries from February 1 to April 30, 2023)
 - o Prizes to be given away are the following:
 - 1 travel package for 2 to Singapore
8. Non-winning entries from the 1st & 2nd draw will be included in the succeeding draws. However, winners can win only once. The prize of higher value is awarded to the customer should his/her name be drawn more than once.
9. The raffle draw will be held at the UNO Digital Bank office located at the 20F of The Finance Centre, 25th St. BGC, Taguig City.
10. The raffle draw will be witnessed by a representative from the Department of Trade and Industry (DTI).
11. UNO Digital Bank reserves the right, in concurrence with DTI, to reject a participant if he/she is unable to satisfy the conditions set out in this promo mechanics.
12. Raffle prizes are transferable but cannot be exchanged for nor redeemed as cash or other items.
13. Prizes are transferable if the winner provides a written endorsement letter, a photocopy of their passport, or a valid ID with specimen signature to UNO Digital Bank. The nominated recipient must be able to satisfy the requirements for the claiming of prize.
14. The winner will be notified by phone and an official notification letter sent by registered mail, based on the customer's information in the records of UNO Digital Bank.
15. To claim the prizes, the Winner must:
 - a. Sign the Release, Waiver and Quit Claim Form and
 - b. Submit the original official notification letter,
 - c. Present one (1) valid government issued ID.

16. Each travel package will cover the roundtrip plane fare and 2 nights' hotel accommodation for 2 pax. Travel packages will be awarded in the form of travel vouchers. Travel voucher for Singapore is valid up to 6 months upon issuance. For Boracay, Bohol, and Cebu travel vouchers, validity is 1 year from date of issuance. Travel insurance will be included.
17. Advance reservation is required to redeem the travel vouchers. Booking and travel must be completed no later than the expiry date (6 months from the date of issuance for Singapore; and 1 year for Boracay, Bohol, and Cebu from date of issuance). The travel vouchers will indicate terms and conditions, reservation procedures and black-out periods.
18. Prizes must be claimed within 60 days from receipt of the registered mail. Prizes not claimed after the redemption period shall be forfeited in favor of Uno Digital Bank with prior DTI approval.
19. If the winner is unable to claim the prize him/herself, a representative must present the necessary documents: (a) a letter of authorization duly signed by the winner, nominating the parent/ legal guardian, or representative as the acknowledged recipient of the prize on the winners' behalf (b) 2 original IDs of the winner with picture (acceptable/valid IDs are SSS, TIN, Passport, Office or School ID with birth date) (c) 2 original IDs of the representative/ legal guardian.
20. Travel visa and any other ancillary costs, except as specifically stated above in item #16, incurred by a winner are the responsibility of the individual prize winner and, where applicable, their nominated guests.
21. The 20% Prize Tax for all the prizes will be shouldered by UNO Digital Bank.
22. Except where prohibited by law, participation in the Promotion constitutes each participant's consent to UNO Digital Bank's use of their name, personal description, likeness, and opinions for any promotional, marketing and publicity purposes in any media. The winner may be required to participate in a publicity program which UNO Digital Bank may organize in connection with the Promotion and if required to do so, such winner must attend such function. Expenses and /or costs incurred by the winner in attending such functions shall be for account of UNO Digital Bank. All Winners shall agree to release, indemnify, and hold UNO Digital Bank harmless from any and all losses, damages, rights, claims and actions of any kind rising in connection with or as a result of participating in the Raffle or the Winner's acceptance or use of any Prize.
23. By participating in the Promo, participants likewise authorize the transfer, disclosure, and communication of information related 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.
24. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the prizes 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. This is with the concurrence of the DTI.
25. Employees of UNO Digital Bank and their relatives up to the second degree of affinity or consanguinity are disqualified from joining the promo.
26. In case of disputes, UNO's decision will be final with prior approval of DTI.

Per DTI Fair Trade Permit No. FTEB-160692 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.