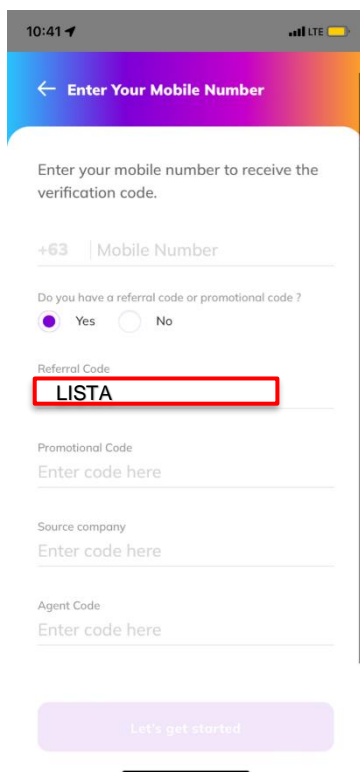


TERMS AND CONDITIONS
UNO & LISTA Welcome Gift Promo

1. By entering this promotion, you agree to be bound by these Terms and Conditions for the **UNO & LISTA Welcome Gift Promo** (“Promotion” or “Promo”).
2. In these terms and conditions, “we”, “us”, “our” shall mean UNO Digital Bank (“UNO”). Our registered address is at 20/F Unit 2001, The Finance Centre, 26th Street corner 9th Avenue, Bonifacio Global City, Taguig City 1635, Philippines. We are collaborating with Lista Bookkeeping App Inc. (“LISTA”) with registered address, 168 Alfonso XIII, Clairemont Hills, Corazon de Jesus, San Juan City, Philippines, for this Promotion.
3. By participating in this Promotion under these Terms and Conditions, **you agree to be redirected to a website link owned and managed by UNO**. By writing "LISTA" in the “Referral Code” field when you voluntarily sign up in UNO’s application portal, you allow UNO to offer you exclusive deals to open an UNO account . (see below screen shot)..



The screenshot shows a mobile application interface for entering a mobile number. At the top, there is a header with a back arrow and the text "Enter Your Mobile Number". Below this, there is a text input field for the mobile number, with a dropdown menu showing "+63" and the label "Mobile Number". Below the mobile number field, there is a question "Do you have a referral code or promotional code?" with two radio buttons: "Yes" (selected) and "No". Below this, there are four text input fields: "Referral Code" (containing "LISTA" and highlighted with a red box), "Promotional Code" (with placeholder text "Enter code here"), "Source company" (with placeholder text "Enter code here"), and "Agent Code" (with placeholder text "Enter code here"). At the bottom of the form, there is a purple button labeled "Let's get started".

4. Only clients of LISTA and UNO who qualify under the criteria set out below will be eligible (“Eligible Customers”).

5. The fulfillment of the Activation Offer is exclusive to and the sole responsibility of UNO. LISTA will not be responsible for Promo fulfillment. Any customer enquiries related to this promotion shall be addressed to UNO through the contact details provided under #12 of these Terms and Conditions.
6. **Welcome Gift Offer:**

LISTA customers who will open an account with UNO can avail of the UNO & LISTA Welcome Gift

 - a. Promo Period: This offer is valid from February 4 to 28, 2023.
 - b. A customer is eligible for the Promo if he/she cashed in a minimum of Five Thousand Pesos (PHP 5,000.00), can be one time or accumulated cash-ins, to their #UNOready savings account within the promo period and maintain a balance of Five Thousand Pesos (PHP 5,000.00) at the end of the promo (February 28, 2023).
 - c. Welcome Gift. An Eligible Customer will be awarded a welcome gift in the form of cash credit amounting to Seventy-five Pesos (PHP 75.00). This will be deposited directly to the Eligible Customer's #UNOready savings account. The Welcome Gift will be awarded only once, on the customer's first cash in with a minimum amount of Five Thousand Pesos (PHP 5,000.00) to their #UNOready account or at the end of the promo in case of accumulated cash ins.

The Welcome Gift will be credited to the customer's #UNOready account no later than thirty (30) business days after the promo period has ended.

By clicking on the link provided in the communication materials, customers will be transferred to the UNO website.

7. By participating in the Promo, Eligible Customers (1) confirms to have read and understood [UNO's Data Privacy Statement](#), and authorize the processing, transfer, disclosure, and communication of personal information and other information related to his/her account/s to and from/between UNO and LISTA for the purpose of fulfilling the services in this Promo, verification, checking, and validation of Eligible Customers; and (2) Agrees to receive joint marketing promotions from UNO and LISTA.
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, with the concurrence of the DTI.

9. The Promo and its corresponding Welcome 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.
11. For questions or inquiries about this Promo, you may contact UNO's 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.
12. This Promo shall run from February 4 to 28, 2023.

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

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.

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>.

Per DTI Fair Trade Permit No. FTEB-160399 Series of 2023