

TERMS AND CONDITIONS  
Pay Bills Deal

1. The Pay Bills Deal (“Promo”) will run from **March 8 to May 31, 2023** (“Promo Period”).
2. 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 (“Eligible Customers”):
  - a. The Customer’s #UNOready account (“Account”) is active during the Promo Period
  - b. The Customer’s Account is in good standing at the time of transaction and during the Promo Period
  - c. The Eligible Customer must use his/her Account to make Pay Bills transactions within the promo period.
3. **Reward.** An Eligible Customer shall be awarded with 10% cash credits on their Pay Bills transactions per month, or a maximum of PHP50.00 cash credits per month, whichever is lower. An Eligible Customer shall be awarded a maximum of PHP50.00 cash credits per month or up to PHP150.00 cash credits for the duration of the Promo. This will be credited directly to the Eligible Customer’s Account based on the awarding schedule.
4. **Promo Period and Awarding Schedule.** The Promo Period and Awarding Schedule is detailed below:

Promo or Spend Month	Awarding Schedule	Reward
March 8 to 31, 2023	On or before April 30, 2023	10% cash credits (capped at P50)
April 1 to 30, 2023	On or before May 30, 2023	10% cash credits (capped at P50)
May 1 to 31, 2023	On or before June 30, 2023	10% cash credits (capped at P50)

5. The Reward will be credited to the customer’s #UNOready account.
6. By participating in the Promo, Eligible Customers hereby authorize the transfer, disclosure, and communication of information in 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. By accepting and/or using the cash credit, the Eligible Customer agrees to hold UNO free and harmless from any loss, injury, or damage caused by or arising from his/her participation in the Promo or caused by or arising from his/her acceptance and/or use of the cash credit.
8. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or awarding of the Reward may result in disqualification of the customer from the Promo, suspension or cancellation of the banking privileges, closing of the accounts in UNO or the forfeiture of the Reward 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 Reward 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. Disputes must be filed by the Eligible Customer within sixty (60) calendar days from the scheduled Reward awarding date.

DTI Fair Trade Permit No. FTEB-162500 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](mailto: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](mailto: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](mailto:consumeraffairs@bsp.gov.ph).