

TERMS AND CONDITIONS
UNO Pay and Save Promo

1. The UNO Pay and Save Promo (“Promo”) will run from **May 17 to August 17, 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. Is an active customer of #UNOready or #UNOready@GCash and account is active and in good standing during the Promo and Awarding period
 - b. The Customer’s UNO Debit Mastercard (“Debit Card”) issued by UNObank Inc. (“UNO”) must be active during the Promo and Awarding Period
 - c. The Customer’s #UNOready or #UNOready@GCash savings account is active during the Promo Period
 - d. The Customer must have registered a valid and updated mobile number and email address with UNO;
 - e. The Customer must have received an SMS, Viber Message and/or email from UNO regarding the particular promo requirement (“Pre-selected Cardholder”),
 - f. Performs any of the transactions described in #3 within the promo period indicated in the Electronic Direct Mailer (EDM)/SMS/Viber Message from UNO.

3. Mechanics

Eligible Customers are entitled to the corresponding cash credits below upon meeting the requirements as indicated in the EDM/SMS/Viber Message from UNO:

TRANSACTION	REWARD
First posted transaction using the virtual UNO Debit Mastercard	10% cash credits or a maximum of PHP 50 cash credits, whichever is lower
First posted Pay Bills transaction to any biller via the UNO App	10% cash credits or a maximum of PHP 50 cash credits, whichever is lower

In case of multiple transactions on the same day by the same customer, only the first (1st) posted transaction will qualify for the Promo.

4. The cash credit will be credited directly to the Eligible Customer’s #UNOready or #UNOready@GCash savings account based on the awarding schedule.
5. **Spend Period and Awarding Period.** The Promo Period and Awarding Period is detailed below:

Transaction Period	Awarding Schedule	Virtual Card Offer	Pay Bills Offer
May 17 to June 17, 2023	On or before July 17, 2023	Up to 10% cash credits (capped at P50)	Up to 10% cash credits (capped at P50)
June 18 to July 17, 2023	On or before August 17, 2023	Up to 10% cash credits (capped at P50)	Up to 10% cash credits (capped at P50)
July 18 to August 17, 2023	On or before September 17, 2023	Up to 10% cash credits (capped at P50)	Up to 10% cash credits (capped at P50)

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 or #UNOready@GCash 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, Customer agrees that 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-167171 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.