

TERMS AND CONDITIONS
#UNOready, Set, Go Promo

1. The #UNOready, Set, Go Promo ("Promo") will run from October 3, 2023 to November 30, 2023 ("Promo Period").
2. With this Promo an #UNOready or #UNOready@GCash customer can be eligible to earn up to 6.00% p.a. interest rate ("Bonus Interest") on the average daily balance ("ADB") of the customer during the Promo Period.
3. **Eligibility Criteria.** 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 Customer"):
 - a. Has not yet opened an account with UNO;
 - b. Opens an #UNOready or #UNOready@GCash account within the Promo Period.
 - c. #UNOready or #UNOready@GCash has to be approved within the Promo Period;
 - d. #UNOready or #UNOready@GCash account's ADB should be at least PHP 5,000.00.
 - e. ADB must come from fresh funds. Only successfully posted customer-initiated cash-in transactions (such as incoming transfers via over-the-counter, online, or incoming funds transfer via PESOnet or Instapay) made during the promo period will be considered qualified. Transfers within the customer's own UNO bank accounts (including Time Deposit Account/s pre-termination) or within any UNO bank accounts will not be qualified.
 - f. #UNOready or #UNOready@GCash account is Active at the time of awarding.
 - g. For #UNOready@GCash customers, #UNOready@GCash accounts must be linked to the UNO Mobile app at the time of awarding.
4. **Campaign Reward.** The Eligible Customer may be entitled to the Bonus Interest if the Eligible Customer meets all the Eligibility Criteria stipulated in Section 3. The Bonus Interest of 6.00% p.a. is already inclusive of the UNO's regular base rate such that the total interest given to Eligible Customers' ADB is equivalent to 6.00% gross p.a. only. The Bonus Interest will be credited to the customers #UNOready or #UNOready@GCash account, less 20% withholding tax. The cash credit is capped at PHP200.00.
5. **Awarding Schedule.** The campaign reward will be credited to the customer's #UNOready or #UNOready@GCash account thirty (30) days after each Qualifying Month.
6. By participating in the Promo, Eligible Customers hereby authorize the transfer, disclosure, and communication of information 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. UNO may modify, suspend or terminate the Promo with the 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 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 campaign reward.

8. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the Campaign Reward 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 Campaign 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.
9. The Promo and its corresponding Campaign Reward in the form of cash credits are not convertible to any other form of reward.
10. This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
11. In case of disputes, UNO's decision will be final with prior approval of DTI.

Per DTI Fair Trade Permit No. FTEB-177430 Series of 2023.

UNObank, Inc. 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.