

**TERMS AND CONDITIONS**  
**Triple your Daily Interest Rate Promo**

1. The **Triple your Daily Interest Rate Promo** (“Promo”) will run from **March 1, 2024 to May 31, 2024** (“Promo Period”).
2. With this Promo an #UNOready or #UNOready@GCash customer can be eligible to earn up to 8.50% p.a. interest rate on top of the regular base rate (“Bonus Interest”) daily:
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 Customers”):
  - a. The Customer’s #UNOready or #UNOready@GCash savings account is active during the Promo Period and awarding period,
  - b. The Customer’s UNO Debit Mastercard (“Debit Card”) issued by UNObank Inc. (“UNO”) must be active during the Promo Period,
  - c. The Customer must have registered a valid and updated mobile number and email address with UNO;
  - d. Performs any of the transactions described in #4 within the promo period indicated in the Electronic Direct Mailer (EDM)/SMS from UNO.
4. **Promo Mechanics.** Eligible Customers are entitled to the Bonus Interest every day that they do any of the transactions below:

Transaction Requirement	Bonus Interest
The customer makes a minimum single receipt spend of PHP 300.00 using their UNO Virtual Debit Mastercard.	+ 7.00% p.a. interest rate for end of day balances up to PHP 4,999.99
The customer makes a minimum single receipt Pay Bills transaction of PHP 300.00 in the UNO app.	+8.50% p.a. interest rate for end of day balances PHP 5,000 up to PHP 100,000.00
The customer makes an insurance premium payment of at least PHP 300.00 using their #UNOready or #UNOready@GCash account.	

This Bonus Interest will only be applicable to #UNOready or #UNOready@GCash accounts with end of day balances of up to PHP 100,000.00 on the days when any of the transactions above are made by the Eligible customer. The minimum Bonus Interest that will be credited to the customer’s account is PHP 0.01.

In case of multiple transactions done within the same day, only one transaction will qualify for the bonus interest rate.

5. **Campaign Reward.** The Eligible Customer may be entitled to the Bonus Interest if the Eligible Customer meets all the Eligibility Criteria stipulated in Sections 3 and 4. The Bonus Interest of up to 8.50% p.a. is on top of the UNO’s regular base rate. The Bonus Interest will be credited to the customers #UNOready or #UNOready@GCash account, less 20% withholding tax.

6. **Awarding Schedule.** The campaign reward will be credited to the customer's #UNOready or #UNOready@GCash account thirty (30) days after each Qualifying Month.
7. 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.
8. By accepting and/or using the discount offer, 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.
9. 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 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.
10. The Promo and its corresponding offer in the form of a discount is not convertible to any other form of reward.
11. This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
12. In case of disputes, Customer agrees that UNO's decision with the concurrence of DTI will be considered final. Disputes must be filed by the Eligible Customer within sixty (60) calendar days.

DTI Fair Trade Permit No. FTEB-187120 Series of 2024

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 6AM to 10PM. 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).