

**Terms and Conditions**  
**UnionBank P2,000 eGift Promo**

1. The UnionBank P2,000 eGift Promo (“Promo”) will run from August 29, 2023 – January 31, 2024 (“Promo Period”).
2. The Promo is open to **principal UnionBank credit card applicants** who:
  - a) Do not have an existing Principal credit card issued by UnionBank and/or Citi have not had one in the last six (6) months before application;
  - b) Have an existing principal credit card issued by another bank that is more than six (6) months old.
  - c) Who apply for the UnionBank Rewards card (the “Card”) within the promo period;
  - d) Whose applications were received with complete documents and requirements by UnionBank of the Philippines (the “UnionBank”) within the promo period; and
  - e) Whose applications were subsequently approved within the promo period.
  - f) Are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in or qualifying for this Promo;
  - g) Have received a communication from UnionBank of the Philippines regarding this promo and applied via the link indicated in the communication from UnionBank.**
  - h) Only applications through the links used in the communication materials can qualify for the promo. The links and communication materials received by the Card applicants may not be forwarded to those who did not directly receive the communication from Union Bank of the Philippines.**

Card applicants who meet all of the criteria above are referred to as the “Applicant”.

3. Applicants who get approved for a Card and meet the **P10,000 spend requirement** for their Card within sixty (60) calendar days from card approval date (“Spend Period”) shall be entitled to P2,000 eGift (“Welcome Gift”).
4. The following transactions are excluded from this promo, and will not be counted towards the spend requirement:
  - a. Cash advances (local or international)
  - b. Transactions from stock trading, foreign exchange trading, financial trading services, remittances, and the like
  - c. Quasi-cash transactions such as mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Bayad Center, Coins.ph, and the like)
    - i. Money Transfer – Merchant
    - ii. Quasi Cash - Customer Financial Institution
    - iii. Quasi Cash – Merchant
    - iv. Securities - Brokers/Dealers
    - v. Payment Transaction - Customer Financial Institution
    - vi. Payment Transaction – Merchant
    - vii. MoneySend Intracountry
    - viii. MoneySend Intercountry
    - ix. MoneySend Funding

- x. POI Funding Transactions
    - xi. U.S. Savings Bonds
    - xii. Political Contributions
    - xiii. Court Costs including Alimony and Child Support
    - xiv. Fines
    - xv. Bail and Bond Payments
    - xvi. Gov. Loan Payments
  - d. Transactions from casinos/gambling/gaming
    - i. Government-Licensed Casinos (Online or Internet Gambling)
    - ii. Government-Licensed Horse/Dog Racing
    - iii. Gambling Transactions / Betting
    - iv. Gambling-Horse, Dog Racing, State Lottery
  - e. Any in-house installment avilment such as Balance Transfer, Charge for Cash, and Retail Conversion
  - f. Fees & charges such as but not limited to:
    - i. Annual fee(s)
    - ii. Interest & late charges
    - iii. Cash advance fee
    - iv. Overlimit fee
    - v. Gaming/Cryptocurrency/Quasi-cash Fee
    - vi. Insurance payments
  - g. Purchases for business transactions such as:
    - i. Direct or Multi-level marketing
    - ii. Merchants engaged in wholesale and distribution
  - h. Transactions that were subsequently cancelled or refunded
5. The qualified Cardholder will receive an SMS confirmation of his/her eligibility for the Welcome Gift. Fulfillment of the Welcome Gift will be done at the end of the promo period.
6. The eGift promo code will be credited to the Cardholder's UnionBank account within thirty (30) calendar days after the promo ends.
- a. The Cardholder may redeem the eGift in denominations of P500 up to a total amount of the eGift, with Giftaway.
  - b. Upon redemption, the Cardholder will receive an eGift code/s from Giftaway through his/her nominated email address and mobile number. He/she may use the eGift code/s to purchase any item by presenting the same in his/her preferred Giftaway participating stores.
  - c. By redeeming the eGift code/s through the Giftaway redemption site, the Cardholder is responsible for providing his/her personal and other information to Giftaway, the accredited service provider of Unionbank, and agrees that such information will be subject to the confidentiality, data privacy and security terms of Giftaway.
  - d. The promo code the qualified Cardholder will receive is valid (and the qualified Cardholder may input the code in the redemption link) within sixty (60) calendar days after the qualified Cardholder receives his promo code.
  - e. Giftaway eGift code/codes are valid only for one (1) year from Cardholder's receipt.

7. The qualified cardholder must maintain his/her Card active and in good standing for at least twenty-four (24) months from card approval date (the "holding period"). If, at any time during the holding period, the qualified cardholder's account is cancelled, the amount equivalent to the cost of the Annual Fee shall be charged to his/her credit card account.
8. The offer provided in this Promo cannot be transferred to another new or existing UnionBank Card that was not eligible for this Promo. Neither can the offer in this Promo be transferred to another cardholder.
9. The Welcome Gift may not be converted to or paid out in cash or in kind.
10. UnionBank may discontinue the granting of the Welcome Gift to the Applicant if applicable law, regulation, or policy restricts the continued granting of such gift / reward.
11. The issuance and use of the newly approved Card shall be bound by the UnionBank Credit Card Terms and Conditions (<https://www.unionbankph.com/cards-terms-and-conditions>)
12. This promo cannot be used in conjunction with other UnionBank Credit Card acquisition promos.
13. Employees of UnionBank of the Philippines and other third-party agencies directly involved in this project, and their relatives up to the second degree of consanguinity or affinity, are disqualified from availing the promo.
14. In case of dispute with respect to Cardholder's eligibility, coverage of date, fulfillment, etc. UnionBank's decision shall prevail with the concurrence of the Department of Trade and Industry (DTI).
15. Fraud, abuse or any unauthorized action relating to the credit card application, or the participation in the Promo, may result in the disqualification of the Applicant from the Promo at UnionBank's discretion. This shall be without prejudice to any legal action that may be taken by UnionBank.
16. The Applicant agrees that his application, maintenance, or continued use of any of the Bank's products and services shall be his acceptance and agreement to be bound by the provisions of the Bank's Data Privacy Statement (DPS) found at <https://www.unionbankph.com/privacy-security>. The Cardholder agrees to authorize the Bank to collect, use, and share Personal Data (as defined under the Data Privacy Law of 2012 and its implementing rules and regulations), customer data, and account or transaction information or records (collectively, the "Information") provided, and where permitted by law, to share it with: (i) Aboitiz Construction, Inc.; (ii) Aboitiz Equity Ventures; and the (iii) Bank, including their respective subsidiaries and affiliates (collectively, the "Aboitiz Group") for cross-selling and for the following purposes: (a) purposes as set out in the DPS in force; (b) to identify and inform the Cardholder of products and services provided by the Aboitiz Group that may be of interest to the Cardholder; (c) for compliance to any law, regulations, government requirement, treaty, agreement, policy or as required by or for the purpose of any court legal process, examination, inquiry, audit, or investigation of any authority. This applies notwithstanding any non-disclosure agreement.

17. Your needs and feedback are important to us and if you have any questions or concerns, you may reach us through any of our channels below. For our social media channels, a representative will get back to you within 24-48 hours from the time we receive your question or concern.

- Phone: +63 2 8841 8600
- E-mail: [customer.service@unionbankph.com](mailto:customer.service@unionbankph.com).
- Facebook Messenger: [m.me/unionbankph.com](https://m.me/unionbankph.com)
- Twitter: [twitter.com/unionbankph](https://twitter.com/unionbankph)

In the event that your concern requires an investigation, you agree to provide us with all information we need, and consent to the use and processing of the information you provide, to enable us to expediently address your query. You also allow the Bank to disclose information you may have provided to third parties, if necessary to address your concern.

18. Union Bank of the Philippines is regulated by the Bangko Sentral ng Pilipinas.  
<https://www.bsp.gov.ph>

Per DTI Fair Trade Permit No. FTEB-174749 Series of 2023