

TERMS AND CONDITIONS

2% Bonus Rate Promo

1. Promo Duration. The 2% Bonus Rate Promo (“Promo”) will run from **April 7, 2025 to September 30, 2025** (“Promo Period”).

2. 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.
- b. The Customer must have registered a valid and updated mobile number and email address with UNO.
- c. The Customer must be an Existing-to-Bank (ETB) accountholder whose End-of-Period (EOP) balance as of April 6, 2025 is below P100.00.
- d. The Customer should receive an official notification from UNO Digital Bank regarding the promo. Customers who opted out of UNObank’s marketing and advertising communication materials will not receive the said official notification.
- e. The Customer must deposit at least PHP 1,000.00 in fresh funds into his/her #UNOready or #UNOready@GCash savings account from **April 7, 2025, to May 31, 2025 (“Qualifying Period”)**, either in single or multiple transactions.
- f. The Customer should maintain a minimum Average Daily Balance (ADB) of PHP 1,000.00 for every Cut-off Month of the Awarding Period provided in Section 4. Awarding Schedule.

3. Promo Reward. The Eligible Customer will receive the **2% p.a. bonus interest rate** after each Cut-off Month of the Promo Period, subject to the following conditions:

- a. The P1,000 fresh funds deposit to the #UNOready or #UNOready@GCash savings account must be fulfilled within the Qualifying Period.
- b. The minimum Average Daily Balance (ADB) must be at least P1,000.00 for each Cut-off Month.
- c. The bonus rate will apply only to a maximum Average Daily Balance (ADB) of **PHP 100,000.00 per depositor for each Cut-off Month**.
- d. The Promo interest earnings will be subject to 20% withholding tax.

4. Awarding Schedule. The awarding of 2% bonus interest rate will be fulfilled from May 22, 2025 to October 21, 2025 (“Awarding Period”), following the schedule below:

Cut-off Month	Bonus Rate Awarding Date
April 7, 2025 to April 30, 2025	May 22, 2025
May 1, 2025 to May 31, 2025	June 23, 2025
June 1, 2025 to June 30, 2025	July 21, 2025
July 1, 2025 to July 31, 2025	August 22, 2025
August 1, 2025 to August 31, 2025	September 19, 2025
September 1, 2025 to September 30, 2025	October 21, 2025

5. Communication Channels

Customers will be informed about this promo through any of the following channels:

- Viber
- SMS
- Email Direct Marketing (EDM)
- Push Notifications

6. Other Terms and Conditions

- 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.
- By accepting and/or using the 2% bonus interest rate, 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.
- 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.
- The Promo and its corresponding Reward in the form of cash credits are not convertible to any other form of reward.
- This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
- 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 Promo Reward awarding date.

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to PHP 1,000,000.00 per depositor.

For further inquiries, you may contact our Customer Happiness Specialists at +632 8811 8866 or +63 919 0599866 from 6AM to 10PM, 7 days a week. You may also send a message via the UNO In-App Message.

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). <https://www.bsp.gov.ph>.