

TERMS AND CONDITIONS
Pay 3, Take 1 Free InstaPay Promo

1. **Promo Duration.** The **Pay 3, Take 1 Free InstaPay Promo** ("Promo") will run from **May 9, 2025 to June 30, 2025** ("Promo Period").
2. **Promo Reward.** With this Promo, an #UNOready or #UNOready@GCash customer can be eligible to receive one (1) Free outward InstaPay Transfer ("Promo Reward") in the form of cash credits, after every three (3) paid outward InstaPay Transfers.
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 is an active new or existing UNObank customer.
 - b. The Customer's #UNOready or #UNOready@GCash savings account is active during the Promo Period and Awarding Schedule.
 - c. The Customer must have registered a valid and updated mobile number and email address with UNO.
 - d. The Customer performs at least four (4) paid outward InstaPay Transfers.
4. **Promo Mechanics.** Eligible Customers are entitled to the one (1) Free InstaPay transfer every time that they meet the criteria below:

Transaction Requirement	Promo Reward
<p>The customer must perform at least four (4) paid outward InstaPay transfers.</p> <p>Note: InstaPay QR transfers are not included in the promo.</p>	<p>The P8 fee of every fourth (4th) InstaPay transfer will be rewarded to the Eligible Customer's active #UNOready or #UNOready@GCash savings account via cash credits.</p>

Cancelled or declined outward InstaPay transfer will not be counted as a qualified transaction. The Promo Reward will not incur interest earnings.

5. **Awarding Schedule.** The total Promo Rewards accumulated within the Promo Period will be credited to the customer's #UNOready or #UNOready@GCash account thirty (30) days after the last day of Promo Period.
6. **Other Terms and Conditions.**
 - a. 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.
 - b. By accepting and/or using the Promo Reward, 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.

- c. 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.
- d. The Promo and its corresponding Promo Reward in the form of cash credits are not convertible to any other form of reward.
- e. This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
- f. 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 from the scheduled Promo Reward awarding date.

Per DTI Fair Trade Permit No. FTEB-223228 Series of 2025

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to P1 Million 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>.