

**TERMS AND CONDITIONS**  
**Pluxee x UNO Digital Bank Promo Mechanics**

Get up to Php 500 worth of Pluxee Gift code upon approval of loan to purchase items in any of the participating merchants.

1. The promo is open to all new and existing Uno Digital Bank members who will apply for a loan to purchase items at any of the participating merchants of Uno Digital Bank.
2. Promo is valid in-store at participating MemoXpress and Rulls branches from **May 15 to August 15, 2025**, only.
3. A customer must apply for an #UNOeasy Loan at any of the participating merchant branches. The list of participating merchant branches is available on the UNO website:

<http://www.uno.bank/wp-content/uploads/2025/05/Pluxee-x-UNO-Digital-Bank-Promo-Participating-Stores-May-15-Promo-1.pdf>

4. The customer must inform the merchant personnel that he will avail of the promo with Pluxee by presenting a copy of the email with the promo poster he received with details of the promo. Only customers who present this promo email will be eligible to receive the FREE Pluxee Gift code.
5. The customer will need to register a valid and updated mobile number and email address with UNO Digital Bank's sales agent in the participating merchant branch.
6. The customer must apply for any of the loanable amount below to receive his FREE gift of Pluxee Gift code.

Loan Value / Transaction Requirement	Gift Certificate Value
Customer makes a product purchase with a loan amount of Php 10,000 – Php 19,999	Php 300
Customer makes a product purchase with a loan amount of Php 20,000 – Php 50,000	Php 400
Customer makes a purchase with a loan amount of above Php 50,000	Php 500
Customers can get the product for as low as 2% interest rate per month	

7. Loan term shall vary from six (6) to eighteen (18) months. A loan term of twenty-four (24) months shall only be made available for items with a purchase price of more than ONE HUNDRED THOUSAND PESOS (Php 100,000.00).
8. Customer must provide a 20% down payment upfront to the merchant in any mode of payment accepted by the merchants.
9. The customer must be granted of the credit limit and approved of the loan before receiving the FREE Pluxee Gift code.
10. Customer will receive the FREE Pluxee Gift code via the email address he submitted within 48 hours upon approval of loan.

11. Customer must download the UNO Mobile App from the Apple App Store or the Google Play Store, and register with a valid ID to create an #UNOready Savings Account
12. Customer must pay their monthly installments through their #UNOready Savings Account via automatic debit arrangement.
13. Customer must have sufficient balance in their #UNOready Savings Account to pay off their monthly installment.
14. The promo and its corresponding offer in the form of a Pluxee Gift code is not convertible to any other form of reward.
15. This promo is not valid in conjunction with other ongoing promotions and discounts of UNO Digital Bank.
16. In the purchase of goods and services which are on promotional discount, the Senior Citizen may avail of the promotional discount, or the discount provided under the expanded senior citizen act of 2010, whichever is higher. Person with disability (PWD) may also avail this promo, whichever is higher between the discounts provided under Republic act. No 9442.
17. Any dispute concerning the products or services related to the promo shall be settled directly between the UNO Digital Bank member and participating merchant, with the concurrence of the DTI.
18. In case of disputes, Customer agrees that UNO's decision with the concurrence of the Department of Trade and Industry shall be considered final. Disputes must be filed by the Eligible Customer within sixty (60) calendar days.
19. 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 Customers 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 participating in the Promo.

Per DTI Fair Trade Permit No. FTEB-224007 Series of 2025

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to P 1 Million per depositor.

For any inquiries or urgent concerns, you may contact our Customer Happiness Specialists at +632 8811 8866 or +63 919 059 9866, available daily from 6 AM to 10 PM, 7 days a week. The same hotline is available 24/7 for fraud-related concerns and urgent banking issues. 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](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). <https://www.bsp.gov.ph>.