

## TERMS AND CONDITIONS

### Quadruple Your Daily Interest Rate Promo

1. **Promo Duration.** The **Quadruple Your Daily Interest Rate Promo** ("Promo") will run from **June 1, 2025 to June 30, 2025** ("Promo Period").
2. **Promo Reward.** With this Promo, an #UNOready or #UNOready@GCash customer can be eligible to earn up to 11.25% p.a. Bonus 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 Schedule.
  - 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. The Customer performs any of the transactions described in Section 4. Promo Mechanics within the Promo Period.
4. **Promo Mechanics.** Eligible Customers are entitled to the Bonus Interest every day that they do any of the transactions below:

Transaction Requirement	Promo Reward
<p>The customer shall make any of these two transactions just once per day:</p> <ol style="list-style-type: none"> <li>1. The customer makes a minimum single receipt spend of PHP 300.00 using their UNO Virtual Debit Mastercard</li> <li>2. The customer makes a minimum single receipt Pay Bills transaction of PHP 300.00 in the UNO app.</li> </ol>	<p>The Bonus Interest will depend on the customer's end-of-day balance on the day the transaction requirement is met:</p> <p>+9.75% p.a interest rate for end-of-day balances up to PHP4,999.99.</p> <p>+11.25% p.a interest rate for end-of-day balances from PHP5,000 up to PHP100,000.00</p>

The Bonus Interest will apply only to a maximum end-of-day balance of PHP 100,000.00 per depositor for each day a transaction requirement is successfully performed. The minimum Bonus Interest that will be credited to the customer's account is PHP 0.01. The Bonus Interest will be subject to 20% withholding tax.

5. **Awarding Schedule.** The Bonus Interest will be credited to the customer's #UNOready or #UNOready@GCash account within 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-225218 Series of 2025

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to P 1 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](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>.