

TERMS AND CONDITIONS
Digital Banks PH Exclusive Referral Promo

1. Promo Duration. The **Digital Banks PH Exclusive Referral Promo** (“Promo”) will run from October 13, 2025 to April 12, 2026 (“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”):

- The customer must not have an existing UNO account.
- The customer must download the UNO App through the referral link posted and shared by Digital Banks PH via its official Facebook page and community.
- The customer must successfully open an account by completing all required information and submitting all documents in accordance with UNObank’s Know-Your-Customer (KYC) process.

3. Promo Reward. the Eligible Customer will receive a cash reward of PHP 50.00 (“Reward”) subject to the following conditions:

- The customer must fund their account with a minimum of Five Hundred Pesos (PHP 500.00).
- The customer must maintain the minimum balance for a continuous period of thirty (30) days.

4. Awarding Schedule. The Reward will be automatically credited to the customer’s active #UNOready account in accordance with the following schedule:

Coverage Period	Validation Period	Awarding Date
October 13, 2025 – November 12, 2025	November 13, 2025 – December 19, 2025	December 30, 2025
November 13, 2025 – December 12, 2025	December 13, 2025 – January 19, 2026	January 30, 2026
December 13, 2025 – January 12, 2026	January 13, 2026 – February 19, 2026	February 27, 2026
January 13, 2026 – February 12, 2026	February 13, 2026 – March 19, 2026	March 31, 2026
February 13, 2026 – March 12, 2026	March 13, 2026 – April 17, 2026	April 30, 2026
March 13, 2026 – April 12, 2026	April 13, 2026 – May 19, 2026	May 29, 2026

4. Communication Channels

Customers will be informed about this promo through any of, but not limited to, the following channels:

- Social Media
- EDM

5. 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 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 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 date.

Per DTI Fair Trade Permit No. FTEB-239769 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 6 AM to 10 PM, 7 days a week. You may also send a message via the UNO In-App Message.

For urgent issues and fraud concerns, our dedicated fraud hotline is available 24/7 to provide immediate support.

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>.