

UNO COINS MISSIONS TERMS & CONDITIONS

1. PROMO DURATION

The UNO Coins Deposits and Payments Missions Campaign (“Promo”) shall run from **September 12, 2025 until October 31, 2025**. (the “Promo Period”).

2. PROMO MECHANICS

Eligible clients of UNO Digital Bank (“Participant/s”) may earn UNO Coins upon meeting the minimum required amount for any Transaction Type below within the Promo Period (“Required Transaction/s”). Successful completion of any Required Transaction shall entitle the Participant to receive the corresponding UNO Coin reward as follows:

3. REWARD STRUCTURE

Transaction Type	Minimum Required	UNO Coins Reward
Pay Bills	PHP 300.00	50
InstaPay P2P Transfer	PHP 300.00	50

Each Participant shall be earn the set UNO Coins Reward for every qualified transaction they make.

4. ELIGIBILITY CRITERIA

- a. To be eligible for the Promo, Participants must satisfy the following conditions:
 1. Must be a verified user of the UNO Mobile App with an active #UNOready or #UNOready@GCash account during the Promo Period and at the time of reward crediting and redemption.
 2. Must complete the Required Transaction/s within the Promo Period, meeting the specified minimum required amount.
- b. The Promo is open to all eligible Participants, including UNO Digital Bank (“UNO”) employees, provided the eligibility criteria are met.

5. REWARD FULFILLMENT

- a. If the transaction is successful, the corresponding UNO Coins will be awarded in real time to the participant's UNO account. The UNO Coins are non-transferable and may only be used within the UNO app for missions or other in-app reward features.
- b. UNO Coins can be converted to cashback vouchers with a set coin-to-peso value using the UNO app. Doing so consumes the participant's UNO Coins and earns them a Cashback Voucher available inside the UNO app. The cashback vouchers can then be redeemed in the app and upon doing so, will credit the corresponding Peso amount into the participant's active #UNOready or #UNOready@GCash account.

UNO Coins	Cashback Voucher Peso Value
5,000	PHP50.00
10,000	PHP100.00
50,000	PHP500.00
100,000	PHP1,000.00

6. REWARDS VALIDITY

- a. UNO Coins under this Promo shall expire after two (2) years from their crediting date if they are not consumed until then.
- b. Cashback Vouchers under this Promo shall expire after one (1) year from their issuance date if they are not redeemed.
- c. Expired UNO Coins and Cashback Vouchers will be forfeited.

7. OTHER TERMS AND CONDITIONS

- a. By participating in the Promo, Eligible Participants 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 UNO Coin reward, the Eligible Participant 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. UNO Coins may be forfeited if the account is closed, suspended, or flagged for review.
- e. The Promo and its corresponding Reward in the form of UNO Coins are not convertible to any other form of reward.
- f. This Promo may not be availed in conjunction with other promotions offered by UNO Digital Bank, unless otherwise stated, and provided all applicable criteria for each promotion are met.
- g. 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 Reward awarding date.

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to PHP 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 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>. You may contact the Bangko Sentral Financial Consumer Protection Department through their contact number +632 8708-7087 or send an email to consumeraffairs@bsp.gov.ph.