

TERMS AND CONDITIONS

UNO Bank Insurance Deposit Program (Personal Accident)

1. **Duration.** The Personal Accident Insurance Deposit Benefit will run from **February 1, 2026, to December 31, 2026**
2. **Reward.** Customers who maintain a minimum **Average Daily Balance (ADB) of ₱10,000** in their UNO account through the UNO App during the previous month will automatically qualify for enrollment in a Group Personal Accident Insurance plan under UNO's Insurance Deposit program, which provides **₱100,000 worth of coverage for a one-month period** as stated in the customer's Proof of Cover. If the customer continues to maintain the required **₱10,000 ADB in the succeeding month**, their Personal Accident Insurance will be automatically renewed for another month of coverage.
3. **Eligibility Criteria.** A customer is eligible for the Personal Accident Insurance Deposit Benefit if he/she meets the criteria in this section and all the other conditions set out in the succeeding sections ("Eligible Customers"):
 - a. Account Status: Must be Active/Approved.
 - b. Age: Must be between 18 and 65 years old.
 - c. Customer must have successfully maintained an Average Daily Balance (ADB) of ₱10,000 in their account for the preceding month.
 - d. Must have a registered E-mail and mobile number with UNO Digital Bank
4. **Promo Mechanics.**

Eligible customers who maintain an **average daily balance (ADB) of at least ₱10,000** in their UNO account within the **UNO App for the previous month will be automatically enrolled in a Group Personal Accident Insurance policy** under UNO's Insurance Deposit Program.

The **Personal Accident Insurance under the Group Policy cover by Sun Life Grepa Financial, Inc. provides coverage of ₱100,000** for a period of **one month**, as indicated in the customer's **Proof of Cover**. If the customer continues to maintain the required **₱10,000 ADB** in the succeeding month, they will be **automatically re-enrolled** for another month of Personal Accident coverage. The Average Daily Balance is computed by getting the sum of the daily ending balance of a customer's #UNOready or #UNOready@GCash savings account for a given month divided by the total calendar days of that month.

All **coverage terms and conditions** are outlined in the official Group Policy. In the event of a **claim, UNO Digital Bank will route the full claims process to the insurance provider**, who will manage and process all claims-related matters in accordance with the policy procedures.

Requirements for Eligibility	Program Reward
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<ol style="list-style-type: none"> 1. Customers must maintain an average daily balance of 10k for the previous month. 2. Customer Must be an active UNO user. 3. Customer must be between 18 and 65 years old 	Personal Accident Coverage for 100k Covering 1 month.
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- Eligible customers will be notified of their insurance coverage via email, SMS, and in-app push notification. The Proof of Cover (POC) will be sent to the registered email address of the account holder and will serve as the official proof of insurance coverage for the applicable month.
- The insurance coverage applies only to the UNO Savings Account holder corresponding to the enrolled account.
- All claims-related concerns shall be handled directly by SunLife GREPA Financial, Inc. in accordance with their claims process and policies.
- Customers who maintain an Average Daily Balance (ADB) of ₱10,000 in the preceding calendar month will be automatically enrolled in the insurance coverage for the succeeding month.
- This promo and coverage are exclusively applicable to UNO Savings Accounts and are not valid for other UNO account types or products.

5. **Awarding Schedule:** Personal Accident coverage will be processed monthly at the end of each coverage period. Validation by the Data Analytics team will be completed within the first seven (7) days of the following month. Once validated, the Member Effective Date will be retroactive to 1st calendar day of the month and Proof of Cover will be emailed to the eligible Member's registered email address within the next three (7) days and, in some cases, no later than the 10th day of the month.

Personal Accident Coverage	ADB Tracking Period	Validation Period by DA	Policy Effective Date	Sending Proof of Cover (Communications)
February Coverage	January 1, 2026 – January 31, 2026	February 1, 2026 – February 7, 2026	February 1, 2026	February 7, 2026 – February 10, 2026
March Coverage	February 1, 2026 – February 28, 2026	March 1, 2026 – March 7, 2026	March 1, 2026	March 7, 2026 – March 10, 2026
April Coverage	March 1, 2026 – March 31, 2026	April 1, 2026 – April 7, 2026	April 1, 2026	April 7, 2026 – April 10, 2026
May Coverage	April 1, 2026 – April 30, 2026	May 1, 2026 – May 7, 2026	May 1, 2026	May 7, 2026 – May 10, 2026
June Coverage	May 1, 2026 – May 31, 2026	June 1, 2026 – June 7, 2026	June 1, 2026	June 7, 2026 – June 10, 2026
July Coverage	June 1, 2026 – June 30, 2026	July 1, 2026 – July 7, 2026	July 1, 2026	July 7, 2026 – July 10, 2026
August Coverage	July 1, 2026 – July 31, 2026	August 1, 2026 – August 7, 2026	August 1, 2026	August 7, 2026 – August 10, 2026
September Coverage	August 1, 2026 – August 31, 2026	September 1, 2026 – September 7, 2026	September 1, 2026	September 7, 2026 – September 10, 2026
October Coverage	September 1, 2026 – September 30, 2026	October 1, 2026 – October 7, 2026	October 1, 2026	October 7, 2026 – October 10, 2026
November Coverage	October 1, 2026 – October 31, 2026	November 1, 2026 – November 7, 2026	November 1, 2026	November 7, 2026 – November 10, 2026
December Coverage	November 1, 2026 – November 30, 2026	December 1, 2026 – December 7, 2026	December 1, 2026	December 7, 2026 – December 10, 2026

6. Other Terms and Conditions.

- a. By participating in the Personal Accident Insurance Deposit Program, 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 Participating in the Program, 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 Personal Accident Insurance Deposit Program , or awarding of the Coverage Benefit may result in disqualification of the customer from the Personal Accident Insurance Deposit Program , 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 Personal Accident Personal Accident Insurance Deposit Program and its corresponding Benefit in the form of Personal Accident Insurance Coverage are not convertible to any other form of reward.
- e. This Program 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.

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

Insurance products are regulated by the Insurance Commission (IC). For any concerns related specifically to insurance products, you may contact the Insurance Commission at: (02) 8523-8461 or publicassistance@insurance.gov.ph

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>.

Annex 1 Exclusions

Payment of any benefit shall not be made for any loss resulting from or caused directly or indirectly, wholly or partially, by:

- a) bodily or mental infirmity or disease of any kind, or infection other than infection occurring simultaneously with and in consequence of an accidental cut or wound; or
- b) suicide or attempted suicide while sane or insane, or self-inflicted injuries, or
- c) committing or trying to commit any crime, felony or other illegal act, or
- d) killing by another person under any circumstance/s, murder or provoked assault; or
- e) pregnancy, childbirth, miscarriage or any complications thereof, or
- f) poison, carbon monoxide or drug overdose, or
- g) war (declared or undeclared), insurrection, civil commotion or hostile action of armed forces, riots, rebellion; or
- h) earthquake, volcanic eruption or tidal wave, or
- i) insect bites, or
- j) atomic explosion, nuclear fission, or radioactive gas, or
- k) any aviation or marine activities, except while the Member is riding as a fare paying passenger in an air or marine device operated by a commercial airline or shipping line on a scheduled passenger trip over its established passenger route; or
- l) while engaging in motor-cycling; or
- m) while engaging in hunting or pillion riding, mountaineering which necessitates the use of ropes or piton, racing of any kind other than on foot; hang gliding, ice or winter sports, water ski-jumping and tricks, yachting beyond five kilometers of a coastline, underwater activities involving the use of underwater apparatus or using woodworking machinery driven by mechanical power other than portable tools applied by hand and used solely for private purposes without reward