

**TERMS AND CONDITIONS**  
**Singlife Reward Campaign Promo**

1. **Promo Duration.** The Singlife Reward Campaign (“Promo”) will run from **November 3, 2025, to November 30, 2025**

2. **Promo Reward.**

Singlife and UNO Digital Bank will execute a Below-the-Line campaign offering a ₱100 Reward Incentive. Customers who purchase a new Singlife insurance product under any of the following — 3-in-1 Protection, Cash for Income Loss (Accidents), or Cash for Medical Costs (3in1, CFILA, or CFMC) — that they have not purchased in the past 60 days, and who successfully renew their policy for the following month, will receive a ₱100 Reward credited to their UNO account. This campaign will be using SMS, EDM and push notifications for channels of communication.

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. Customer must be Appified (UNOready@GCash) or a Direct UNO customer with active access to the UNO app.
- b. Customers must agree on receiving marketing consent (including in the eligible cohort definition).
- c. Customers' status must be tagged as Active – Defined as customers who have made a user-initiated transaction in the past 60 days prior and have an average daily balance of 100 Php for the past 30 days.

4. **Promo Mechanics.**

Eligible customers who purchase a new Singlife insurance product (3in1, CFILA, or CFMC) through the UNO Digital Bank app — which they have not bought in the past 60 days — and who successfully renew their policy for the following consecutive month, will qualify for a ₱100 Reward per eligible product. The Reward will be credited to the customer’s UNO account after verification by UNO and Singlife.

Transaction Requirements for Eligible Reward	Promo Reward
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<p>1. Customer Must purchase a “NEW” Singlife Product. New Singlife Product - Defined as a Singlife product that the customer has not purchased in the previous 2 months prior to the current month’s extraction?</p> <p>2. Customer Must Purchase a product under 3in1, CFILA, or CFMC by Singlife.</p> <p>3. Customers successfully renewed their policy for the following consecutive month.</p>	<p>Eligible customers who meet all requirements and purchase a new Singlife insurance policy (3in1, CFILA, or CFMC) through the UNO Digital Bank app during the campaign period will qualify for a reward.</p> <p>Customers will receive their reward of ₱100 per qualifying transaction.</p> <p>The reward will be credited to the customer’s UNO account after verification of the qualifying transaction by UNO and Singlife.</p> <p>If a customer purchases multiple eligible products, rewards will be applied separately for each qualifying product.</p>
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- The promo only applies to Singlife insurance products purchased through the UNO Digital Bank app during the campaign period.
- Policy renewals on the consecutive month after the first payment are eligible.
- A reward is only available for renewal of the same product.
- If a customer cancels or requests a refund of their first premium payment, the reward corresponding to the renewal of the coverage will no longer be applicable.
- For customers who exercise the cooling off right for the second policy, cash back will be subject to claw back.
- The reward is applicable so long as it aligns with the previous requirements stated above regardless if the payment is performed as a single transaction or Via (Auto-renew).
- If an individual purchases multiple of the covered insurance products and meets the requirements for eligibility, they shall be eligible to receive the reward for all products.
- Given that Customers purchase multiple eligible products, rewards will be applied separately for each qualifying product.
- Customers will be credited within the following month after the renewal payment.

5. **Awarding Schedule.** Reward will be processed at the **end of each coverage period**, following validation by the Data Analytics team within the **allocated 10 days**. The reward will be **credited within 5 days after validation**, and in some cases, may be completed **no later than the 15th of the following month** after the validation cycle.

Reward	Coverage Period	Validation Period by DA	Awarding Date (Credited by Operations)
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1 <sup>st</sup> reward	November 3, 2025, to November 30, 2025. (1 <sup>st</sup> payment)	January 1, 2026, to January 10, 2026	January 11, 2026, to January 15, 2026
	December 1, 2025, to December 31, 2025 (2 <sup>nd</sup> Payment)		
2 <sup>nd</sup> reward	December 1, 2025, to December 31, 2025 (1 <sup>st</sup> Payment)	February 1, 2026, to February 10, 2026	February 11, 2026, to February 15, 2026
	January 1, 2026, to January 31, 2026 (2 <sup>nd</sup> Payment)		
3 <sup>rd</sup> reward	January 1, 2026, to January 31, 2026 (1 <sup>st</sup> Payment)	March 1, 2026, to March 10, 2026	March 11, 2026, to March 15, 2026
	February 1, 2026, to February 28, 2026 (2 <sup>nd</sup> Payment)		

#### 6. Other Terms and Conditions.

- 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.
- 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.
- 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.
- The Promo and its corresponding Promo Reward in the form of cash credits are not convertible to any other form of reward.
- This Promo is not valid in conjunction with other promotions offered by UNO Digital Bank.
- 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.
- "Eligible Customers shall be subject to Singlife's General Terms & Conditions, Policy Terms, Privacy Policy, and other applicable Singlife T&Cs.

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>.

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