

**TERMS AND CONDITIONS**  
**UNO 3 for 3 Anniversary Promo**

**1. Promo Duration.** The UNO 3 for 3 Anniversary Promo (“Promo”) will run from January 26, 2026 to March 31, 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”):

- a. The Customer’s #UNOready or #UNOready@GCash Savings account is active during the Promo Period and Awarding Period as stated in Section 5.
- b. The Customer must have registered a valid and updated mobile number and email address with UNO
- c. #UNOready@GCash customer who have not yet linked their account to the UNO Mobile App must do so to be able to participate in the Promo
- d. Must perform at least one (1) of the four (4) transaction requirements specified in Section 4. Promo Mechanics.

**3. Promo Rewards.** The Eligible Customer will receive a 3.00% p.a bonus interest rate and/or a P3.00 cashback reward (“Rewards”) upon completion of the required qualifying transaction

Qualifying Activity	Transaction Requirement	Reward	Reward Cap
Fresh Funds Deposit	PHP 3,000.00 incremental fresh funds deposit to #UNOready or #UNOready@GCash savings account	+3% p.a. bonus interest rate until the end of Promo Period	Bonus rate applied to a maximum of PHP 50,000.00 balance per depositor
Debit Card Transaction	PHP 1,000.00 single-receipt Debit Card purchase made in-store (POS) or online	PHP 3.00 cashback	PHP 300.00 per customer
Pay Bills Transaction	PHP 500.00 single-receipt Pay Bills Transaction	PHP 3.00 cashback	PHP 300.00 per customer
InstaPay Transaction	PHP 500.00 single-receipt non-QR outward InstaPay transaction	PHP 3.00 cashback	PHP 300.00 per customer

**4. Promo Mechanics.** The Eligible Customer may receive a **3% p.a bonus interest rate** subject to the following conditions:

- a. Eligible Customers must deposit fresh funds via inward InstaPay or PESONet and must have at least PHP 3,000.00 in their savings account
- b. The 3.00% p.a. bonus interest for eligible Fresh Funds Deposits shall apply for one (1) day only, on the transaction date the deposit is posted. The bonus interest shall be computed based on the end-of-day balance, subject to a maximum of PHP 50,000.00 per depositor.
- c. The bonus interest shall not accrue beyond the transaction date.
- d. The bonus interest rate only applies to a maximum of PHP 50,000.00 balance per depositor
- e. The bonus interest shall be subject to 20% final withholding tax in accordance with applicable tax laws

The Eligible Customer may receive **PHP 3.00 cashback** subject to the following conditions:

- a. To qualify for the cashback, Eligible Customers must perform any one of the following transactions:
  - a. A single-receipt Debit Card purchase of at least PHP 1,000.00, purchased in-store (POS) or online
  - b. A single-receipt Pay Bills transaction of at least PHP 500.00
  - c. A single-receipt outward InstaPay P2P transaction of at least PHP 500.00
- b. Each qualifying transaction can earn PHP 3.00 cashback, subject to a maximum of PHP 300.00 total cashback per qualifying transaction per customer
- c. The Cashback reward is not subject to the 20% withholding tax on interest income under applicable tax laws.

**5. Awarding Period.** The Rewards will be credited to the Eligible Customer's #UNOready or #UNOready@GCash account within twenty (20) days after each cut-off month, following the schedule below:

Cut-off Month	Rewards Awarding Date
February 28, 2026	March 27, 2026
March 31, 2026	April 28, 2026

#### 6. Base of Promo

This promo is exclusively available to Existing-To-Bank (ETB) and New-to-Bank (NTB) customers who meet the eligibility criteria during the Promo Period.

#### 7. Communication Channels

Customers will be informed about this promo through any of the following channels:

- SMS
- Email Direct Marketing (EDM)
- Push Notifications
- Social Media Channels (Facebook, Instagram)

#### 8. Other Terms and Conditions

- a. By participating in the Promo, Eligible Customers hereby authorize the processing of their personal data pursuant to the Data Privacy Act of 2012 (DPA) and its Implementing Rules and Regulations, in connection with the marketing promotion, verification, checking, validation, and fulfillment of this Promo. Furthermore, by joining the Promo, Winners agree and authorize UNObank, Inc. (UBI) to disclose and publish their names and other relevant information for promotional, marketing, and publicity purposes as deemed appropriate by the Bank.
- 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 Reward.
- c. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the product, 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 of 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. The 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 period.

Per DTI Fair Trade Permit No. **FTEB-247078** Series of 2026

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](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>.