

## UNO Balance Build CNY 2025 Promo

### TERMS AND CONDITIONS

1. The Balance Build Campaign ("Promo") will run from January 27, 2025 to February 2, 2025 ("Promo Period") (subject for approval).
2. **Eligibility Criteria.** A customer is eligible ("Eligible Customer") for the Promo if he/she meets the criteria in this section and all the other conditions set out in the succeeding sections ("Eligible Customer"):
  - a. Open to new and existing customers with active #UNOready or #UNOready@GCash account during the Promo period;
  - b. Received a customer communication from UNO Digital Bank about the promo;
  - c. Customer increases his/her #UNOready or #UNOready@GCash Average Daily Balance (ADB) by at least PHP 1,000.00 during the Promo Period.
  - d. ADB growth must come from fresh funds. Only successfully posted customer-initiated cash-in transactions (such as incoming transfers via over-the-counter, online, or incoming funds transfer via PESOnet or Instapay) made during the promo period will be considered qualified. Transfers within the customer's own UNO bank accounts (including Time Deposit Account/s pre-termination) or within any UNO bank accounts will not be qualified.
  - e. #UNOready or #UNOready@GCash account is Active at the time of awarding.
  - f. For #UNOready@GCash customers, #UNOready@GCash accounts must be linked to the UNO Mobile app at the time of awarding.
3. **Reward.** An Eligible Customer will be awarded 2.025% per annum special interest rate. The special interest rate (2.025%) will be applied only within the promo period to their ADB growth on top of the base interest rate. The Reward will be credited to the customer's #UNOready or #UNOready@GCash account for the Promo Period and will be credited with less 20% withholding tax. Once the promo period is done, the interest rate will revert to the base rate.
4. **Awarding Schedule.** The campaign reward will be credited to the customer's #UNOready or #UNOready@GCash account after thirty (30) business days.
5. By participating in the Promo, Eligible Customers hereby authorize the transfer, disclosure, and communication of information 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.
6. UNO may modify, suspend or terminate the Promo; provided that in the event the Promo is rendered illegal due to a change in law or regulation, or where the Promo may not be implemented in the event of a force majeure event such as war, or public health crisis, UNO may modify, suspend or terminate the Promo as soon as reasonably practicable. Such modification, suspension or termination will not affect the right of the Eligible Customers who have already qualified and fulfilled all the promo conditions for the awarding of the campaign reward.
7. Fraud, abuse, misinterpretation or any unauthorized action relating to the availment of the products, participation in the Promo, or redemption of the Activation Gift may result in disqualification of the clients from the Promo, suspension or cancellation of the banking privileges, closing of the accounts in UNO or the forfeiture of the Activation Gift via a debit by UNO of the equivalent amount from the client's #UNOready 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.

8. The Promo and its corresponding Reward in the form of cash credits are not convertible to any other form of reward.
9. 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 500,000.00 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>.