

## **“UNO PHYSICAL DEBIT MASTERCARD (“Card”)**

### **TERMS AND CONDITIONS**

#### **GENERAL TERMS AND CONDITIONS**

1. Under these Terms and Conditions, the terms “we”, “our”, “us”, the “Bank”, and “UNObank” refer to UNObank, Inc. The terms “You”, “your”, the “Applicant” or “Customer” refer to every person who opens an account with, or uses an Application, Card, or Service of UNObank.
2. These Terms and Conditions shall be the agreement between you and the Bank with regard to the use of the physical UNO Debit Mastercard (the “Card”), and shall include all amendments thereto, and such other rules, regulations and terms and conditions as may be issued by UNObank from time to time.
3. By applying for or using the Card of UNObank, you are deemed to have understood, accepted, and agreed to be bound by all of the Terms and Conditions herein, and as may be amended, modified or supplemented from time to time, and to pay any fees associated with the use of the Application, Account, Card, or Service.

#### **DEFINITIONS**

The following definitions apply:

- a. “Account” refers to an UNObank Account, including Savings Account, Time Deposit(s) and similar or related products to be launched by UNObank from time to time.
- b. “Affiliate” means any person or entity that, now or hereafter, directly or indirectly, controls (whether singly or together with others), is controlled by, or under common control with UNObank, where “control” means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies whether through ownership of securities or equity interest, management authority, or contract.
- c. “Application” refers to UNObank Mobile Banking Application or “UNO app”
- d. “ATM Network Participant/s” or “ATMs” means banks and other financial institutions who are, or in the future will be, members or affiliates of Mastercard affiliated banks or such other ATM networks or affiliations that will allow UNObank

ATM/Debit Cards in their ATM systems and facilities.

e. “Banking Day” means a day, other than a Saturday, Sunday, or public holiday, in which banks are generally open.

f. “Biometrics” means a type of security verification involving biological measurements or physical characteristics that can be used to identify individuals, including facial recognition (through selfie) or fingerprint recognition.

g. “Card” means UNObank Physical Debit Mastercard, and other physical ATM/Debit/Credit Cards that may be issued or acquired by UNObank in the future.

h. “CVC Code (Card Verification Code)” or “CVV Code (Card Verification Value)” means the three (3) digit number displayed on the UNObank Virtual Debit Card or at the back of the UNObank ATM/Debit Card, which is used to make purchases or payments online.

i. “Foreign Exchange” refers to the process of converting one currency into another for the purpose of completing international transactions. This may apply when using the Card or Account for purchases, withdrawals, or transfers in a currency other than Philippine Peso (PHP).

j. “Foreign Exchange Rate” refers to the rate at which one currency is converted to another, as determined by Mastercard at the time of the transaction. This rate is used to convert foreign currency transactions into Philippine Peso (PHP) or vice versa.

k. “OTP” or “One Time Password” shall mean an authorization code sent to the registered mobile phone number to verify customer’s identity and to authorize transactions.

l. “Password” shall mean a personalized alphanumeric code used to access the Application.

m. “PIN” or “Personal Identification Number” shall mean a personalized digit code used to access the Application or Card, and make ATM/POS transactions.

n. “POS” or “POS terminals” refers to Point-Of-Sale or point of purchase, which refers to the time and place where a transaction with a merchant is completed.

o. “Service” refers to facilities, offering or product that are related to the use of the Account, Card or Application.

p. “Withdrawal” refers to transactions involving the debiting or sending out of money from the UNObank Account, including Cash-Out, outgoing transfers or remittances, or any other debits from the Account.

I. Eligibility for the Card

To be eligible, the Applicant must have:

- a) An active #UNOready savings deposit account (“Account”); and
- b) An active virtual debit card; and
- c) An available balance of, at least, Three Hundred Pesos (PHP 300.00) to cover for the card issuance fee, or such other amount as may be determined by UNObank from time to time.

II. Issuance of Card

1. UNObank may, at its sole discretion, issue the Card which you may use to access your Account/s through the ATM Network Participant/s or to make a retail purchase online and through the POS terminal networks of the UNObank, its offices, subsidiaries, affiliates, correspondents, agents and representatives and third parties selected by any of them or the Bank and other parties, such as the Mastercard® network.
2. You agree that the name to be printed on your Card will be your first name and last name, and that if your first name and last name exceed the character count, then the name to be printed on your Debit Card will be your initials or first letter/s of your first name/s and your last name.
3. Your Card details (including your Card number, CVC and expiry date) will not be shown on your physical Card. This information can be viewed in the UNO app.
4. The activation and use of the Card signifies your consent and agreement to these Terms and Conditions.

III. Ownership

The Card shall remain the property of UNObank. You agree that UNObank may, at its sole discretion, suspend, block, terminate or cancel the Card at any time for any reason, with or without need of prior notice to you. Upon our request, you agree to surrender the Card to us immediately. You agree that UNObank shall not be liable for the suspension, blocking, termination or cancellation of the Card. The Card shall be for your exclusive use and is not transferable.

IV. Card Expiry and Reissuance

Unless earlier terminated or cancelled, the Card shall be valid up to the last day of the month indicated thereon. Reissuance of the Card will be at the sole discretion of UNObank. If eligible, we will inform you if a new card will be issued before your card expires and this will be delivered to your nominated delivery address.

V. Linkage

Your #UNOready savings deposit account is automatically linked to your Card.

VI. Card Activation

Before you can use your Card, you need to activate it via the UNO app. You agree to activate your Card via the UNO app once you have it in your possession. You further agree that UNOBank shall not be liable for any loss or damage of whatever nature which you may suffer as a result of activation done prior to receiving the physical card.

VII. ATM PIN

You shall assign and/or change your PIN through the UNO app:

- a) Log on to the UNO app
- b) Go to the My Card dashboard
- c) Choose Reset PIN

You may use the app to change the PIN for your Card at any time.

VIII. Card Delivery

1. Upon receipt of your request for a Card, we will proceed to process your request once the Card Issuance fee has been debited from your Account. We will send the card to the delivery address you provided.
2. You are responsible for ensuring that the delivery address you provide is accurate. We are not responsible for any delays or losses that may result from your failure to provide an accurate delivery address.
3. We may require you to provide additional information or documentation before we can deliver the card to you.
4. We may cancel or delay the delivery of the card at any time if we suspect fraudulent activity or unauthorized use of your account.

5. UNObank's official courier is authorized to deliver the Card to the Cardholder or in his/her absence, any allowable recipient or representative at the delivery address as defined by the Bank.
6. You shall be liable for any card avilment/s or usages thereafter as a result of such delivery and card activation, UNObank shall be held free and harmless from any claim, loss or liability whatsoever arising from the delivery of the Card to authorized representatives and given address.
7. If the card remains undelivered for sixty (60) calendar days, the card will be destroyed by the Bank. You will need to request a new card which is subject to the issuance or replacement fee.

#### IX. Withdrawals and Purchases

1. You authorize UNObank to automatically debit from your Account the appropriate amount corresponding to the amount of the withdrawal or purchase you make, or its equivalent in allowable currency, and in accordance with our record of transactions. Each transaction record evidencing every withdrawal from an ATM or every purchase outside the Philippines, in addition to this Terms and Conditions, shall constitute your written application to purchase and authority for us to sell foreign exchange for non-trade purposes, as required under the relevant Bangko Sentral ng Pilipinas ("BSP") circulars, as may be amended from time to time. The foreign exchange conversion for such transactions is facilitated by Mastercard using its prevailing exchange rate at the time of posting.
2. All withdrawals or purchases you make with the Card outside the Philippines consist of two interrelated transactions: a withdrawal or payment at the Philippine branch, and a remittance to the country or such other jurisdiction where you make the transaction. Your right of withdrawal or purchase is thus subject not only to Philippine laws but also the laws and regulations of the country where you actually withdraw your funds or make your purchase. Your international ATM withdrawal or purchase shall be in a currency permitted at the institution which owns the ATM or where you made your purchase. The equivalent in US Dollars will then be debited against your account.
3. The amount you may withdraw or debit for your purchases within and outside the Philippines shall be subject to such limits as UNObank may set in the case of ATM withdrawals and as you may set in the case of POS transactions. Transaction limits are specified in the Fees and Charges section of UNO's website and may be revised from time to time at our discretion. In the event the system is offline, UNObank may further reduce the limit for withdrawals made outside the Philippines. The clause Retail Purchase Limit below provides for how you may set your own personal limits on the use of your Card.

4. Withdrawals and purchases outside the Philippines are subject to charges at point of withdrawal and at POS. Whenever you use your Card in ATMs and POS terminals, whether within or outside the Philippines, you agree that the processing of your Card transactions shall be subject to the collection, storage and communications of all data (such as Account balance) relating to your Account/s. The processing of your transactions may be performed, in whole or in part, electronically. Accordingly, apart from UNObank, there may be other entities which shall have access to, and may have to collect, store or communicate, data relating to your Account/s in the processing of your Card transactions. These entities are responsible for routing all transactions to organizations that are necessary to process your Card transactions, such as ATM and Mastercard® networks worldwide, and/or the local network responsible for routing all transactions among the member banks. You understand that UNObank does not have any control over:
  - a. The participants and processors in the network;
  - b. The procedures they adopt in electronically transmitting or receiving data or information for your transaction;
  - c. The accuracy of such data/information; or
  - d. ATMs located within or outside the Philippines owned or operated by the network participants and processors and/ or by the third-party banks, ATM and Mastercard® networks worldwide.
  
5. Accordingly, you agree that UNObank shall not be liable for any loss or damage of whatever nature which you may suffer as a result of, in connection with, or arising from the processing of your transactions through network participants and processors or through third party banks, Mastercard® and ATM networks worldwide, including without limitation:
  - a. In case you are unable at any time to use your Card or avail of any service due to the disruption or failure of communication facilities;
  - b. Arising from the collection, storage and communication of data relating to your Account/s or the electronic transmission or receipt of data or information relating to your Card transactions or Account/s;
  - c. Arising out of any rejection, disruption, failure or delay relating to the use of your Card or availment of any service where such rejection, disruption, failure or delay is due to circumstances beyond the reasonable control of UNObank; or
  - d. Arising out of unauthorized or fraudulent access or utilization of your Card or any service.
  
6. Whenever you use your Card in ATMs or POS terminals, you consent to:
  - a. The collection, storage, communication and processing of all pertinent data, such as your Account balance, by any means necessary to maintain appropriate transaction and Account records;

- b. The release and transmission of all these necessary data to participants and processors in the network and/or by the third-party banks, ATM and Mastercard® networks worldwide;
- c. Their retention of these data; and
- d. Their compliance with all applicable laws and regulations governing disclosure of information to which they are subject.

7. Consequently, you agree to hold UNObank free and harmless from any and all losses, damages or liabilities arising from the rejection or non-completion of your local and/or international ATM and POS terminal transactions for any reason whatsoever including, but not limited to, the improper designation of the Account from which your transaction shall be debited or credited.

X. Debit Transactions

Debit transactions shall be deemed to be cash withdrawal transactions, and you hereby authorize UNObank to debit the designated bank account to be the source of funds for your retail purchases for the total amount of any payment effected with the Card in accordance with UNObank's record of transactions. UNObank shall not be held liable for any act or omission by any merchant howsoever caused, including but not limited to, any refusal to accept the Card, or any statement or other communication made in connection therewith, merchant's acceptance of the Card notwithstanding discrepancy in the signature between the Card and transaction slip or any defect or deficiency in or quality issues with goods or services.

XI. Adding your Card to a digital wallet

You can choose to add your Card to a digital wallet and make purchases using the digital wallet instead of directly using your Card. In doing so, you agree to the digital wallet terms and conditions set out in Annex A in the General Terms and Conditions and any separate terms and conditions provided by the digital wallet provider.

XII. SMS Notification

You agree to receive an SMS notification every time you use your Card to pay for retail purchases using the Mastercard® network. You agree to act on such SMS notification as required or needed immediately upon receipt thereof.

XIII. International ATM/Debit Access

For international ATM withdrawals and retail purchases through POS terminals, you authorize UNOBank to debit from your Account an equivalent amount of the transactions made in currencies other than your currency of account. The Foreign Exchange Rate applied is determined on the date of posting to the Card and may be different from the rate in effect on the date the transaction is made.

**XIV. Available Funds in the Account**

You agree never to use, or attempt to use, your Card for any transaction, such as withdrawal or transfer of funds or purchase, unless you have sufficient funds in your Account.

In the event that funds are credited to your account in error, whether due to a system malfunction, or any other reason, the Bank reserves the right to reverse or debit any such erroneous credits without prior notice. You agree not to withdraw, transfer, or utilize any erroneously credited funds, and you will be held liable for any unauthorized use of such funds.

**XV. Locking your card and spending limits**

On the UNO app you can:

- a) lock your Card at any time – this will decline any attempted payments with your Card;
- b) unlock your Card – this will allow payments to be made with your Card; and
- c) set and change your own personal limits for spending on or making cash withdrawals using your Card.

**XVI. Lost/Stolen/Compromised Card**

In the event your Card is lost, stolen, or compromised, you must report it to UNObank immediately through the available customer support channels. Upon notification, UNObank will block the affected Card and issue a replacement with a new card number and record. A replacement card fee may apply, as indicated on the Fees and Charges section of UNObank's website.

**XVII. Retail Purchase Limit**

For purchases made through the Mastercard® network, you have an option to set your daily retail purchase limit, which is currently set at its default value of P200,000.00. This limit is shared between POS and online transactions. You may choose to increase or decrease the limit to as low as PHP1.00 and as high as PHP200,000.00. Online transactions have a maximum limit of PHP100,000.00. All limits are subject to the availability of funds in your Account.



XVIII. Disputes

Any complaint or dispute in transaction or amount shall be communicated by you immediately to our UNObank Customer Support Specialists. In the event that there is a dispute arising from or in connection with POS transactions, including debit transaction error due to causes not attributable to the Cardholder's authorized transaction, you have up to sixty (60) days from the date of transaction to raise the dispute/complaint. A fee, if applicable, will be debited for every sales slip that was retrieved during the course of the investigation. If UNObank's investigation results show that your complaint has merit and the transaction is invalid, UNObank will credit back to your Account the amount equivalent to the disputed transaction. No interest will be paid during the pendency of the dispute. In addition, interest, where applicable, will resume only once the amount is credited back to the Account. If the transaction is valid, UNObank will not credit back any amount to your Account.

XIX. Transaction Records

The transaction records generated, kept and maintained by UNObank shall be conclusive and you agree to accept and be bound by these transaction records.

XX. Responsibility for Transaction

You shall be fully responsible for the security of your Card. You shall be responsible for all transactions made or initiated using your Card whether or not you know about such transactions and/or authorize them. UNObank is duly authorized to effect such transactions using your Card, such as to debit any and all of your Accounts and effect withdrawals, transfers and debits from your Accounts according to your transaction records.

XXI. One Time Password ("OTP")

In using your OTP, you agree to the OTP terms and conditions set out in Annex B in the General Terms and Conditions.

XXII. Protecting your Money

You acknowledge and agree that:

- a) You must protect your Card, PIN and device to make sure that only you can use them. You should refer to the security advice we will provide you from time to time.
- b) All purchases and transactions made using the Card are conclusively presumed to have been personally made or authorized by you.
- c) To protect your Card:

- i. sign your Card as soon as you receive it;
  - ii. always keep it in a safe place; and
  - iii. never lend your Card to anybody or share your PIN with anyone.
- d) To protect your PIN:
- i. don't choose a pin that contains numbers associated with you (such as your date of birth, telephone number or vehicle number plate) or the PINs for accessing other services (such as your wifi or email accounts); and
  - ii. don't share it with any other person, or write it down on your Card or anything usually kept with or near it.  
Remember, you can always change your PIN in the app if you forget it!
  - iii. Regularly change your PIN if you use it at multiple ATMs and POS terminals.
- e) You must also safeguard your Card PIN for identity authentication purposes.
- f) You must lock your Card on the app straight away if you suspect that:
- i. your PIN has been disclosed to or used by any unauthorised person;
  - ii. any other person has gained unauthorised possession of your Card or used your Card improperly; or
  - iii. your Card is lost or stolen.

XXIII. Card Replacement/Change of Card PIN

You agree that changing your Card PIN and/or replacing your Card does not mean cancellation of our old contract and the beginning of a new one.

XXIV. Fees and Charges

You must pay us the fees and charges in connection with using your Card and accounts. You can see details on these fees in the Fees and Charges section of our website and/or the app.

In addition, there may be also fees and charges in connection with using your Card imposed by third parties or Mastercard. You may be directly or indirectly subject to such fees and charges. Such fees and charges are determined and calculated by the relevant third parties at their sole discretion. We have no control over, and take no responsibility for, any determination or calculation of such fees and charges.

XXV. Termination

In case you decide that you no longer need the Card, you must immediately destroy the Card by punching a series of holes directly on the magnetic stripe and chip and discard it properly. Failure to do so may result in further usage of your Card which will be debited from your Account. You shall hold us free and harmless from any liability arising from the cancellation.

XXVI. Other Terms and Conditions

The General Terms and Conditions and other terms and conditions not inconsistent with those contained herein may apply.

UNObank, Inc. is a member of PDIC. Deposits are insured by PDIC up to P1 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>.

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## Annex A

### Digital Wallet Terms and Conditions

1. Application
  - a) You agree to these terms if you add your Card as a payment option to a digital wallet in another app.
  - b) Any terms you agree with your digital wallet provider (including their privacy policy) also apply. We have no control over your digital wallet provider's change of its terms or privacy policy.
2. Enrolment, Eligibility and Use of your Card through a Digital Wallet
  - a) To be able to use your Card through a digital wallet on your device, you must have a valid mobile phone number registered with us and follow the enrolment instructions and comply with the eligibility requirements set out in the digital wallet or as provided by us.
  - b) We may decline to enroll your Card to a digital wallet, including if:
    - I. the mobile phone number in our records is incorrect or invalid; or
    - II. we determine your Card or account(s) is not in good standing nor conducted in a proper or satisfactory manner.
  - c) Once your Card is successfully enrolled to a digital wallet, you can use your Card through the digital wallet to make contactless payments at merchants (provided they accept contactless payments through a digital wallet). You may also be able to make transactions within the app where payment by a digital wallet is accepted.
  - d) We currently do not impose any additional fees for using your Card through a digital wallet. However, your telecommunications or wireless provider may impose fees or charges for your use of a digital wallet, and you are responsible for the payment of these. Please make sure you fully understand what, and how much, those fees or charges may be.
  - e) Unless the law says otherwise, we may, at our sole discretion and for operational, security, risk management, or compliance reasons
    - I. terminate the use of your Card through a digital wallet;
    - II. modify or suspend the type or amounts of transactions allowed using the Card through a digital wallet;
    - III. change your Card's eligibility for use through a digital wallet; and/or
    - IV. change your Card authentication process.

- f) If we cancel your Card or it is locked, we will disable your ability to use your Card through a digital wallet (even though you may still see a symbol for your Card in your digital wallet or device).

### 3. Privacy and Notifications

- a) UNObank values you. It is our commitment to provide the best customer experience as you start your journey of elevated banking. Any personal information you have entrusted to us is protected under the Data Privacy Act of 2012 and other relevant rules and regulations. You may read our full Privacy Policy by visiting <https://uno.bank/data-privacy/>.
- b) You might provide your personal data, Card details and transaction details to the digital wallet provider by enrolling, storing and using your Card through a digital wallet. We have no control over the privacy and security of your personal data and information provided by you to the digital wallet provider, which is governed by the privacy policy of, and any agreement you may have with, the digital wallet provider
- c) We will display account and transaction details relating to your Card which has been enrolled in a digital wallet. You may be able to customize or decline having such data displayed in a digital wallet. Please check with the digital wallet provider as to whether you can turn off this feature manually.
- d) Notification messages will be sent to you through a digital wallet by us for services notification or alerting you of any security or precautionary measures. We suggest that you do not deactivate the notification function in the digital wallet.

### 4. Removing, Replacing, Renewing your Card in a Digital Wallet

- a) You can remove your Card from a digital wallet by following the instructions in your digital wallet, as provided by your digital wallet provider. Once you have removed your Card from a digital wallet, you will have to re-enroll your Card if you wish to use it through a digital wallet again.
- b) If you remove your Card from a digital wallet, you may continue to use your physical Card and your Virtual Card on the app for online transactions, provided your Card and account are valid.
- c) Where your Card is replaced, or we issue a new Card to you, the original Card will be rendered inactive from a digital wallet by us. You will be required to enroll your new Card through the digital wallet on your device.

d) Your Card may also be removed from a digital wallet as required by the digital wallet provider based on the digital wallet provider's terms and conditions. For security reasons, you might be asked to re-enroll your Card to a digital wallet.

5. Intellectual property

a) The copyright of the contents, including patents, trade secrets, trademarks, service marks, images, graphics, logos displayed (collectively referred to as "intellectual property" in this clause) are either owned by or licensed to us or the digital wallet provider. You do not acquire any ownership to the intellectual property by enrolling or using your Card through a digital wallet

b) You agree not to:

- I. use, modify, disseminate, edit, adapt or reproduce such intellectual property without our prior consent; or
- II. challenge their validity or our ownership of or rights to them.

6. Disclaimers

a) We are not the provider of digital wallets, and we do not give any warranty over the use of a digital wallet.

b) We are not responsible for the performance of the digital wallet provider or any other third parties regarding any arrangement or agreement you enter with them in relation to a digital wallet.

c) We are not responsible for how a digital wallet works or any system that the digital wallet provider uses, including but not limited to:

- I. the performance or operation of your device;
- II. the performance or operation of a digital wallet; and
- III. if the digital wallet provider stops or suspends you from using a digital wallet or your device no longer works with a digital wallet.

d) You acknowledge that your use of your Card through a digital wallet may be disrupted or terminated for reasons outside our control, and we will not be liable for any claim arising from or related to your use of (or failure to use) your Card through a digital wallet.

e) You agree not to carry out any action or otherwise use any device, software or routine to interfere or attempt to interfere with the proper working of your Card or a digital wallet, including circumventing or attempting to circumvent any user authentication or security measures that have been put in place in this respect.

## Annex B

### One-Time Password Terms and Conditions

#### 1. Application

- a) When using the One-time Password (“OTP”) service provided by UNObank (“OTP Service”), you may be subject to any guidelines or rules applicable to the OTP Service that may be posted from time to time in the UNObank app and/or on our website.
- b) Any new features that augment, enhance or otherwise change the OTP Service are subject to this Terms and Conditions.

#### 2. Authentication

- a) When making an online transaction and the OTP Service is required, an OTP will be sent to your mobile phone number via SMS.
- b) You must input the OTP or confirm the online transaction in order to complete the online payment transaction.
- c) If you are unable to provide your OTP or confirm the online transaction, or if the authentication through the OTP Service otherwise fails, the merchant may not accept your Card in payment for that transaction.
- d) You agree to the use of the OTP Service to evidence your identity and the use of your Card to make payment for transactions authorized using the OTP Service (including for purposes of authorization of transactions in advance to recur at substantially regular intervals).

#### 3. Security

- a) You agree to safeguard the confidentiality of your Card number and other verification, or personal assurance information established by you with the OTP Service (“Security Data”).
- b) You agree not to transfer or sell your use of, or access to, the OTP Service to any third party.
- c) If you let any other person, use your Security Data or disclose your Security Data to another person, you will be liable for all claims, losses and consequences arising from or in connection with all transactions made using the OTP Service by or with the consent of that person, and all activities that occur using your Security Data.

- d) You agree to immediately notify UNObank by contacting us for a lost or stolen card or of any unauthorized use of the verification information (e.g. OTP), or any other breach of security.
- e) If you have contributed to an unauthorized transaction (for example by keeping a written record of your Security Data, failing to take reasonable steps to prevent disclosure of your Security Data to any other person, failing to take reasonable steps to observe any of our security advice in this Terms and Conditions (or that we provide you from time to time), or delay in notifying us of an actual or possible disclosure to any other person of your Security Data) you will be liable for some or all of the losses resulting from the unauthorized transaction.

#### 4. Dealings with Merchants

- a) Your use of the OTP Service does not in any way indicate that we recommend or endorse any merchant (regardless of whether the merchant requires use of the OTP Service). For example, UNObank does not verify the identity of the merchant or endorse the quality of the merchant's goods or services.
- b) If there is any inconsistency between our internal records, and information relating to your UNObank Card and related account(s) or your use of the OTP Service, our internal records will prevail in the absence of evidence to the contrary.

#### 5. Property Rights

- a) The OTP Service may be protected by copyright and other applicable laws. UNObank and/or its suppliers retain all right, title, and interest in the OTP Service and all content, information, websites, software, and other materials related thereto.
- b) Some of the names referenced in the OTP Service are trademarks or registered trademarks. You agree not to use any trademarks referenced or any similar marks for any purpose without the written consent of the relevant owner of the mark.