

UNO Digital Bank Member-Get-Member (MGM) Referral Promo

Terms & Conditions

1 Promo Duration

The UNO Digital Bank Member-Get-Member (MGM) Referral Program (“Promo”) will run from September 12, 2025 until October 31, 2025.

2 Promo Mechanics

UNO account holders (“Referrers”) may invite friends and family (“Referees”) to open and use a new #UNOready or #UNOnow account. Both Referrers and Referees will be rewarded upon meeting eligibility criteria.

Reward Structure

Product Type	Referrer Reward	Referee Reward	Qualification
#UNOready	1,000 UNO Coins*	1,000 UNO Coins*	Referee must deposit at least PHP 500.00 into their new #UNOready account via InstaPay or PESOnet.

Only one (1) reward per unique Referee per product type is permitted. Multiple referrals are encouraged and will be rewarded. Duplicate or fraudulent referrals will be disqualified and shall not be entitled to any reward. UNObank will have the sole discretion to determine which referrals are disqualified.

*UNO Coins is UNO’s loyalty points program. UNO Coins can be earned by participating in running UNO campaigns such as this referral program. UNO Coins can be converted to Cashback vouchers as can be seen in the UNO app’s Missions tab.

3 Eligibility Criteria

3.1 For Referrers:

Must be a fully verified UNO app user with an active #UNOready or #UNOready@GCash account.

3.2 For Referees:

3.2.1 Must be a new UNO user

3.2.2 Must open and verify their #UNOready or #UNOnow account via the UNO Mobile App.

3.2.3 Must fulfill the required qualification as provided in the Reward Structure above.

3.3 Only referrals initiated via the in-app referral feature using a valid referral code will be considered eligible.

4 Reward Fulfillment

4.1 Rewards related to this promo will be credited to eligible Referrer and Referee UNO accounts upon immediately after the qualification criteria are met.

4.2 Rewards are non-transferable and non-convertible directly to cash.

4.3 Credited UNO Coins can be converted to Cashback vouchers purchased on the UNO app Missions page.

5 Referral Limits

5.1 Users may participate with this promo in conjunction with others

5.2 There is no limit to the number of Referees per Referrer

6 Disqualification and Fraud

6.1 UNO reserves the right to disqualify participants from the Promo in cases of suspected fraud, misuse, or abuse.

Examples of fraud include but are not limited to:

6.1.1 Self-referrals or multiple accounts owned by one user.

6.1.2 Using fake identities or contact details.

6.1.3 Misleading others to participate.

6.2 UNO reserves the right to reverse reward credits and close accounts involved in fraudulent activity.

6.3 UNO shall have the sole discretion and final authority to disqualify participants from the Promo or to reverse reward credits for fraud and other illegal activity.

7 Other Terms and Conditions.

7.1 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.

7.2 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.

7.3 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.

7.4 In case of disputes, Customer agrees that UNO's decision 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 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 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>.