

**TERMS AND CONDITIONS**  
**Save & Grow 1% Bonus Campaign**

**1. Promo Duration. June 1, 2026 – July 31, 2026**

**2. Eligibility Criteria.** The customer's end-of-month Average Daily Balance (ADB) must be at least PHP 1,000.00 higher than the previous month's ADB to qualify for the additional 1.00% promotional rate on the qualified Fresh Funds amount ("Eligible Customers").

Eligible Customers must comply with the following requirements:

- The customer must have an active #UNOready / #UNOready@GCash savings account.
- The customer must have a registered and updated mobile number and email address with UNO Digital Bank.
- The Promo is open only to customers with existing #UNOready / #UNOready@GCash accounts opened on or before June 1, 2026.
- Targeted customers must have an existing #UNOready / #UNOready@GCash account opened on or before May 15, 2026, with account status tagged as Active or Approved.
- Targeted customers must have provided valid marketing consent to receive promotional communications from UNO Digital Bank.
- The customer must deposit at least PHP 1,000.00 Fresh Funds into their #UNOready / #UNOready@GCash account during the Promo Period.
- The customer's end-of-month Average Daily Balance (ADB) must be at least PHP 1,000.00 higher than the previous month's ADB to qualify for the additional 1.00% promotional rate on the qualified Fresh Funds amount.
- The customer must maintain a minimum ADB of PHP 1,000.00 during the qualified cut-off period.

**Definitions**

**Fresh Funds** refer to incoming funds from external bank accounts or e-wallets through InstaPay or PESONet and credited to the customer's #UNOready / #UNOready@GCash account, which result in an increase in the customer's Average Daily Balance (ADB) versus the previous month.

The following shall not be considered Fresh Funds:

- Transfers from existing UNO accounts
- Interest credited to the savings account
- TD Maturity proceeds
- Loan disbursements
- Internal fund transfers within UNO Digital Bank
- Transactions that are reversed, returned, disputed, or found to be invalid

TD Maturity refers to the principal and/or interest proceeds credited from a matured UNO Time Deposit account to the customer's #UNOready / #UNOready@GCash account.

### Eligibility Scenarios

Eligible for 1% Bonus on Qualified Fresh Funds

Previous Month ADB	Current Month ADB	Fresh Funds Added	ADB Increase	Bonus Computation Basis	Eligible for 1% Bonus
PHP 0	PHP 1,000	PHP 1,000	PHP 1,000	1% applies to PHP 1,000 Fresh Funds	Eligible
PHP 1,000	PHP 3,000	PHP 2,000	PHP 2,000	1% applies to PHP 2,000 Fresh Funds	Eligible
PHP 10,000	PHP 11,000	PHP 1,000	PHP 1,000	1% applies to PHP 1,000 Fresh Funds	Eligible
PHP 0	PHP 50,000	PHP 50,000	PHP 50,000	1% applies to maximum PHP 50,000 Fresh Funds only	Eligible
PHP 25,000	PHP 50,000	PHP 25,000	PHP 25,000	1% applies to PHP 25,000 Fresh Funds	Eligible
PHP 0	PHP 70,000	PHP 70,000	PHP 70,000	1% applies only to capped PHP 50,000 Fresh Funds	Eligible
PHP 5,000	PHP 4,500	PHP 1,500	-PHP 500	No bonus	Not Eligible
PHP 45,000	PHP 45,500	PHP 500	PHP 500	Increase below PHP 1,000	Not Eligible

**3. Promo Reward.** The Eligible Customer will receive an additional 1.00% promotional rate ("Reward") subject to the following conditions:

- The additional 1.00% promotional rate will apply only for the qualified cut-off period wherein all promo requirements are met.
- The additional 1.00% promotional rate shall apply only to the qualified Fresh Funds amount, defined as the incremental increase in the customer's Average Daily Balance (ADB) versus the previous month.
- The customer's current month ADB must be at least PHP 1,000.00 higher than the previous month's ADB to qualify for the Reward.
- Loan disbursements credited to the customer's #UNOready / #UNOready@GCash account are excluded from Fresh Funds computation and shall not qualify for the additional 1.00% promotional rate.

- The bonus interest earnings will be subject to applicable final withholding tax.
- The Promo is capped at a maximum qualified Fresh Funds amount of PHP 50,000.00 per customer for the entire Promo Period. Any Fresh Funds amount exceeding PHP 50,000.00 shall no longer earn the additional 1.00% promotional rate.
- UNO Digital Bank reserves the right to validate and verify all qualified Fresh Funds transactions prior to awarding the promotional rate.

**4. Awarding Schedule.** The additional 1.00% promotional rate will be credited to the customer’s active #UNOready or #UNOready@GCash account within fifteen (15) working days after each qualified cut-off month.

<b>Cut-off Period</b>	<b>Coverage Period</b>	<b>Qualification Basis</b>	<b>Bonus Rate Awarding Timeline</b>
June Cut-off	June 1, 2026, to June 30, 2026	Customer’s June end-of-month ADB must be at least PHP 1,000.00 higher versus May 2026 ADB based on qualified Fresh Funds transactions during the Coverage Period	Qualified customers shall receive the additional 1.00% promotional rate credit on or before <b>July 21, 2026</b>
July Cut-off	July 1, 2026, to July 31, 2026	Customer’s July 2026 end-of-month ADB must be at least PHP 1,000.00 higher versus June 2026 ADB based on qualified Fresh Funds transactions during the Coverage Period	Qualified customers shall receive the additional 1.00% promotional rate credit on or before <b>August 21, 2026</b>

#### 5. Communication Channels

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

- EDM
- Push Notifications

#### 5. 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 1% promotional rate, 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 banking privileges, closing of the accounts in UNO, or forfeiture of the Reward via debit by UNO of the equivalent amount from the customer’s #UNOready /

#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 bonus interest earnings are not convertible to any other form of reward.
- e) This Promo may be availed in conjunction with other promotions or campaigns offered by UNO Digital Bank, unless otherwise stated in the specific terms and conditions of such promotions or campaigns.
- f) In case of disputes, the customer agrees that UNO's decision with the concurrence of DTI shall be considered final. Disputes must be filed by the Eligible Customer within sixty (60) calendar days from the scheduled Promo Reward date.

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 6 AM to 10 PM, 7 days a week. You may also send a message via the UNO In-App Message.

For urgent issues and fraud concerns, our dedicated fraud hotline is available 24/7 to provide immediate support.

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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