

**UnionBank Mercury Card No Annual Fee For Life Promo  
Terms and Conditions**

1. The **UnionBank Mercury Card No Annual Fee For Life Promo** (“Promo”) will run from October 18, 2024 – September 1, 2025 (“Promo Period”).
2. The Promo is open to **principal UnionBank Mercury Visa credit card applicants** who:
  - a. Do not have an existing Principal credit card issued by UnionBank and/or Citi, have not had one in the last six (6) months before application;
  - b. Have an existing principal credit card issued by another bank that is more than six (6) months old;
  - c. Who are principal cardholders of the UnionBank Mercury Visa credit card (the “Card”) within the promo period;
  - d. Whose applications were received with complete documents and requirements by UnionBank of the Philippines (the “UnionBank”) within the promo period; and
  - e. Whose applications were subsequently approved within the promo period.

Card applicants who meet all the criteria above are referred to as the “Applicant”.

3. Applicants who get approved for a UnionBank Mercury Visa credit card, and meet the spend requirements for their Card within sixty (60) business days from card approval date (“Spend Period”) shall be entitled to No Annual Fee For Life:

Eligible Card Types	Welcome Gift	Spend Requirement
<ul style="list-style-type: none"><li>• UnionBank Mercury Visa</li></ul>	No Annual Fee for Life	P20,000 total spend on a single or accumulated purchases

4. The following transactions are excluded from this promo, and will not be counted towards the spend requirement:
  - a. Cash advances (local or international)
  - b. Transactions from stock trading, foreign exchange trading, financial trading services, remittances, and the like
  - c. Quasi-cash transactions such as mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Bayad Center, Coins.ph, and the like)
    - i. Money Transfer – Merchant

- ii. Quasi Cash - Customer Financial Institution
- iii. Quasi Cash – Merchant
- iv. Securities - Brokers/Dealers
- v. Payment Transaction - Customer Financial Institution
- vi. Payment Transaction – Merchant
- vii. MoneySend Intracountry
- viii. MoneySend Intercountry
- ix. MoneySend Funding
- x. POI Funding Transactions
- xi. U.S. Savings Bonds
- xii. Political Contributions
- xiii. Court Costs including Alimony and Child Support
- xiv. Fines
- xv. Bail and Bond Payments
- xvi. Gov. Loan Payments
- d. Transactions from casinos/gambling/gaming
  - i. Government-Licensed Casinos (Online or Internet Gambling)
  - ii. Government-Licensed Horse/Dog Racing
  - iii. Gambling Transactions / Betting
  - iv. Gambling-Horse, Dog Racing, State Lottery
- e. Any in-house installment availment such as Balance Transfer, Charge for Cash, and Retail Conversion
- f. Fees & charges such as but not limited to:
  - i. Annual fee(s)
  - ii. Interest & late charges
  - iii. Cash advance fee
  - iv. Overlimit fee

- v. Gaming/Cryptocurrency/Quasi-cash
    - vi. Insurance payments
  - g. Purchases for business transactions such as:
    - i. Direct or Multi-level marketing
    - ii. Merchants engaged in wholesale and distribution
  - h. Transactions that were subsequently cancelled or refunded
- 5. In case the Applicant applied within the same Promo Period and is approved for multiple cards, the card that is approved first will be awarded the Welcome Gift upon meeting the spend requirement. If an Applicant qualifies under another promo during the same promo period and has already received a Welcome Gift under another promo, then they will no longer be able to participate in this Promo.
- 6. UnionBank Mercury Card No Annual Fee For Life Confirmation SMS will be sent within ninety (90) business days upon meeting the spend requirement.
- 7. The qualified cardholder must maintain his/her Card active and in good standing for at least twenty-four (24) months from card approval date (the “holding period”). If, at any time during the holding period, the qualified cardholder’s account is cancelled, the amount equivalent to the cost of the Welcome Gift shall be charged to his/her credit card account.
- 8. The offer provided in this Promo cannot be transferred to another new or existing UnionBank Card that was not eligible for this Promo. Neither can the offer in this Promo be transferred to another cardholder.
- 9. The UnionBank Mercury No Annual Fee For Life may not be converted to or paid out in cash or in kind.
- 10. UnionBank may discontinue the granting of the UnionBank Mercury No Annual Fee For Life to the Applicant if applicable law, regulation, or policy restricts the continued granting of such gift / reward.
- 11. The issuance and use of the newly approved Card shall be bound by the UnionBank Credit Card Terms and Conditions (<https://www.unionbankph.com/cards-terms-and-conditions>)
- 12. This promo cannot be used in conjunction with other UnionBank Credit Card acquisition promos.
- 13. The Promo offer cannot be used in conjunction with other promotional offers, privileges or VIP cards. Discounts and privileges are not exchangeable or convertible to cash or other goods and services nor are they allowed as payment for the Card dues.
- 14. Employees of UnionBank of the Philippines and other third-party agencies directly involved in this promo, and their relatives up to the second degree of consanguinity or affinity, are disqualified from availing the promo.

15. In case of dispute with respect to Cardholder's eligibility, coverage of date, fulfillment, etc. UnionBank's decision shall prevail with the concurrence of the Department of Trade and Industry (DTI).
16. Fraud, abuse or any unauthorized action relating to the credit card application, or the participation in the Promo, may result in the disqualification of the Applicant from the Promo at UnionBank's discretion. This shall be without prejudice to any legal action that may be taken by UnionBank.
17. The Applicant agrees that his application, maintenance, or continued use of any of the Bank's products and services shall be his acceptance and agreement to be bound by the provisions of the Bank's Data Privacy Statement (DPS) found at <https://www.unionbankph.com/privacysecurity>. The Cardholder agrees to authorize the Bank to collect, use, and share Personal Data (as defined under the Data Privacy Law of 2012 and its implementing rules and regulations), customer data, and account or transaction information or records (collectively, the "Information") provided, and where permitted by law, to share it with: (i) Aboitiz Construction, Inc.; (ii) Aboitiz Equity Ventures; and the (iii) Bank, including their respective subsidiaries and affiliates (collectively, the "Aboitiz Group") for cross-selling and for the following purposes: (a) purposes as set out in the DPS in force; (b) to identify and inform the Cardholder of products and services provided by the Aboitiz Group that may be of interest to the Cardholder; (c) for compliance to any law, regulations, government requirement, treaty, agreement, policy or as required by or for the purpose of any court legal process, examination, inquiry, audit, or investigation of any authority. This applies notwithstanding any non-disclosure agreement.
18. Your needs and feedback are important to us and if you have any questions or concerns, you may reach us through any of our channels below. For our social media channels, a representative will get back to you within 24-48 hours from the time we receive your question or concern.
  - Phone: +63 2 8841 8600
  - E-mail: [customer.service@unionbankph.com](mailto:customer.service@unionbankph.com).
  - Facebook Messenger: [m.me/unionbankph.com](https://m.me/unionbankph.com)
  - Twitter: [twitter.com/unionbankph](https://twitter.com/unionbankph)

If your concern requires an investigation, you agree to provide us with all information we need, and consent to the use and processing of the information you provide, to enable us to expediently address your query. You also allow the Bank to disclose information you may have provided to third parties, if necessary to address your concern.