Go Rewards Program

The Go Rewards Program ("Program") is a lifestyle rewards and loyalty program that offers meaningful rewards and experiences to the Bank's Cardholders. Go Rewards Points are earned from Transactions and are reflected in the Go Rewards app. Go Rewards Points may be used to pay for purchases in Go Rewards and/or its partners.

1. Definition of Terms

1.1. In this Program, the following terms shall have the following meanings:

1.1.1. **"Account"** means a UnionBank savings debit account or UnionBank credit card account held in the name of the Cardholder;

1.1.2. **"Account Currency"** means, as applicable, the currency in which the Account is denominated;

1.1.3. **"Bank" or "UnionBank"** means Union Bank of the Philippines;

1.1.4. **"Bank Holiday"** means all regular special non-working holidays on a national level as well as local holidays in the cities of Pasig, Mandaluyong, and Quezon City;

1.1.5. **"Card"** means a (i) UnionBank Go Rewards Visa Debit Card, (ii) UnionBank Go Rewards Gold Visa Credit Card, (iii) UnionBank Go Rewards Platinum Visa Credit Card, (iv) UnionBank Cebu Pacific Gold Visa Credit Card, or (v) UnionBank Cebu Pacific Platinum Visa Credit Card, linked to an Account and granted to a Cardholder upon successful account opening, including any supplementary cards or renewal or replacements thereof;

1.1.6. **"Cardholder"** means a person who opens an Account with the Bank and agrees, after having read and understood the Bank's Terms and Conditions, to be bound by such Terms and Conditions;

1.1.7. **"Credentials"** mean the Cardholder's e-mail and mobile numbers;

1.1.8. **"Go Rewards"** means the loyalty program owned and administered by Data Analytics Ventures, Inc. ("DAVI"), a subsidiary of JG Summit Holdings Inc. ;

1.1.9. **"Go Rewards Account"** means the Cardholder's membership account with Go Rewards;

1.1.10. **"Go Rewards Points"** mean points earned by the Cardholder member with each Transaction;

1.1.11. **"PIN"** means the personal identification number issued to the Cardholder from time to time for use with the Card;

1.1.12. **"Terms and Conditions"** means the specific terms and conditions which govern the opening and maintenance of the Account and use or access to the Bank's related services, which Terms and Conditions are available at https://www.unionbankph.com/terms-and-conditions;

1.1.13. **"Transaction"** means retail purchases made using the Card other than those transactions which do not earn Go Rewards Points or are excluded from the computation of Go Rewards Points set out below;

1.1.14. **"UnionBank Online"** means the Bank's mobile application and/or internet banking facility; and

1.1.15. **"Working Days"** means Monday to Friday inclusive except Bank holidays.

1.2. References to the singular include the plural and vice versa and references to one gender include references to the other gender. The headings used herein are for ease of reference only.

2. Benefits and Charges

2.1. The following are the features and benefits per card type:

Card Type	Features and Benefits
Go Rewards Visa Debit Card	• No maintaining balance or initial deposit required • No cap on earning of Go Rewards Points • Auto-credit of Go Rewards Points to Cardholder's Go Rewards Account • Send money to remittance centers via UnionBank Online • Deposit to any UnionBank branch, 7-Eleven, PetNet, and 8,000 ECPay partners nationwide • Interest earning savings account
UnionBank Go Rewards Gold Visa Credit Card UnionBank Cebu Pacific Gold Visa Credit Card	• Automatic upgrade to Go Rewards Black Status* • No cap on earning of Go Rewards Points • Auto-credit of Go Rewards Points to Cardholder's Go Rewards Account • Early alerts to Go Rewards sale events and Cebu Pacific seat sales
UnionBank Go Rewards Platinum Visa Credit Card UnionBank Cebu Pacific Platinum Visa Credit Card	• Automatic upgrade to Go Rewards Black Status* • No cap on earning of Go Rewards Points • Auto-credit of Go Rewards Points to Cardholder's Go Rewards Account • Early alerts to Go Rewards sale events and Cebu Pacific seat sales • Free travel insurance up to 10M • Complimentary airport lounge access

*Additional benefits due to the changes to Cardholder's Go Rewards status are subject to the Go Rewards terms and conditions published in the Go Rewards website (https://www.gorewards.com.ph/terms-andconditions).

2.2. The Bank may charge or debit to the Account applicable annual fees depending on the card type issued on each anniversary year from date of issuance

Card Type	Annual Fee
Go Rewards Visa Debit Card	Php 500.00
UnionBank Go Rewards Gold Visa Credit Card UnionBank Cebu Pacific Gold Visa Credit Card	Php 3,000 (principal) Php 1,500 (supplementary)
UnionBank Go Rewards Platinum Visa Credit Card UnionBank Cebu Pacific Platinum Visa Credit Card	Php 5,000 (principal) Php 2,500 (supplementary)

2.3. The Bank may also charge or debit to the Account charges for inactivity depending on the Card type.

Card Type	No Transaction Penalty	Dormancy Charge
Go Rewards Visa Debit Card	Php 200.00 per month starting on the end of the 12th month of inactivity until the account becomes dormant	Php 500.00 per month starting on the end of the 24th month of inactivity

2.4. Withdrawals may be subject to charges in accordance with the Bank's schedule of fees, which can be viewed in the UnionBank Online App or in the Bank's website, if imposed by the Bank, or the relevant payment systems and other banks.

3. General Program Mechanics

3.1. Rewards Program Eligibility

3.1.1. Only Cardholders whose Accounts are in current and active status and who have a Go Rewards Account membership can participate in the Program. The Bank reserves the right to suspend the participation in the Program of a Cardholder with delinquent or dormant Account status or who ceases to be enrolled as a member.

3.1.2. Go Rewards Points Accumulation

3.1.2.1. The Cardholder must ensure that his/her Card is linked to his Go Rewards Account to ensure that Go Rewards Points earned or accumulated are reflected in the Go Rewards app and/or statement of account.

3.1.2.2. Below is the spend requirement to earn Go Rewards Points per card type:

Card Type	**Spend Requirement on VISA/Bancnet and equivalent Go Rewards Points**
Go Rewards Visa Debit Card	Php 400.00 Spend = 1 Go Rewards Point
UnionBank Go Rewards Gold Visa Credit Card	Php 200.00 Spend = 1 Go Rewards Point
UnionBank Go Rewards Platinum Visa Credit Card	Php 200.00 Spend = 1 Go Rewards Point Php 100.00 Spend in RRHI = 1 Go Rewards Point
UnionBank Cebu Pacific Gold Visa Credit Card	Php 200.00 Spend = 1 Go Rewards Point Php 100.00 Spend in Cebu Pacific = 1 Go Rewards Point
UnionBank Cebu Pacific Platinum Visa Credit Card	Php 200.00 Spend = 1 Go Rewards Point Php 100.00 Spend in Cebu Pacific = 1 Go Rewards Point

3.1.2.3. The following Transactions will earn Go Rewards Points under this Program:

3.1.2.3.1. all POS-based purchases and/or online payments made to establishments including but not limited to gasoline stations, online purchases, drugstores, and supermarkets; and

3.1.2.3.2. all PIN-based Transactions routed via Bancnet/Megalink made to establishments including but not limited to gasoline stations, online purchases, drugstores, and supermarkets.

3.1.2.4. The following Transactions will not earn Go Rewards Points under this Program and will be excluded in the computation of Go Rewards Points:

3.1.2.4.1. fees and charges

3.1.2.4.1.1. Annual fee(s)

3.1.2.4.1.2. ATM withdrawals

3.1.2.4.1.3. Automatic Debit Arrangements (ADAs)

3.1.2.4.2. Additional Account Fees and Charges assessed by the Bank (such as Interest and late charges, cash advance and cash advance fees, and/or overlimit fees)

3.1.2.4.3. business transactions such as:

3.1.2.4.3.1. wholesale purchases - in warehouse clubs, online wholesale stores and other similar merchants;

3.1.2.4.3.2. fleet purchases – involving fuel, service, consumables, and other expenses related to the maintenance of vehicles for commercial purposes;

3.1.2.4.3.3. distribution-related purchases – pharmaceuticals, consumer goods, dealers, networking or multi-level marketing

3.1.2.4.3.4. other purchases that may be deemed as business transactions

3.1.2.4.4. gaming transactions

3.1.2.4.5. bills payment

3.1.2.5. Cardholders can also earn Go Rewards Points from Transactions with Go Rewards partners. For more details on the specific mechanics for earning Go Rewards Points with Go Rewards partners, please refer to the terms and conditions published in the Go Rewards microsite (https://www.gorewards.com.ph/terms-and-conditions).

3.1.3. Redemption

3.1.3.1. All Go Rewards Points earned by the Cardholder will automatically be credited to the Cardholder's Go Rewards Account at the beginning of each succeeding month for Debit Cardholders and 3-5 banking days from statement date for Credit Cardholders.

3.1.3.2. Go Rewards Points will be credited to the Cardholder's Go Rewards Account and may only be used inside the Go Rewards Program.

3.1.3.3. For more details on the specific mechanics for redeeming points with Go Rewards partners, please refer to the terms and conditions published in the Go Rewards microsite (https://www.gorewards.com.ph/terms-and-conditions).

3.1.4. General Policies

3.1.4.1. All eligible Cardholders are qualified to earn Go Rewards Points. Go Rewards Points earned via Transactions using supplementary cards will be credited to the principal credit Cardholder's Account.

3.1.4.2. Go Rewards Points are computed on a per transaction basis. No partial points awarding is allowed.

3.1.4.3. Go Rewards Points may not be converted to cash, annual fee payments, or used to buy load, pay bills, top-up wallets and transferred to other Accounts and cannot be used to redeem rewards items in the UnionBank Rewards Catalogue.

3.1.4.4. Go Rewards Points previously earned from Transactions which are later on reversed, cancelled or disputed by either the Cardholder or merchant, or for which a refund is claimed by the Cardholder or otherwise subject to a refund by the merchant will be reversed or adjusted accordingly. Updates on reversed, cancelled or disputed Go Rewards Points will be reflected in the Cardholder’s Points History found in the Go Rewards App.

3.1.4.5. The Cardholder understands that the Bank and/or DAVI may:

3.1.4.5.1. adjust Go Rewards Points reflected in the Cardholder's Account in case of errors in points computation, system downtime, and other unforeseen factors;

3.1.4.5.2. forfeit Go Rewards Points if, in the Bank's reasonable determination:

3.1.4.5.2.1. the Cardholder has violated the Bank's Terms and Conditions or this Program; and/or

3.1.4.5.2.2. the Cardholder has abused or committed fraud in the earning of Go Rewards Points under this Program or in its redemption;

3.1.4.5.3. charge/bill the Cardholder the amount of forfeitable Go Rewards Points already redeemed or used by the Cardholder as penalty for abusing or violating the terms and conditions of this Program.

3.1.4.6. The Cardholder must report any dispute regarding Go Rewards Points earned within thirty (30) days from receipt. Otherwise, the same is considered true and correct. Concerns related to the Go Rewards Account or app such as merging, linking, or other membershiprelated concerns should be reported to DAVI.

3.1.4.7. The Bank reserves the right to amend, discontinue, terminate the Program or any existing arrangement with its Program/merchant partners by notice posted on UnionBank Online or other channels chosen by the Bank. In the event that the Bank cancels or terminates the Program, the Bank shall notify you prior to effectivity of such cancellation or termination.

3.1.4.8. The Bank may assign any or all of its rights and obligations under this Program to a third party by giving at least thirty (30) days written notice to the Cardholder prior to the effectivity of such assignment. Any assignment made by the Bank shall not affect in whatever form any of your accrued rights and obligations under this Program.

3.1.4.9. The Cardholder agrees that by signing this document, 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/privacy-security. 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 and Company, Inc.; (ii) Aboitiz Equity Ventures; and (iii) the 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.

3.1.4.10. For any concerns other than Go Rewards Account or app concerns, a Cardholder may contact the Bank through the channels listed below. For social media channels, a representative will get in touch within 24-48 hours from the time the Bank receives the question or concern.

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

- UnionBank Online App: Mailbox > Support > Create New Ticket
- Facebook Messenger: m.me/unionbankph
- X (formerly Twitter): x.com/unionbankph

In the event that 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.

Union Bank of the Philippines is regulated by the Bangko Sentral ng Pilipinas https://www.bsp.gov.ph.

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