UnionBank Shell Power Visa Card Program
Terms and Conditions

1. DEFINITIONS

In these terms and conditions, unless the context otherwise requires:

"Bank" means UnionBank of The Philppines;

"Co-brand Card" or **"Card"** means the UnionBank Shell Power Gold and Platinum Visa Card, issued by the Bank and includes a supplementary card where the context requires;

"Card Account" means the account maintained with the Bank in respect of the Card;

"Eligible Transactions" refer to Qualified Spend and, where applicable, purchases of tollway load and purchases of goods or services from car service and auto supply shops**.**

"Merchant Category Code", "MCC" is a four-digit number assigned to a merchant / business by the merchant's credit card acquirer. The credit card acquirer is the acquiring entity that provides the credit card payment facilities used by the merchant and processes the credit card transaction; it also determines and applies (with respect to the merchant's account), the MCC which in its view best describes the merchant activity.

"Outstore Spend" means purchases outside of Shell fuel, outside of Auto Sweep RFID and Easytrip tollway load from accredited tollways, and outside of goods or services from car service and auto supply shops, such as dining, shopping, groceries and utility payments.

"Program" means the Shell Power Card Rebate Program;

"Purchase" means a purchase of any goods or services for personal consumption by the use of the Card and may, at the Bank's absolute discretion, include any Card transaction as may be determined by the Bank;

"Qualified Spend" means fuel purchases for personal consumption that are transacted at a Shell station where the merchant description has the prefix "Shell" as reflected on the Sales/Charge Slip and on the Credit Card Statement of Account and the Card was swiped at the gas station cashier terminal (merchant category code "5541");

"Rebates" means the cash rebate earned through usage of the UnionBank Shell Power Gold and Platinum Visa Card as specified in these Terms and Conditions which may be used to redeem any goods, services, benefits, arrangements or other privileges as may be determined by the Bank in its absolute discretion;

"Statement Cycle" means the period from the statement date of the current month to 1 day prior to the statement date of the following month;

"You, Your" means the Principal Cardholder, the person in whose name the Card Account is maintained. This term may also include the supplementary cardholder where the context requires.

2. PARTICIPATION

Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to you, whichever is later; provided that your Card Account is and remains in good credit standing, as determined by Bank in its sole discretion.

3. ISSUANCE OF REBATES

3.1. You will receive Rebates on eligible transactions while your Card account is open, remains in good credit standing and complies with these terms and conditions. Rebates earned shall be subject to the caps indicated in clause 3.4.

3.1.1. For UnionBank Shell Power Gold Card:

- 3% Rebate on Qualified Spend if you did not meet the required minimum Outstore Spend of Ten Thousand Pesos (Php 10,000) per Statement Cycle.
- 5% Rebate on Qualified Spend, on purchases of AutoSweep and EasyTrip RFID tollway load from accredited tollways, and on purchases of goods or services from car service and auto supply shops (see the table below for the MCC tagged as *AutoSweep RFID, EasyTrip RFID,* car service and auto supply shops) using the Card, if you meet the required minimum Outstore Spend of Ten Thousand Pesos (Php 10,000) per Statement Cycle.

Outstore Spend Per Statement Cycle	Shell Fuel Rebate	amen	Car Services/Auto Supply Rebate
Below P10,000	3%	none	None
P 10,000 and above	5%	5%	5%

Merchant Category Codes that are eligible to earn a 5% Rebate if the Outstore Spend requirement of Php 10,000.00 is met	
MCC	**MCC DESCRIPTION**
4784	**BRIDGE AND ROAD FEES, TOLLS** ***Applicable to AutoSweep and EasyTrip RFID load***
5013	**MOTOR VEHICLE SUPPLIES AND NEW PARTS**
5511	**AUTOMOBILE AND TRUCK DEALERS-SALES, SERVICE, REPAIRS, PARTS, AND LEASING**
5531	**AUTO STORE, HOME SUPPLY STORES**
5532	**AUTOMOTIVE TIRE STORES**
5533	**AUTOMOTIVE PARTS, ACCESSORIES STORES**
5571	**MOTORCYCLE SHOPS AND DEALERS**
5599	**UNCLASSIFIED AUTOMOBILE DEALER**
7531, 7538	**AUTOMOTIVE REPAIR WORK**
7534	**AUTOMOTIVE TIRE STORES**
7535	**AUTOMOTIVE PAINT SHOPS**
7542	**CAR WASHES**
7549	**TOWING SERVICES**

3.1.2. For UnionBank Shell Power Platinum Card:

- 5% Rebate on Qualified Spend, on purchases of tollway load, and on purchases of goods or services from car service and auto supply shops (see the table below for the Merchant Category Code tagged as bridge and road fees, tolls, car service and auto supply shops) using the Card.

Merchant Category Codes that are eligible to earn a 5% Rebate	
MCC	**MCC DESCRIPTION**
4784	**BRIDGE AND ROAD FEES, TOLLS**
5013	**MOTOR VEHICLE SUPPLIES AND NEW PARTS**
5511	**AUTOMOBILE AND TRUCK DEALERS-SALES, SERVICE, REPAIRS, PARTS, AND LEASING**
5531	**AUTO STORE, HOME SUPPLY STORES**
5532	**AUTOMOTIVE TIRE STORES**
5533	**AUTOMOTIVE PARTS, ACCESSORIES STORES**
5571	**MOTORCYCLE SHOPS AND DEALERS**
5599	**UNCLASSIFIED AUTOMOBILE DEALER**
7531, 7538	**AUTOMOTIVE REPAIR WORK**
7534	**AUTOMOTIVE TIRE STORES**
7535	**AUTOMOTIVE PAINT SHOPS**
7542	**CAR WASHES**
7549	**TOWING SERVICES**

3.2. The Rebates earned from eligible transactions are rounded off to the nearest whole number.

3.3. Only Qualified Spend and, where applicable, purchases of AutoSweep and EasyTrip RFID tollway load from accredited tollways (for UnionBanl Shell Power Gold), purchases of tollway load (for UnionBank Shell Power Platinum) and purchases of goods or services from car service and auto supply shops ("eligible transactions") shall earn Rebates. Other purchases and transactions shall not earn Rebates. Unless otherwise specified, Cardholders are not entitled to earn Rebates from any other categories of transactions.

3.4. The Rebates you can earn shall be subject to the following caps:

3.4.1. UnionBank Shell Power Gold cards are subject to an annual Rebate earning cap of Ten Thousand Pesos (P10,000) worth of Rebates for every calendar year.

3.4.2. UnionBank Shell Power Platinum cards shall be subject to an annual Rebate earning cap of Fifteen Thousand Pesos (P15,000) worth of Rebates for every calendar year.

If the above cap has been met anytime within a calendar year, you will no longer earn Rebates for the rest of the calendar year; you will begin earning Rebates again for your eligible transactions in the next calendar year.

3.5. EasyPay transactions on Qualified Spend, on purchases of AutoSweep and EasyTrip RFID tollway load from accredited tollways (for UnionBank Shell Power Gold), on purchases of tollway load (for UnionBank Shell Power Platinum), and on purchases of goods or services from car service and auto supply shops earn Rebates for the portion of the principal of the monthly installment amount billed on the statement of account. Any interest charges will not be entitled to earn Rebates.

3.6. Rebates earned from straight retail purchases of eligible transactions, applied for conversion under EasyPay after purchase will be deducted from your Card account upon conversion. These Rebates will be earned back monthly in such amounts corresponding to the principal of the monthly installment amount billed on the statement of account. Any interest charges will not earn Rebates.

3.7. In determining the rate of the Rebate to be earned for a particular purchase, the Bank shall be bound by the MCC assigned by the merchant's credit card acquirer. The Bank does not assign or have any control over MCC and merchant descriptions. MCCs may change from time to time. When you make a purchase at a merchant, the Bank is provided the MCC for that merchant and if the MCC and/or merchant description matches the categories that earn the Rebates, you will earn the Rebates. Since the Bank does not control what MCC and/or merchant description a merchant is assigned, at times a purchase that you think fits a certain category may not earn Rebates.

Example: (i) A Shell fuel purchase transacted or swiped inside a convenience store (merchant code 5499) located within a large Shell retail outlet will reflect the MCC of the convenience store. This purchase will be treated as a non-Shell fuel purchase and hence not a Qualified Spend.

3.8. The Rebates shall accrue in your name only, but shall be earned through supplementary card usage on eligible transactions as well.

3.9. Rebate reversals will be applied during the Statement Cycle when the reversal transaction is posted, which may differ from the Statement Cycle of the original purchase transaction. Rebates, including accelerated / bonus rebates, if any, will be awarded only if the cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.

3.10. All transactions related to the issuance of Rebates are subject to the UnionBank Rewards Terms and Conditions. Please visit www.unionbankph.com/cards-tc to view the full terms and conditions.

3.11. Where Rebates have been credited to your Card account and/or redeemed before the purchase transaction for which such Rebates were earned is charged back, the Bank will debit the Card account for the credited Rebates.

4. GENERAL TERMS ON REDEMPTION OF REBATES

4.1. Provided that your Card Account is in good standing as determined by Bank and your Card Account has sufficient Rebates, you are entitled to redeem any one or more of the Rewards, based on the required amount of Rebates, via the redemption channels that Bank has identified.

4.2. Subject to clauses 2 and 8.7 there is no time restriction on the redemption of Rebates.

4.3. Once the redemption has been processed, the request cannot be revoked or cancelled and the Rebates cannot be transferred back into your Card Account.

4.4. For the redemption of cash credits you may visit the UnionBank Online site at www.unionbankph.com. All transactions related to the redemption of cash credits or rebates on the UnionBank online are subject to the UnionBank Rewards Program Terms and Conditions. Please visit the UnionBank Online at www.unionbankph.com/cards-tc to view the full Terms and Conditions.

5. PAY WITH POINTS

5.1. Bank may from time to time send you an SMS that will allow you to redeem your Rebates to offset your Qualified Purchases at Shell stations.

5.2. You may redeem your Rebates at a conversion rate of 1 Rebate = P1.00.

5.3. You should have a minimum of 1,000 Rebates to be qualified to receive the SMS.

5.4. You may refer to the link in the Pay with Rebates SMS you receive for the number of Rebates required to redeem and offset a portion or the entire amount of the corresponding transaction you have made.

5.5. Once the redemption has been processed, the request cannot be revoked or cancelled and the Rebates cannot be transferred back into your Card Account.

5.6. If the redemption is successful, you will see a credit adjustment on your next statement of account that corresponds to the amount of Rebates you have redeemed.

5.7. The merchant's Return/Exchange Policy remains applicable for the purchased item or service.

6. DISCOUNT AT SHELL HELIX OIL CHANGE+ CENTER

6.1. You are entitled to a 10% discount on Shell Helix Oil Change+ packages at any of the Shell Helix Oil Change+ centers if you use your Card to pay for the oil change package.

6.2. This discount is not convertible to cash, credit or other goods and services.

7. CASH CREDITS

7.1. You may use your Rebates to redeem cash credits, provided that there is straight retail spend reflected in the same statement of account prior to your redemption. There is no minimum spend requirement for as long as you have enough Rebates to redeem your preferred cash credit denomination.

7.2. You may use your Rebates to redeem cash credit to offset a portion or the entire amount of the retail spend reflected in your latest statement of account. You may refer to the UnionBank Rewards Terms and Conditions. Please visit www.unionbankph.com/cards-tc to view the full terms and conditions for the latest set of point, miles or rebates required to redeem cash credit.

7.3. Please allow one (1) week for the processing of the cash credit request. Bank reserves the right to extend the processing time. The cash credit will be reflected on your next statement of account.

7.4. The cash credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due, Total Amount Due or any amount in between that is due on your statement of account. You are required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

8. GENERAL

8.1. Any remaining Rebates shall immediately cease to be valid and be forfeited upon the occurrence of any of the following:

8.1.1. The cancellation of your Card, whether by you or us; or

8.1.2. The conversion of your Card to any other Citi Card; or

8.1.3. The delinquency of your Card Account or when your Card Account ceases to be in good credit standing. The term "delinquent accounts" shall have the same meaning as used in the Citi Card Agreement.

8.2. If your Card is terminated at any time for any reason, whether by you or us, you will be disqualified from participating in the Program, and all unused Rebates then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

8.3. If your supplementary Card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.

8.4. The Bank may, from time to time, in Bank's absolute discretion, amend the categories of transactions that earn Rebates, revisit Card Transactions, charges or retail purchases when calculating Rebates to be credited, or otherwise vary the basis of calculation of Rebates. These are deemed binding upon sixty (60) days notice to you, or any such period as required by law, rules or regulations as applicable, whether in writing, by display or posting in the Bank's premises, website and other channels, or by electronic means such as electronic mail and short messaging services, or such other methods of communication which the Bank may deem suitable, and will take effect in accordance with these Terms and Conditions, the Terms and Conditions Governing the Issuance and Use of UnionBank Credit Card, and applicable rules and regulations. .

8.5. The accumulation and usage of Rebates shall be specified in your statement of account. Unless Bank hears from you within 30 days from delivery of your statement of account to your billing address, the Rebates indicated on the statement of account are considered correct.

8.6. Where Rebates have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Rebates were earned is debited, Bank will debit your Card Account for the credited Rebates. Bank shall be entitled to debit such Rebates even if such debiting causes your Card Account to have a negative Rebates balance. Debiting of Rebates will be applied during the month or statement cycle when the reversal or refund of the transaction is posted, which may differ from the month or statement cycle of the original purchase transaction.

8.7. Bank reserves the right to suspend or exclude you from participating or continuing to participate in the Program, if:

8.7.1. In Bank's opinion you have in any way breached these Terms and Conditions and the terms and conditions in the Citi Card Agreement; or

8.7.2. In Bank's opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

8.8. Transfer of Rebates from an expired or closed Card Account to a current Card Account, as well as transfer of Rebates to any other person, will not be allowed.

8.9. If you availed of debt restructuring, rewrite and other collection programs for your Card Accounts, any unused Rebates shall remain forfeited despite eventual payment of your Card Account.

8.10. Bank may at any time vary, modify or amend the terms and conditions of the Program, and you shall be bound by such variations and amendments upon notice to you, whether in writing, by display or posting in the Bank's premises, website and other channels, or by electronic means such as electronic mail and short messaging services, or such other methods of communication which the Bank may deem suitable, and will take effect in accordance with these Terms and Conditions, the Terms and Conditions Governing the Issuance and Use of UnionBank Credit Card, and applicable rules and regulations.

8.11. While we strive to fulfill all obligations under these Terms and Conditions, unforeseen circumstances may arise that prevent us from doing so. These circumstances, or Force Majeure, are considered beyond our reasonable control, may include, but are not limited to, the failure of machines or communication systems, industrial disputes, acts of war, natural disasters, or actions by third parties. In such instances, while the Bank cannot be held accountable for any resulting delays or disruptions, the Bank remains committed to minimizing any inconvenience caused and will take all necessary steps to restore full service as rapidly as possible.

8.12. You agree that your redemption using your Rebates warrants your acceptance of the Program and any applicable terms and conditions.

8.13. Bank and the participating Pay with Points merchants shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.

8.14. Goods, services, benefits arrangements or other privileges are between you and the third party provider. Third party provider is responsible to you for the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that You, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of your Rebates. Since the Bank is not privy to your transactions with these third parties, you should seek redress from and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective provider, merchant or third party.

8.15. You hereby authorize Bank to disclose information regarding yourself and your Card Account to such third parties as Bank deems necessary for the purposes of the Program.

8.16. Bank's records of all matters relating to the Program shall be conclusive and binding on you.

8.17. Any request for adjustment of Rebates is subject to Bank's approval at Bank's absolute discretion.

8.18. Bank is entitled, in its absolute discretion, to suspend the calculation, accrual or redemption of Rebates, to rectify any errors in the calculation, or otherwise adjust such calculation. These changes are deemed binding upon sixty (60) days notice to you, or any such period as required by law, rules or regulations as applicable whether in writing, by display or posting in the Bank's premises, website and other channels, or by electronic means such as electronic mail and short messaging services, or such other methods of communication which the Bank may deem suitable, and will take effect in accordance with these Terms and Conditions, the Terms and Conditions Governing the Issuance and Use of UnionBank Credit Card, and applicable rules and regulations.

8.19. In the event that the Bank cancels or terminates the Program, the Bank shall notify you prior to effectivity of such cancellation or termination.

8.20. Fraud, abuse or any unauthorized action relating to the earning or redemption of Rebates may result in forfeiture of Rebates, disqualification from the Program, suspension or cancellation of your Card privileges or the charging of the full cost of the Rebates. The taking of such measures shall be without prejudice to any legal action that Bank may take.

8.21. All questions or disputes regarding eligibility for the Program or eligibility of Rebates for redemption will be resolved by Bank at its sole discretion. Bank's decision on all matters relating to the Program shall be final and binding on you.

8.22. The Bank is committed to providing clear and transparent communication so you are informed of the limits of our liability. In no event willthe Bank or any of its officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages regardless of who is affected. This applies in all situations, whether based on contract, tort, negligence or otherwise in connection thereof, even if Bank has been advised of the possibility of such damages in advance.

8.23. The terms and conditions governing the issuance and the use of the UnionBank Credit Card shall likewise apply to the UnionBank Shell Power Gold and Platinum Card and in the event of any conflict or discrepancy the terms set out herein shall prevail only insofar as the Program is concerned.

8.24. The Rebates obtained as a result of the Bank's customer's private transactions should have no taxation consequences. The Cardholder will be responsible for whatever tax implications may arise out of the ultimate treatment of the Rebate.

9. DATA PRIVACY AND CUSTOMER CHANNELS

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.

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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