UNIONBANK PLATINUM CARD
CARD PROGRAM TERMS AND CONDITIONS

UnionBank Platinum Visa (card number starting with 453248) or UnionBank Platinum Mastercard (card number starting with 552097) Card Program
The UnionBank Platinum Card Program (the "Program") entitles eligible Cardholders to earn Rewards Points on their Card Transactions and redeem the Rewards Points in exchange for Rewards. To earn Rewards Points, Cardholders must have been approved for UnionBank Platinum Card, be in good credit standing, and have access to UnionBank Online.

1. DEFINITIONS

In these terms and conditions ("Terms and Conditions"), unless the context otherwise requires:

"Bank" means UnionBank of the Philippines.

"Card" means the UnionBank Platinum Card issued by the Bank and includes a supplementary card where the context requires;

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

"Cardholder" means the primary cardholder, the person in whose name the Card Account is maintained and includes the supplementary Cardholder where the context requires;

"Delinquent Accounts" means a Card Account that has not been paid the Minimum Amount Due thirty (30) days after the payment due date stated in the Statement of Account. Minimum Amount Due and Statement of Account are defined under the Terms and Conditions governing the issuance and use of the UnionBank Credit Card.

"**Frequent Flyer Program**" / "**FFP**" means the loyalty program that allows its passengers to earn benefits based on the Miles accrued.

"Rewards" means any goods, services, benefits, arrangements or other privileges (including without limitation, miles on participating airline frequent flyer programs, loyalty program points, cash credit or annual membership fee waivers), as may be determined by Bank in Bank's absolute discretion, which may be redeemed by the use of Rewards Points under the Program.

"Program" means the UnionBank Platinum Card Program or its successor program;

"Purchase" means purchase of any goods or services by the use of the Card and may include any Card transaction as may be determined by the Bank;

"Points" means the rewards points earned through usage of the Card as specified in these Terms and Conditions, which may be used to redeem. Rewards as may be determined by Bank in Bank's absolute discretion;

"Rewards Points" / "Points" means the points earned through usage of the Card as specified in these Terms and Conditions, as well as bonus points earned, which may be used to redeem Rewards as may be determined by Bank in Bank's absolute discretion;

"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. GENERAL PROGRAM MECHANICS

A. ELIGIBILITY

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.

B. ISSUANCE OF REWARDS POINTS

1. You will receive Rewards Points for purchases of goods or services for personal consumption charged on your Card while your Card Account is open and remains in good credit standing.

2. You will earn Rewards Points at the rate of one (1) Point for every Php30 retail spend. The computation is 3.33% of the amount charged for each eligible Purchase made on the Card. Example: Php5,000 x 3.33% = 167 Rewards Points.

3. **Effective June 1, 2026:** You will earn 1 Rewards Point for every Php150 you spend on eligible PayDirect transactions. This is equivalent to 0.67% of the amount charged to your Card. *Example:* Php5,000 × 0.67% = 34 Rewards Points
    - Before June 1, 2026: You will earn 1 Rewards Point for every Php60 you spend on eligible PayDirect transactions. This is equivalent to 1.67% of the amount charged to your Card. *Example:* Php5,000 × 1.67% = 84 Rewards Points

4. Ways to earn more Rewards Points:

    i. You will earn more Rewards Points at the rate of three (3) Rewards Points for every Php30 spend made at department stores and shopping boutiques (defined as clothing/shoes/accessories stores and similar stores) in the Philippines or overseas, whether in- store or online. Purchases made at department stores and shopping boutiques are defined by the merchant's credit card acquirer under the following merchant category codes: 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948, 5999. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: Php5,000 x 9.99% = 500 Rewards Points.

    ii. You will also earn more Rewards Points at the rate of 3 Rewards Points for every Php30 spend made at restaurants in the Philippines or overseas. Purchases made at restaurants are defined by the merchant credit card acquirer under the following merchant category codes: 5812, 5813 and 5814. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: Php5,000 x 9.99% = 500 Rewards Points.

    iii. You will likewise earn more Rewards Points at the rate of three (3) Rewards Points for every Php30 spend made overseas, whether in-store or online. Overseas purchases must be denominated in a currency other than Philippine Pesos. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: Php5,000 x 9.99% = 500 Rewards Points.

    iv. You will receive a bonus of Five Thousand (5,000) Points upon renewal of your annual Card membership provided you have charged retail purchases of at least Five Hundred Thousand Pesos (Php500,000) to your Card in the current Card membership year and have paid the annual membership fee for the new membership year. Computation of the spend requirement in any Card membership year is based on the qualified Purchases stated in clauses 3i, 3ii and 3iii.

5. The Rewards Points earned from eligible transactions are rounded off to the nearest whole number.

6. Rewards Points accrue in your name only but are earned through supplementary card usage as well.

7. Easy Transfer transactions; EasyCash transactions; EasyBill transactions; EasyConvert transactions; refunded, disputed or cancelled retail or cash advance transactions; payment of annual card membership fees; interest payments; late payment fees; charges for cash advance; and any other form of

service/miscellaneous fees shall not earn Rewards Points. Unless otherwise specified, Cardholders are not entitled to earn Rewards Points from any other categories of transactions.

8. PayEasy transactions earn Rewards Points for the portion of the principal of the monthly installment amount billed on your statement of account. Interest charges will not be entitled to earn Rewards Points.

9. PayBill (auto-charge) charges up to Php100,000.00 per transaction will earn Rewards Points, except for Maynilad, Meralco, PLDT and Visayan Electric Company (VECO) transactions which will earn Rewards Points only for charges up to Php20,000.00 per transaction. Any amount in excess of said caps will not earn Rewards Points.

10. All Maynilad, Meralco, PLDT and Visayan Electric Company (VECO) Pay Bill transactions paid via UnionBank Online or the UnionBank Mobile App will earn Rewards Points for total charges of up to Php20,000 per merchant per statement cycle. Meanwhile, you will earn Rewards Points for payments of up to Php100,000 per merchant per statement cycle for Digitel, ICC, Bayantel, Globe Telecom, Sky Cable/Home Cable and Smart. Any amount in excess of said caps will not earn Rewards Points.

11. All transactions related to the issuance of Rewards Points, UB Miles, or Rebates are subject to the UnionBank Rewards Program Terms and Conditions. Please visit the Unionbank Online www.unionbankph.com/cards-tc to view the full Terms and Conditions.

B. REDEMPTION OF REWARDS POINTS

General Rules on Redemption

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

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

3. For the redemption of annual membership fee waivers, cash credits, FFP miles, you may visit the UnionBank Online site at www.unionbankph.com. All transactions related to the redemption of Rewards Points 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.

Pay With Points

4. Bank may from time to time send you an SMS that will allow you to redeem your Rewards Points to offset the full or partial amount of your retail spend at merchants.

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

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

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

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

Frequent Flyer Programs (FFP)

9. Bank will from time to time enter into agreements with FFPs so that you may use your Points to redeem FFP miles. Bank shall have absolute discretion in choosing FFPs to participate in the Program and will inform you of participating FFPs.

10. You agree that you must already be a member of the FFP before you can use your Points to redeem FFP miles.

11. You understand that the usage of your Rewards Points to redeem FFP miles will be subject to such terms and conditions as may be imposed by Bank and/or the respective FFP.

12. You agree that you may transfer your Rewards Points from your Card Account into any one or more FFP in your name only (and not in anyone else's name). For the redemption to be processed successfully, you should ensure that your name on the Card Account exactly matches your name on the FFP account.

13. Please allow 1 to 2 weeks for the crediting of miles into your FFP. Bank reserves the right to extend the processing time without notice. For updates on your redemption request, you should check your FFP account or contact the respective FFP after such processing period.

14. In the event of an unsuccessful redemption request, the Rewards Points will be credited back to your Card Account

15. You may redeem FFP miles for flight award tickets, flight upgrades and/or rewards in accordance with the procedures, rules and regulations of their respective FFP. Bank shall not be liable for any changes made by the respective FFP on the terms of the applicable program for which you may suffer any loss or inconvenience or for your inability or failure to use the FFP miles or to redeem flight award tickets, flight upgrades and/or rewards for whatever reason, including for the expiry of any FFP miles that were redeemed from Rewards Points. Bank does not make any representation and/or warranty on the FFP miles redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the FFP miles. Any and all dispute/s arising from or in connection with the use of or inability to use the FFP miles shall be settled between you and your FFP.

16. The participating FFPs in the Program are subject to change and such changes are deemed binding 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.

17. Any applicable taxes and other charges are your responsibility.

Annual Membership Fees

18. You may use your Rewards Points to pay for your Annual Membership Fee, provided that there is a straight retail spend reflected in the same Statement of Account in which the Annual Membership Fee was charged. There is no minimum spend requirement for as long as you have enough points to offset your Annual Membership Fee.

19. You may only use your Rewards Points to pay for your annual membership fee for either the principal or supplementary Card under your Card Account and may only do so once a year.

Cash Credits

20. You may use your Rewards Points 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 Rewards Points to redeem your preferred cash credit denomination.

21. Please allow 1 week for the processing of the cash credit request. Bank reserves the right to extend the processing time. For updates on your cash credit request, these will be reflected in your next Statement of Account.

22. 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.

3.GENERAL POLICIES

1. Any remaining Rewards Points shall immediately cease to be valid and be forfeited upon the occurrence of any of the following:
   a. The cancellation of your Card, whether by You or the Bank; or
   b. The conversion of your Card to any other UnionBank Credit Card; or
   c. Card Account becomes a Delinquent Account.

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 Rewards Points then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

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.

4. The Bank may, from time to time, in Bank's absolute discretion, amend the categories of transactions that earn Rewards Points, revisit Card transactions or charges or retail purchase in the calculation of Rewards Points to be credited or to otherwise vary the basis of calculation of Rewards Points. 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.

5. The accumulation and usage of Rewards Points shall be specified in your Statement of Account. Unless Bank hears from you within thirty (30) days from delivery of your statement of account to your billing address, the Rewards Points indicated on the statement of account are considered correct.

6. Rewards 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. Rewards points, including accelerated /bonus points, 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.

7. Where Rewards Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Points were earned is debited, Bank will debit your Card Account for

the credited Rewards Points. Bank shall be entitled to debit such Rewards Points even if such debiting causes your Card Account to have a negative Rewards Points balance.

8. Bank reserves the right to suspend or exclude you from participating or continuing to participate in the Program if:
   a. In Bank's opinion you have in any way breached these Terms and Conditions and/or Terms and Conditions Governing the Issuance and Use of UnionBank Credit Card; or
   b. In Bank's opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

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

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

11. 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 sixty (60) days' 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 Program Terms and Conditions, the Terms and Conditions Governing the Issuance and Use of UnionBank Credit Card, and applicable rules and regulations.

12. 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.

13. You agree that your redemption using your Rewards Points warrants your acceptance of the Program and any applicable terms and conditions.

14. 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.

15. 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 Miles. 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.

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

17. The bank's records of all matters relating to the Program shall be conclusive and binding on you.

18. Any request for adjustment of Rewards Points is subject to Bank's approval at Bank's absolute discretion.

19. Bank is entitled, for any reason at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Rewards Points, to rectify any errors in the calculation, or otherwise adjust such calculation. These changes are deemed binding 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

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

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

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

23. The Bank is committed to providing clear and transparent communication so you are informed of the limits of our liability. In no event will the 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.

24. The terms and conditions of the UnionBank Credit Card Agreement shall likewise apply; you must strictly abide by the same.

25. The terms and conditions of the UnionBank Credit Card Agreement shall apply to all UnionBank Platinum Card, and in the event of any conflict or discrepancy between the terms and conditions of the UnionBank Card Agreement and the terms set out herein, the terms set out herein shall prevail as far as the Program is concerned.

26. The Bank may assign any or all of its rights and obligations under these Terms and Conditions to a third party by giving at least thirty (30) days written notice to you 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 these Terms and Conditions.

27. Revisions, modifications, amendments, and supplements to these Terms and Conditions, which shall form an integral part hereof are deemed binding 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 and applicable rules and regulations.

28. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Philippines. Any legal action or proceeding arising out of or connected with these Terms and Conditions shall be brought only in the proper courts of Pasig City.

29. You agree that these Terms and Conditions may be electronically signed, and that any electronic signatures appearing on these Terms and Conditions or such other documents are the same as handwritten signatures for the purposes of validity, enforceability, and admissibility. You likewise agree on the use of an electronic form of recording and storing of these Terms and Conditions, and that these Terms and Conditions in electronic form, and the electronic signatures appearing here are binding and enforceable against you.

30. The Rewards Points obtained as a result of your private transactions should have no taxation consequences. You will be responsible for whatever tax implications may arise out of the ultimate treatment of the Rewards Points.

4.DATA PRIVACY AND CUSTOMER CHANNELS

You agree that your application, maintenance, or continued use of any of the Bank's products and services shall be your 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. You agree 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 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 you of products and services provided by the Aboitiz Group that may be of interest to you; (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: for +63 2 8841 8600
- UnionBank Online App: Mailbox > Support > Create New Ticket
- Facebook Messenger: m.me/unionbankph.com
- 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