UNIONBANK MILES+ (Visa Signature and World Mastercard)
CARD PROGRAM TERMS AND CONDITIONS

UnionBank Miles+ Visa Signature and UnionBank Miles+ World Mastercard Card Program

The UnionBank Miles+ Card Program (the "Program") entitles eligible Cardholders to earn UB Miles on their Card Transactions and redeem the UB Miles earned for Frequent Flyer Programs (FFP), Pay with Points, pay for annual membership fees and avail of Cash Credits. To earn UB Miles Cardholders must have been approved for UnionBank Miles+ Visa Signature and/or UnionBank Miles+ World Mastercard, 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 Miles+ Visa Signature and UnionBank Miles+ World Mastercard issued by Bank and includes a supplementary card where the context requires;

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

"**Cardholder**" / "**You**" / "**Your**" means the individual to whom a Card bearing that individual's name is issued by the Bank. The term "Cardholder" includes the primary cardholder, and where the context requires, the supplementary Cardholder;

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

"**Network**" refers to Mastercard and Visa;

"**Pay with Points**" refers to the manner of redemption made by the Cardholder wherein the Rewards Points are used to offset the full or partial amount of Cardholder's retail spend at merchants.

"**Program**" means this UnionBank Miles+ 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;

"**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 UB Miles under the Program.

"**Transactions**" means eligible retail purchases for goods or services for Cardholder's personal consumption made using the Card other than those transactions which do not earn UB Miles or are excluded from the computation of UB Miles as set out below, or any refund arising in connection with the use of the Card in any unauthorized manner.

"**UB Miles**" means the 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 the Bank and in its absolute discretion.

2. GENERAL PROGRAM MECHANICS

A. **ELIGIBILITY**

1. Your Card Account which is in current or active status is entitled to participate in the Program from 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.

2. If a Cardholder's Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the Cardholder will forthwith be disqualified from continuously participating in the Program and all unused Rebates then accrued shall automatically be forfeited immediately after voluntary or involuntary cancellation of the Card.

3. Any remaining UB Miles including UB Miles pending credit into the account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
    a. The cancellation of the Card for any cause;
    b. The conversion of the Card to any other UnionBank Card and no refund, extension or compensation shall be given by the Bank;

4. Transfer of UB Miles from an expired or closed Card account to a current Card account will not be allowed.

5. Unused UB Miles of Cardholders who have availed of debt restructuring and other collection programs for their accounts shall remain forfeited despite eventual payment of their account.

B. ISSUANCE OF MILES

1. You will receive UB Miles for Transactions charged on your Card while your Card Account is open and remains in good credit standing.

2. You will earn UB Miles at the rate of 1 UB Mile for every Php30 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 UB Miles.

3. **Effective June 1, 2026:** You will earn 1 UB Mile 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 UB Miles
    - Before June 1, 2026: *Y*ou will earn 1 UB Mile 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 x 1.67% = 84 UB Miles.

4. The UB Miles earned from eligible Transactions are rounded off to the nearest whole number.

5. UB Miles accrue in primary Cardholder’s name only but are earned through supplementary card usage as well.

6. EasyTransfer 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 UB Miles, except as provided in these Terms and Conditions. Unless otherwise specified, Cardholders are not entitled to earn UB Miles from any other categories of transactions.

7. PayEasy transactions earn UB Miles for the portion of the principal of the monthly installment amount billed on the Statement of Account. Interest charges will not be entitled to earn UB Miles.

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

9. All Maynilad, Meralco, PLDT and Visayan Electric Company (VECO) Pay Bills transactions paid via UnionBank Online or the UnionBank Mobile App will earn UB Miles for total charges of up to Php20,000 per merchant per statement cycle. Meanwhile, you will earn UB Miles 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 UB Miles.

10. All transactions related to the issuance of UB Miles are subject to the UnionBank Rewards Program Terms and Conditions. Please visit www.unionbankph.com to view the UnionBank Rewards Program Terms and Conditions.

C. REDEMPTION OF MILES

General Rules on Redemption

1. Subject to clauses 2(B) and 2(C)(2), there is no time restriction on the redemption of UB Miles.

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

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

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

5. For the redemption of annual membership fee waivers, cash credits, FFP miles, you may visit Please visit www.unionbankph.com to view the UnionBank Credit Cards Rewards Program Terms and Conditions.

Pay with Points

6. You may also choose to use your UB Miles to pay, either partially or in full, amount(s) of your retail spend at select merchants. Bank may from time to time send you an SMS that will allow you to redeem your UB Miles to offset the full or partial amount of your retail spend at select merchants.

7. You may refer to the link on the Pay with Points SMS you receive for the number of UB Miles required to redeem and offset the full or partial amount of your retail spend at merchants. Once the redemption has been processed, the request cannot be revoked or cancelled and the UB Miles cannot be transferred back into your Card Account. If the redemption is successful, you will see a

credit adjustment on your next statement of account that corresponds to the amount of UB Miles you have redeemed. The merchant's Return/Exchange Policy remains applicable for the purchased item or service.

8. You may use your UB Miles to pay for your Card's annual membership fee, provided that there is 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 UB Miles to offset your annual membership fee.

9. You may only use your UB Miles 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.

10. 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.

Frequent Flyer Programs (FFPs)

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

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

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

14. You agree that you may transfer your UB Miles from your Card Account into any one or more FFP accounts 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.

15. Please allow 1 to 2 weeks for the crediting of UB Miles into your FFP account. The Bank reserves the right to extend the processing time. For updates on your redemption request, you should check your FFP account or contact the respective FFP after such processing period.

16. In the event of an unsuccessful redemption request, the UB Miles will be credited back to your Card Account.

17. 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 owners of the FFP the program terms and conditions which result in any loss, charges or inconvenience to You. Once the UB Miles have been converted and transferred to Your FFP account, the Bank shall have no liability and will be held free and harmless from your inability or failure to use the FFP miles to redeem flight award tickets, avail of flight upgrades and/or rewards for whatever reason, including the expiry of any FFP miles that were redeemed from UB Miles. 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 the FFP.

18. 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.

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

Cash Credits

20. You may use your UB Miles 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 UB Miles to redeem your preferred cash credit denomination. To redeem, you may log on to you UnionBank Online App. You may refer to UB Online for the UB Miles required to redeem cash credit.

21. Please allow one (1) week for the processing of the cash credit request. The Bank reserves the right to extend the processing time. The cash credit 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. 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.

2. The Bank may, from time to time, in Bank's absolute discretion, amend the categories of transactions that earn UB Miles, revisit Card Transactions, charges or retail purchases when calculating UB Miles to be credited, or otherwise vary the basis of calculation of UB Miles. 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.

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

4. UB Miles 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. UB Miles, including accelerated /bonus UB Miles, 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.

5. Where UB Miles have been credited to your Card Account and/or used or redeemed before the Transaction for which such UB Miles were earned, Bank will debit your Card Account for the credited UB Miles. Bank shall be entitled to debit such UB Miles even if such debiting causes your Card Account to have a negative UB Miles balance.

6. 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.

7. 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. 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.

9. You agree that your redemption using your UB Miles warrants your acceptance of the Program and any applicable terms and conditions.

10. 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.

11. 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.

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

13. Any request for adjustment of UB Miles is subject to the Bank's approval at Bank's absolute discretion.

14. Bank is entitled, in its absolute discretion, to suspend the calculation, accrual or redemption of UB Miles, 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.

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

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

17. All questions or disputes regarding eligibility for the Program or eligibility of UB Miles for redemption will be resolved by Bank and Bank's decision on all matters relating to the Program shall be final and binding on you 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.

18. The terms and conditions of the UnionBank Card Agreement shall apply to UnionBank Miles+ Visa Signature and UnionBank Miles+ World Mastercard and in the event of any conflict or discrepancy between the terms and conditions of the UnionBank Credit Cards Rewards Program Terms and Conditions and the terms set out herein, the terms set out herein shall prevail only insofar as the Program is concerned.

19. The UB Miles 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 UB Miles.

4. DATA PRIVACY AND CUSTOMER CHANNELS

The Cardholder 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/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 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.

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: +632 8995 9111/ +632 8863 6000
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