UNIONBANK RESERVE
CARD PROGRAM TERMS AND CONDITIONS

UnionBank Reserve Card Program

The Reserve Card Rewards Program entitles eligible Cardholders to earn Rewards Points on their Card Purchases and redeem the Rewards Points for Rewards. To earn Rewards Points, Cardholders must have been approved for UnionBank Reserve Visa Infinite and/or UnionBank Reserve World Infinite Mastercard, be in good credit standing, and have access to UnionBank Online.

1. DEFINITIONS

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

"**Bank**" means Union Bank of the Philippines ("**UnionBank**");

"**Card**" means the UnionBank Reserve Visa Infinite and UnionBank Reserve World Elite Mastercard 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;

"**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;

"**Delinquent Account**" means a Card Account that has not paid the Minimum Amount Due thirty (30) days after the payment due date stated in the Statement of Account;

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

"**Minimum Amount Due**" shall have the same meaning set out in the Terms and Conditions governing the issuance and use of the UnionBank Credit Card ("**UnionBank Card Agreement**");

"**Program**" means this UnionBank Reserve Card Program;

"**Purchase**" means a purchase of any goods or services for personal consumption by the use of the Card and may, 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, points, cash credit or annual membership fee waivers), as may be determined by the Bank in the Bank's absolute discretion, which may be redeemed by the use of Rewards Points under the Program;

"Rewards Points" means the points earned through usage of the Card as specified in these Terms and Conditions as well as bonus points earned upon Cardholder's renewal of his/her annual Card membership and payment of the annual membership fee for the new membership year, which may be used to redeem Rewards as may be determined by the Bank in the Bank's absolute discretion; and

"**Statement of Account**" shall have the same meaning set out in the UnionBank Card Agreement.

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 every Purchase of goods or services for personal consumption charged on your Card for as long as your Card Account is open and remains in good credit standing.

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

3. **Effective June 1, 2026:** You will earn 1 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:

   4.1 You can earn more Rewards Points at the rate of five (5) 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, 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 16.65% of the amount charged for each eligible Purchase made using your Card. Example: Php5,000 x 16.65% = 833 Rewards Points.

   4.2 You can also earn more Rewards Points at the rate of 5 Rewards Points for every P30 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, 5814. The computation is 16.65% of the amount charged for each eligible Purchase made using your Card. Example: Php5,000 x 16.65% = 833 Rewards Points.

   4.3 You can likewise earn more Rewards Points at the rate of 5 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 16.65% of the amount charged for each Purchase made using your Card. Example: Php5,000 x 16.65% = 833 Rewards Points.

   4.4 You will also receive Rewards Points upon renewal of your annual Card membership, provided that you have paid the annual membership fee for the new membership year ("**Anniversary Rewards Points**"). Such Anniversary Rewards Points shall be computed and reflected on your statement during your anniversary month.

   i. You will receive Anniversary Rewards Points equivalent to 0.5% of your total retail spend on your Card for the last twelve (12) months.
   ii. If you are a UnionBank Elite accountholder at the time of your membership anniversary, you will receive bonus Points equivalent to 1% of your total retail spend on your Card for the last 12 months.

	Without a UnionBank Elite Account	With a UnionBank Elite Account

Anniversary Rewards Points computed on annual retail spend	0.5%	1%

iii. Anniversary Rewards Points are computed based on your total retail spend on your Card in the last 12 months from date of anniversary.

Example:

Cardholder without a UnionBank Elite Account
Anniversary Date: July 15, 2024
Spend from July 16, 2023 to July 15, 2024 = Php1,000,000 Relationship Bonus: Php1,000,000 x 0.5% = 5,000 Bonus Points

Cardholder with UnionBank Elite Account
Anniversary Date: July 15, 2024
Spend from July 16, 2023 to July 15, 2024 = Php1,000,000 Relationship Bonus: Php1,000,000 x 1% = 10,000 Bonus Points

5. The Rewards Points earned from eligible Purchases will be rounded off to the nearest whole number.

6. Rewards Points may be earned using both primary and supplementary Cards but all Rewards Points shall accrue or be credited to the principal Cardholder.

7. 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 Rewards Points, except as provided in these Terms and Conditions. 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 more than 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 Points.

11. All transactions related to the issuance of Rewards Points are subject to the UnionBank Rewards Program Terms and Conditions. Please visit the 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 the 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 number of Rewards Points, via the redemption channels that the 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 Rewards using Reward Points, you may visit www.unionbankph.com. All transactions related to the redemption of Rewards in www.unionbankph.com are subject to the UnionBank Rewards Program Terms and Conditions. You may visit www.unionbankph.com/cards-tc to view full Terms and Conditions.

Pay with Points

4. You may choose to use your Rewards Points to pay, either partially or in full, amount(s) of your retail spend at select merchants. The 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 select merchants.

5. You may refer to the link on the Pay with Points SMS you receive for the number of Rewards Points 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 Rewards Points 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 Rewards Points you have redeemed. The merchant's Return/Exchange Policy remains applicable for the purchased item or service.

6. The 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)

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

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

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

10. You agree that you may transfer your Rewards Points 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.

11. Please allow one (1) to two (2) weeks for the crediting of miles into your FFP account. The 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.

12. In the event of an unsuccessful redemption request, the Rewards Points will not be debited from your Card Account.

13. You may redeem FFP miles points for flight award tickets, flight upgrades and/or rewards in accordance with the procedures, rules and regulations of the respective FFP. The 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 points to redeem flight award

tickets, flight upgrades and/or rewards for whatever reason, including for the expiry of any FFP miles points that were redeemed from Points. The Bank does not make any representations and/or warranties on the FFP miles points redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the FFP miles points. Any and all dispute/s arising from or in connection with the use of or inability to use the FFP miles points shall be settled between you and your FFP.

14. The participating FFPs in the Program are subject to change without prior notice.

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

Cash Credits

16. You may use your Rewards Points to redeem cash credits, provided that there is a straight retail spend reflected in your 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. You may refer to www.unionbankph.com for the latest set of Rewards Points required to redeem cash credit. 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.

17. The cash credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due or Total Amount Due 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 Card; or
   c. The delinquency of your Card Account or when your Card Account ceases to be in good credit standing.

2. If your Card is terminated at any time for any reason, whether by you or the Bank, 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.

   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.

3. For the avoidance of doubt, Bank is entitled, in Bank's absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Points to be credited or to otherwise vary the basis of calculation of Rewards Points.

4. The accumulation and usage of Rewards Points 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 Rewards Points indicated on the statement of account are considered correct.

5. Rewards Points 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.
6. Where Rewards Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Rewards Points were earned is debited, the Bank will debit your Card Account for the credited Points. Bank shall be entitled to debit such Points even if such debiting causes your Card Account to have a negative Rewards Points balance.

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

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

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

9. 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.

10. The Bank may at any time vary, modify, or amend the terms and conditions of the Program by giving sixty (60) days' notice to all Cardholders, 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 you shall be bound by such variations and amendments by your continued use of your Card / Card Account.

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.

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

13. The Bank and the participating Pay with Rewards 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.

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 Points. 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.

15. You hereby authorize the 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.

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

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

18. The Bank is entitled, in its absolute discretion, 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

19. The bank may cancel or terminate the Program. In the event that the Bank cancels or terminates the Program, the Bank shall notify you prior to effectivity of such cancellation or termination. The Bank may also assign any or all of its rights and obligations under this Program / Terms and Conditions and/or the UnionBank Card Agreement 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 shall not affect in whatever form any of your accrued rights and obligations under this Program / Terms and Conditions and/or the UnionBank Card Agreement.

20. 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.

21. 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 shall be final and binding on you.

22. 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.

23. The terms and conditions of the UnionBank Card Agreement shall likewise apply to the UnionBank Reserve Card and these Terms and Conditions and you agree to strictly abide by the same. In the event of any conflict or discrepancy between the provisions of the UnionBank Card Agreement and this Terms and Conditions, this Terms and Conditions shall prevail insofar as the Program is concerned.

24. You agree with the Bank that these Terms and Conditions and any other documents to be delivered in connection herewith may be electronically signed, and that any electronic signature appearing on this Terms and Conditions or such other documents are the same as handwritten signatures for the purposes of validity, enforceability, and admissibility. You likewise agree to the use of an electronic form of recording and storing of this Terms and Conditions, and that this Agreement in electronic form, and the electronic signatures appearing on this Terms and Conditions are binding and enforceable against you and the Bank.

25. 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

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

UNIONBANK RESERVE CARD BENEFITS TERMS AND CONDITIONS

General Entitlements

Entitlements will be tracked on a calendar year basis (ex. January 1 – December 31, 2023) for bookings and utilization of benefits.

UnionBank Reserve - 4th Night Free Program

1. General Terms and Conditions:

1. The UnionBank Reserve – 4th Night Free Program ("Program") is open to all UnionBank Reserve Principal Cardholders ("Cardholder"), whose credit cards ("Cards") have been issued by the Bank, whose accounts are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. Each UnionBank Reserve Cardholder is entitled to one (1) complimentary night stay per hotel reservation, with no black-out dates, when four (4) consecutive nights are booked at any hotel through the UnionBank Reserve Concierge (handled by Aspire Lifestyles Phils Inc.), capped at two (2) redemptions per calendar year.
3. Reservations must be booked through the UnionBank Reserve Concierge. Any other booking method will not qualify.
4. To receive the complimentary night stay:
    i. Reservation must be in the Cardholder's name for a minimum of four (4) consecutive nights stay
    ii. The Cardholder must be one of the guests staying at the hotel for the entire duration of the stay
    iii. The Cardholder must prepay for the reservation:

UnionBank Reserve World Elite Mastercard	UnionBank Reserve Visa Infinite Card
Fully pay (100% Prepaid) for the entire stay, at a minimum of four (4) nights with the UnionBank Reserve World Elite Mastercard at the time of booking.	Pay for three (3) nights at the time of booking with the UnionBank Reserve Visa Infinite Card.

6. The complimentary night is non-transferable and non-endorsable;
7. The complimentary night must be utilized during the same stay as the purchased nights;
8. The purchased and complimentary nights must be of the same room types;
9. The complimentary night benefit is only applicable to the room rates and does not include taxes, surcharges or any other fees.
10. Requests for quotations, reservations and bookings within 24 hours of stay are not allowed;
11. The complimentary one night's stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
12. The Cardholder acknowledges that the goods and services are provided by third party' network of hotels, and not by the Bank. Fulfillment of this offer is the sole responsibility of the participating Mastercard merchant and Visa merchant.
13. Mastercard and Visa reserve the right at any time and without prior notice or assigning any reason, to change the merchant.
14. The Cardholder is solely responsible for checking the UnionBank Reserve websites for updates before using or booking any of the privileges.
15. Bookings made through other methods such as websites, travel agents or directly with a hotel will not qualify for the free night.
16. The Bank and the participating hotels reserve the right to vary the terms and conditions of this offer.
17. The goods and services described are provided by third party merchants' network of hotels. For more information on the participating hotels, please call the UnionBank Reserve Concierge to speak to an Aspire Lifestyle Manager accessible thru through the UnionBank Reserve Hotline +632 8995 9111/ +632 8863 600

2. Rebate of one (1) complimentary night (applicable only for UnionBank World Elite Mastercard cardholders):

UnionBank Reserve World Elite Mastercard	UnionBank Reserve Visa Infinite Card
As the Cardholder will need to pay for the four (4) nights in advance), the Cardholder will receive a rebate in the form of a statement credit for the 4th night within two (2) billing cycles (up to 90 days) from the completion of full payment at point of booking.	As the Cardholder will be charged for only three (3) nights at the time of booking, the Cardholder will no longer receive a rebate.

1. The value of the 4th night free or statement credit to be received (for UnionBank Reserve World Elite Mastercard Cardholders) is based on the average nightly room rate of the first four-night stay in the same hotel property.
2. Any surcharges imposed (including taxes, hotel-imposed fees, dining or resort fees and incidental guest charges, etc.) are borne by the Cardholder.

3. Amendment and Cancellation

1. Cancellations and amendments to booking can only be made by calling the UnionBank Reserve Concierge which is accessible through the UnionBank Reserve Hotline +632 8995 9111/ +632 8863 6000.
2. Cancellation and amendment fees may apply depending on the terms and conditions of the hotel.
3. A no-show will be treated as a cancellation and the Cardholder will be billed accordingly.
4. Cancellation fees will be charged directly to the Cardholder's UnionBank Reserve card account.
5. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by the Cardholder.

4. Eligibility Requirements

1. The benefit can only be used by the Cardholder. Supplementary cardholders will not be eligible to use the benefit with their card, although they may enjoy the benefit of the hotel if they are staying with the Cardholder.
2. Only one (1) complimentary night will be granted and will be limited to one (1) room per Cardholder. A stay is a minimum of four (4) consecutive nights booked in the same hotel property.
    a. Back-to-back stays will not be honored.
    b. "Back to back" is defined as consecutive stays:
        • in the same hotel, same city and • in a different hotel, in the same city
    c. "City" is:
        • Defined by Google Maps and anywhere outside of the boundary is considered another city
    d. "Consecutive Stays" is defined as
        • Any stays in which the check in date is less than 7 days from the previous check out date Example: a reservation made for 7/6/2024 to 7/30/2024 following 6/1/2024 to 7/1/2024 will not be eligible. In this case, Cardholder will only be entitled to one (1) complimentary night (on the 1st reservation) even though two (2) separate reservations are made
3. This benefit cannot be combined or used in conjunction with:
    a. any other promotions or discounts, including the use of corporate code discounts
    b. any other offers, discounts, promotion, etc. given by the hotel/property of choice, including loyalty rewards
4. The following stays will not qualify for this benefit:
    ▪ Full and Half board room stays
    ▪ Single and multi-room suites
    ▪ Home & Farm Stays
    ▪ Serviced apartments
    ▪ Villas

UnionBank Reserve - Meet and Assist Service

1. The UnionBank Reserve – Meet and Assist Service ("Program") is open to all UnionBank Reserve Principal Cardholders ("Cardholder"), whose credit cards ("Cards") have been issued by the Bank, whose accounts are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to a complimentary airport Meet & Assist Service (MAAS) twice (2x) per calendar year.
3. The complimentary services are valid at participating airports in Asia Pacific only (as shown below):

Country	Airport	Services Available	
		MAAS	Fast Track
Australia	Sydney Kingsford-Smith Airport	✓	
	Brisbane Airport	✓	
	Melbourne Tullamarine Airport	✓	
	Perth Airport	✓	
Cambodia	Phnom Penh Airport	✓	✓
China	Beijing Capital International Airport	✓ (airside)	
	Guangzhou Baiyun International Airport	✓ (airside)	
	Hangzhou Xiaoshan International Airport	✓ (airside)	
	Shanghai Pudong International Airport	✓ (airside)	
	Shanghai Hongqiao International Airport	✓ (airside)	
India	Bangalore Kempegowda International Airport	✓ (airside)	
	Mumbai Chatrapati Shivaji International Airport	✓ (airside)	
	Delhi Indira Gandhi International Airport	✓ (airside)	
Indonesia	Jakarta Soekarno–Hatta International Airport	✓	✓
	Denpasar Bali Ngurah Rai International Airport	✓	✓
Hong Kong	Hong Kong Hong Kong Chek Lap Kok Airport	✓ (airside)	
Japan	Osaka Kansai International Airport	✓ (landside)	
	Tokyo Narita Airport	✓ (landside)	
	Tokyo Haneda Airport	✓ (landside)	
Korea	Seoul Gimpo International Airport	✓ (airside)	
	Seoul Incheon International Airport	✓ (airside)	
Macau	Macau International Airport	✓	✓
Malaysia	Kuala Lumpur International Airport	✓	✓
New Zealand	Auckland Airport	✓	
Philippines	Manila Ninoy Aquino International Airport	✓	✗
Singapore	Singapore Changi Airport	✓	
Taiwan	Taiwan Taoyuan International Airport	✗	✗
	Kaohsiung International Airport	✗	✗
	Taipei Songshan Airport	✗	✗
Thailand	Bangkok Suvarnabhumi Airport	✓ (expedited for Economy Class)	✓ (only for Business and First Class)
	Phuket International Airport	✓	✓
Vietnam	Hanoi Noi Bai International Airport	✓	✓
	Ho Chi Minh City Tan Son Nhat International Airport	✓	✓
Meet and Assist is only applicable only to select airlines			

Service Description	Arrival
Meet and Assist – Airside prior to immigration	Client met with name board at air-bridge
	Assisted through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Meet and Assist – Landside after immigration	Client met with name board inside Arrivals Hall after clearing Immigration/Customs
	Hand over to meeting party/Driver
Fast Track	Client met with name board at air-bridge
	Expedited through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Service Description	Departure
Meet and Assist – Airside Up to Departure Gate	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and Passport Control/Security
	Delivered to Flight Departure Gate
Meet and Assist – Landside Up to Passport Control	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Passport control but no further due to security restrictions
Fast Track	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and expedited through Passport Control/Security
	Delivered to Flight Departure Gate

4. To qualify for the MAAS:
    a. Booking must be done via the UnionBank Reserve Concierge Aspire Lifestyle Manager, which is accessible through the UnionBank Reserve Concierge +632 8995 9111/ +632 8863 6000. All bookings are subject to availability.
    b. Booking for the services must be made at least seventy-two (72) hours prior to commencement of travel. The Bank reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.
    c. All charges must be made on the Cardholder's UnionBank Reserve Card.
5. All cancellations fees and penalties related to cancellations and amendments will be subject to the following terms:
    a. There are no cancellation fees and charges for any cancellations made more than forty-eight (48) hours in advance of the service and the capped entitlement (of two availments of the service per calendar year) will not be considered utilized.
    b. For any cancellation made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to the full invoice and capped entitlement will be considered utilized.
    c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
6. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
7. The Bank and its participating suppliers reserve the right to vary the terms and conditions of this offer.
8. Unused MAAS will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
9. The Cardholder acknowledges that the MAAS is provided by third party suppliers, and not by the Bank. The Bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, The Bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
    a. such loss, personal injury or death is / are caused solely by the Bank's negligence; or

b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

UnionBank Reserve- Luxury Airport Transfer Service

1. The UnionBank Reserve – Luxury Airport Service ("Program") is open to all UnionBank Reserve Principal Cardholders ("Cardholder"), whose credit cards ("Cards") have been issued by the Bank, whose accounts are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to one (1) complimentary one-way luxury airport transfer per itinerary, either to the airport or from the airport, twice (2x) per calendar year.
3. Once the two (2) redemptions have been utilized, the primary Cardholder may enjoy a discount of twenty percent (20%) off the luxury airport transfer services published rates provided that all charges will be made on the Cardholder's UnionBank Reserve Card.
4. The luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometers in each city. Any excess charges beyond the complimentary transfer allowance will be advised to the Cardholder upon confirmation of the booking. The Cardholder will be charged for excess charge per kilometer.
5. Below is the reference for the distance for the complimentary travel allowance by cities.

Country	Airport	Airport Code	Maximum complimentary distance (km)
Australia	Sydney	SYD	27
	Brisbane	BNE	20
	Melbourne	MEL	27
	Perth	PER	25
Cambodia	Phnom Penh	PNH	15
China	Beijing	PEK	40
	Guangzhou	CAN	40
	Hangzhou	HZG	40
	Shanghai Pudong	PVG	50
	Shanghai Hongqiao	SHA	25
Hong Kong	Hong Kong Island	HKG	All
	Hong Kong Island S	HKG	All
	Kowloon	HKG	All
	New Territories	HKG	All
India	Bangalore	BLR	40
	Delhi	DEL	40
	Mumbai	BOM	40
Indonesia	Jakarta	DPS	40
	Bali	CGK	40
Japan	Haneda	HND	30
	Narita	NRT	85
	Osaka - Kansai	KIX	50
Korea	Korea Seoul Gimpo	GMP	50
	Seoul Incheon	ICN	
Macau	Macau	MFM	All
Malaysia	Kuala Lumpur	KUL	75
New Zealand	Auckland	AKL	30
Philippines	Manila	MNL	25
Singapore	Singapore	SIN	All
Taiwan	Kaohsiung	KHH	15

	Songshan	TSA	15
	Taipei	TPE	45
Thailand	Bangkok	BKK	For more information, please call UnionBank Reserve Hotline +632 8995 9111/ +632 8863 6000
	Phuket	HKT	35
Vietnam	Hanoi	HAN	30
	Ho Chi Minh City	SGN	20

6. Additional charges for extra stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by the Cardholder.
7. The luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to a maximum of two (2) large suitcases and three (3) passengers per car.
8. To qualify for the Luxury Airport Service:
    a. Booking must be done via the UnionBank Reserve Concierge Aspire Lifestyle Manager which is accessible through the UnionBank Reserve Hotline +632 8995 9111/ +632 8863 6000.
    b. All bookings are subject to availability.
    c. Booking for the services must be made at least 72 hours prior to commencement of travel. The Bank reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.
    d. All charges must be made on the Cardholder's UnionBank Reserve Card.
9. All cancellation and amendment fees and charges will be subject to the following terms:
    e. There are no penalty fees and charges for any cancellations made more than 48 hours in advance of the service and capped entitlement (of two free redemptions of the service per calendar year) will not be considered utilized.
    f. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to the full invoice and capped entitlement will be considered utilized.
    g. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
    h. Additional charges apply for additional luggage, or if a larger vehicle or child or infant car seat is required. The Cardholder should provide the number of passengers and luggage during booking.
10. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
11. Unused complimentary service will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
12. The Bank and its suppliers reserve the right to vary the terms and conditions of this offer.
13. It is the responsibility of the Cardholder travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the Cardholder accepts those risks when using the airport transfer service.
14. The Cardholder acknowledges that the luxury airport service is provided by third party suppliers, and not by the Bank. The Bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, the Bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless: a. such loss, personal injury or death is / are caused solely by the Bank's negligence; or b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

UnionBank Reserve- Golf Privilege

1. The UnionBank Reserve– Golf Privilege ("Program") is open to all UnionBank Reserve Principal Cardholders

("Cardholder"), whose credit cards ("Cards") have been issued by the Bank, whose accounts are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.

2. The Program entitles the Cardholder to book and play for a maximum of three (3) complimentary green fees at participating local golf clubs per calendar year.
3. The offer is fully subsidized by the Bank and is not a direct offer from the golf clubs.
4. To know the participating golf clubs, please call the UnionBank Hotline +632 8995 9111/ +632 8863 6000. Participating clubs are subject to change from time to time. Green fees will be quoted based on the prevailing rate.
5. Offer is valid for weekdays and weekends except public holidays. The policy for public holidays varies by golf club.
6. A maximum three (3) Cardholders are allowed to use the complimentary green fee per flight.
7. Unused complimentary green fees will be forfeited on the 31st of December of each calendar year and cannot be carried forward to the next year.
8. The Cardholders and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
9. The Cardholders must follow the terms and conditions of booking (set out in "Reservations" section below, or will not be granted access rights to the Participating Clubs.
10. The Cardholders are not allowed to book for the next golf game until the current game is played.
11. Offer is not valid for use in conjunction with other non-UnionBank Reserve Visa and Mastercard promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournaments.
12. The Bank reserves the right to reject booking if cardholders make enquiries or booking directly at the club or transfer the confirmed tee-time over to the Cardholder.
13. The Cardholder must complete their current game before the next booking can be made.
14. Any Cardholder, indulging in impersonation or in breach of any terms and conditions, the Bank, Visa and Mastercard reserve the right to withdraw the golf benefits.
15. Reservations will be subject to the following terms:
    a. Booking must be done via the UnionBank Reserve Concierge Aspire Lifestyle Manager, which is accessible through the UnionBank Reserve Hotline +632 8995 9111/ +632 8863 6000.
    b. All bookings are subject to availability and participating club's terms and conditions. For the avoidance of doubt, the Cardholder is not allowed to take over the tee time transferred from another golfer/participating club member.
    c. Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
    d. Booking cannot be made less than five (5) calendar days and more than fourteen (14) calendar days in advance before the day of tee-off. Note that the day of tee-off does not count. (As an example, booking must be made latest by Sunday for a tee-off on Friday).
    e. The Cardholder understands and acknowledges that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from the Cardholder if the Cardholder contacts the golf clubs directly to book this offer.
    f. A status update on the golf booking request will be sent to the Cardholder within two (2) business days.
    g. The Cardholder cannot book more than 14 days in advance.
    h. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. The Cardholder will not be granted access rights to the participating clubs without prior bookings through UnionBank Reserve Hotline +632 8995 9111/ +632 8863 6000.
16. The fees and charges are subject to the following terms:
    a. The Cardholder is required to make upfront payment in full at time of booking.
    b. The Cardholder has to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates at the participating clubs where applicable, subject to the participating club's terms and conditions.
    c. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, will be charged to the Cardholder's UnionBank Reserve Card.
17. Cancellation and amendment are subject to the following terms:
    a. Cancellations are to be made through the UnionBank Reserve Concierge and not directly with the participating clubs.

b. Cancellations and amendments to booking can only be made by calling UnionBank Reserve Concierge.
c. Cancellation and amendment fees apply depending on the policies by respective participating clubs.
d. There will be no rain check.
e. All cancellation fees will be charged directly to the Cardholder's UnionBank Reserve Card.
f. Cancellation charges apply for late cancellations and no show.
g. Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club.
h. Late arrivals and no-shows shall be subjected to the full published rates charged to the Cardholder's UnionBank Reserve Card.
i. An amendment fee of US$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued.
j. A change of date and/or time within the cancellation period is considered a cancellation and penalty fees will apply, subject to the policy of the participating golf club.

18. Golfers must have a valid handicap.
19. The Golf Privileges are valid for golf rounds only. They do not provide the Cardholder and guest(s) with access to the other recreational facilities at the participating clubs.
20. The Golf Privileges are not to be regarded as golf club membership.
21. The Cardholder acknowledges and agrees that the Bank, Mastercard and Visa are not responsible for non-fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the participating golf clubs. Accordingly, the Cardholder irrevocably agrees not to make any claim against the Bank, Mastercard and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Program, including but not limited to failure or inadequacy of service or fulfillment of privileges by the participating clubs.
22. The Bank, Mastercard and Visa reserve the right and without assigning any reason, to change or to cancel any participating club.
23. To the fullest extent permissible by law, each participating Cardholder releases the Bank, Mastercard, Visa and the respective participating clubs from any claim, loss, damage, or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Program.

UnionBank Reserve– Priority Pass Airport Lounge Program

1. The UnionBank Reserve– Priority Pass Airport Lounge Program ("Program") is open to all UnionBank Reserve Principal Cardholders ("Cardholder"), whose credit cards ("Cards") have been issued by the Bank, whose accounts are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to complimentary Priority Pass membership, unlimited access and four (4) complimentary guest passes per calendar year.
3. Once the four (4) complimentary guest passes have been utilized, the Cardholder will have to pay a Lounge Visit Fee per additional guest visit which will be charged to his/her Card and will be shown in the monthly statement.

General Conditions:

1. The Priority Pass membership is not transferable and is only valid up to its date of expiry.
2. In the event that the UnionBank Reserve credit card has been cancelled due to any reason; the Cardholder acknowledges and accepts that the Priority Pass membership account will also be cancelled before the expiry date.
3. The Priority Pass membership account cannot be used as payment nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
4. UnionBank Reserve cardholders must show a valid physical or digital Priority Pass membership card in order to gain entry to the lounge. Payment cards will not be accepted as substitutes for the Priority Pass Card.
5. Please note that the lounge staff is not the Bank's staff.
6. For the full list of valid airport lounges, please refer to https://www.prioritypass.com/en/airport-lounges.

7. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit https://www.prioritypass.com/Conditions-of-use for more information.

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