

Swipe, Fly, and Earn eGCs: Holiday Travel Promo 2025

Get up to PHP10,000 eGCs when you use your Security Bank credit card on travel and overseas spend!

Promo is open to select cardholders only who received communication materials and their unique code via Viber, SMS, or email.

Offer

Simply register using the unique code you received via Viber or SMS at the start of the promo, and reach the minimum accumulated spend requirement for your Security Bank credit card type:

Card Type	Minimum Accumulated Spend Requirement	eGC Reward
World Mastercard	PHP500,000	PHP10,000
Platinum and Complete Cashback Platinum Mastercard	PHP300,000	PHP6,000
Gold Mastercard	PHP200,000	PHP4,000
Next and Wave Mastercard	PHP150,000	PHP3,000

**To qualify for the spend accumulation, a minimum single receipt worth PHP1,000 is required. The transactions made by the Principal and Supplementary credit cardholder(s) will be accumulated and shall be considered as the Principal cardholder's total qualified transactions.*

Promo Period: July 21 to September 30, 2025

Register

All qualified Principal credit cardholders will receive their unique code at the start of the promo period. The registration process for this campaign will be as follows:

- To register, the cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Swipe, Fly, and Earn eGCs: Holiday Travel Promo 2025
- Click on "REGISTER NOW" button to be directed to the Registration microsite.
- Cardholders need to input their unique code, first 6 digits and last 4 digits of the credit card, complete name, and mobile number based on Security Bank records.
- After submitting the registration, cardholders will be redirected to a system-generated page to confirm receipt of the registration.
- If the registration is successful, the Principal cardholder will get an immediate prompt that says they have successfully registered using their details.
- If the registration is unsuccessful, the Principal cardholder will get an immediate prompt that says there was an error/mismatch in the inputted details. In addition, Principal Cardholder will receive an SMS within seven (7) banking days from the date of registration reminding them of the error in registration and to input the correct details for re-registration.

Important Notes:

- Qualified Principal cardholders will receive their unique code through any of the following communication channels: Viber, EDM, or SMS.
- Ensure that your registered email and mobile number with Security Bank are up to date to receive the unique code, and your registrations will be successfully validated.
- Only transactions made **after** the registration date and time will be included in the accumulated spend during the campaign period.
- Strictly NO MANUAL inclusion of registrations will be accommodated.

Spend and Track

- After the cardholder has been redirected to the system-generated page on the Registration microsite, they can start using their Security Bank credit card on qualified travel categories and accumulate spend to earn eGCs.

2. Only the following transaction types or categories will be considered for the computation of the total spend requirement of the cardholder during the campaign period.

Qualified Transactions	
Local (PH)	International or Foreign Currency (Outside PH)
Airlines & Airports Lodging—Hotels, Motels, Resorts Travel / Tour Services Transportation & Vehicle Rentals *Transaction mode: Point-of-sale (in-store/ card present) Online Mail & Telephone Orders	Online transactions for the following categories: Airlines & Airports Lodging—Hotels, Motels, Resorts Travel / Tour Services Transportation & Vehicle Rentals All point-of-sale transactions except those indicated under the excluded transactions below.

Excluded Transactions	
Local (PH)	International or Foreign Currency (Outside PH)
Balance Conversion Balance Transfer Cash Advance Convert to ChargeLight Ready Cash Simply Pay All categories not specified in the Qualified Transactions	Cash Advance 7800 Government Owned Lottery 9406 Government Owned Lottery (non-US) 9399 Government Services—not elsewhere classified 9405 Intra-Government Purchases—Government Only 9402 Postal Services—Government Only 9311 Tax Payments 7995 Gambling Transactions 7802 Government Licensed Horse/Dog Racing 7801 Internet Gambling 4829 Money Transfer 6050 Quasi Cash—Customer Financial Institution 6051 Quasi Cash—Merchant 6011 Automated Cash Disbursements—Customer Financial Institution 6010 Manual Cash Disbursements—Customer Financial Institution 6540 POI Funding Transactions 6012 Merchandise and Services—Customer Financial Institution

3. For cardholders with the dual currency feature, the overseas spend will be computed based on Security Bank's daily conversion rate.
4. Successfully registered cardholders can log in using their unique code and mobile number to track their qualified transactions and total accumulated spend through the [Security Bank Swipe, Fly, and Earn Giftaway Portal](#).

Important Notes:

- Registered cardholders can start tracking their qualified spend in the Security Bank Swipe, Fly, and Earn Giftaway Portal within seven (7) banking days after successful registration.
- Valid transactions made by the Principal Cardholder and their Supplementary Cardholder(s) will be accumulated and shall all be considered as the Principal Cardholder's total qualified transactions under this promo.

Redeem your eGCs

For cardholders who have reached the minimum spend requirement based on their card type, the Principal cardholder will receive an eGC code within thirty (30) banking days after the end of the promo period.

The redemption process for this campaign will be as follows:

- a. To redeem the eGC, the cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Swipe, Fly, and Earn eGCs: Summer Travel Promo 2025

- b. To redeem, the cardholder must click the "REDEEM YOUR eGC NOW" button and the cardholder needs to provide the unique eGC code (10-character key) sent via SMS by Giftaway.
- c. Cardholders must choose from the list of merchants and click on the redeem button to claim the eGC. eGC terms and conditions shall be provided per merchant.
- d. Earned eGCs can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.

Important Notes:

- Redeemed eGCs will be valid until fully consumed in accordance with the respective expiry dates of the eGCs. It is the Cardholder's responsibility to track their rewards' expiry dates.
- Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.

General Terms and Conditions

1. The **Swipe, Fly and Earn eGCs: Holiday Travel Promo 2025** ("Promo") is open to Principal cardholders ("Principal Cardholder") of participating Security Bank credit cards who have received communication materials from Security Bank and whose accounts are in good* credit standing during the promo period and at the time of registration. The participating Security Bank credit cards are as follows:
 - Gold Mastercard
 - Next Mastercard
 - Wave Mastercard
 - Platinum Mastercard
 - Complete Cashback Platinum Mastercard
 - World Mastercard
2. Promo Period is from **July 21 to September 30, 2025**.
3. To qualify for the promo, Principal Cardholders who received the communication materials via Viber, EDM, and/or SMS must register through the [Giftaway Web Portal](#) and enter the unique code included in the communication materials within the Promo Period. Refer to the **Register** section for complete details.
4. The Principal Cardholder is assigned a spend condition based on their card type, ranging from PHP150,000 to PHP500,000, which they must reach to qualify for the corresponding eGC:

Card Type	Minimum Accumulated Spend Requirement**	eGC Reward
Next and Wave Mastercard	PHP150,000	PHP3,000
Gold Mastercard	PHP200,000	PHP4,000
Platinum Rewards and Complete Cashback Platinum Mastercard	PHP300,000	PHP6,000
World Mastercard	PHP500,000	PHP10,000

****Refer to the *Spend and Track* section for the qualified travel categories for spend accumulation.**

5. A minimum single-receipt spend of PHP1,000 is required to qualify for spend accumulation.
6. The Principal Cardholder must ensure their contact information is updated in Security Bank's records. The name and mobile number used for registration **should match** the Principal cardholder's details with Security Bank.
7. In case the Principal Cardholder's contact information does not match with Security Bank's records, the Principal Cardholder is required to update their nominated mobile number through Customer Contact Center Hotline at +632 8887-9188.
8. Only the Principal Cardholder with a unique code can register for the Promo. All qualified transactions made by the Principal and Supplementary credit cardholder/s will be accumulated and shall be considered as the Principal Cardholder's total qualified transactions for the Promo Period.
9. Successful registration is required to qualify for the Promo. Only transactions made **after** the registration date and time will be included in the accumulated spend. Transactions made **before** the registration date will not be included.
10. The Principal cardholder will NOT be eligible to join the Promo if they have NOT registered prior to their spend.
11. Security Bank will NOT accommodate cardholder requests to resend Unique Code or eGCs for the following reasons, including but not limited to:
 - a. Lost, stolen, or defective mobile device
 - b. Accidental deletion of the SMS containing the unique code or eGC code
 - c. Expired eGCs

- d. The eGC was successfully sent to the principal cardholder's registered mobile number according to Security Bank's records. However, the mobile number is no longer in use by the cardholder, and they did not update their Security Bank records.
12. In case Security Bank accommodates the cardholder's request to resend their Unique Code or eGC for any reason deemed acceptable by Security Bank, the bank may also charge the cardholder's account for the cost of resending the Unique Code and eGC.
 13. Security Bank may not replace redeemed eGCs due to failure of cardholder to update their mobile number.
 14. Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.
 15. Security Bank will not send notifications regarding the expiry of earned eGCs. It is the cardholder's responsibility to track their rewards' expiry dates. Earned eGCs can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.
 16. All earned but unredeemed eGCs will expire and be deactivated sixty (60) calendar days after you receive the SMS with the eGC code from Giftaway. No extension on the validity of issued eGCs will be granted for those who fail to redeem during the specified period of sixty (60) calendar days upon issuance.
 17. If any of the qualified transactions have been disputed, canceled, or reversed, they will be deducted from the total accumulated spend.
 18. If the cardholder subsequently disputes the very same transaction which he used for the redemption of the eGC the cost of the eGC shall be charged to the cardholder's account.
 19. If there is any instance of fraud on the part of the cardholder with regards to the transaction used for the redemption of the item, Security Bank Corporation reserves the right to charge the cost of the eGC to the cardholder's account, as well as other remedies available to it under the law.
 20. The eGC is non-transferable, non-convertible to cash, non-refundable, and non-replaceable when lost, and is not for sale. Lost or deleted codes may be requested subject to validation by Security Bank in accordance with the Terms and Conditions of the Promo pertaining to redemption and use.
 21. The Principal Cardholder should maintain their card account in good* credit standing. Otherwise, the cost of the redemption will be charged back to the cardholder's account.
 22. By registering through the Giftaway Web Portal, the Cardholder consents to sharing their mobile number with our third-party vendor, Giftaway, for the purpose of tracking successful registrations.
 23. The personal information we collect from the cardholders will be used, or shared with third parties (including related companies, third party service providers, and third-party sellers), for the completion of the redemption process for Security Bank. Furthermore, the Principal Cardholder agrees to receive Viber/SMS messages or e-mails in relation to the Promo, such as but not limited to promo callouts, reminders, and/or advisories confirming earning of redemption code upon completion of qualified purchase.
 24. For inquiries or disputes, the cardholder may call the Security Bank Customer Service hotline at +632 8887-9188 or email customercontact@securitybank.com.ph.
 25. All terms and conditions relating to eGCs and its use as indicated on the Giftaway website shall apply. For any related concerns, cardholders may email Giftaway at support@giftaway.ph.
 26. All questions or disputes regarding the cardholder's eligibility for the Promo, redemption, coverage of dates and fulfillment, shall be resolved by Security Bank with the concurrence of DTI.
 27. Terms and Conditions governing the issuance and use of Security Bank credit cards shall apply.

*Cardholders in good credit standing are those with Security Bank credit cards which are not on hold for being reported lost or stolen, whose accounts are not delinquent, not under investigation due to suspected fraud, and those who have not violated any of the Terms and Conditions.

Per DTI Fair Trade Permit No. FTEB-230711 Series of 2025

Security Bank Corporation is regulated by the Bangko Sentral ng Pilipinas
www.bsp.gov.ph