

Terms and Conditions

1. The **Q4 Shop & Earn Promo** is open to **select** Primary Security Bank Platinum and World Mastercard credit cardholders who have received communication materials from Security Bank via in-app inbox, Viber, SMS or EDM, and whose accounts are in good credit standing during the promo period and at the time of registration.

Security Bank Complete Cashback Platinum Mastercard *is excluded* from this promo.

2. The promo period is from September 29 to November 2, 2025.
3. In this campaign, a qualified credit cardholder who reaches the minimum accumulated spend requirement will be entitled to receive an **eGC**.

Promo Duration	Card Type	Minimum Accumulated Spend	Reward
September 29 to November 2, 2025	Platinum	PHP80,000	PHP4,000 eGC
	World	PHP150,000	PHP7,500 eGC

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.

4. Cardholders are only eligible to participate in the promo for which they have been prequalified to. A cardholder may only qualify for the reward corresponding to the specific promo communicated to them. Participation in or fulfillment of the minimum spend requirements shall only apply to the campaign which they are entitled for.
5. This promo cannot be used in conjunction with other on-going promos of Security Bank. Qualified transactions that made the cardholder eligible for an eGC will not be counted towards the spend accumulation in this promo. Transactions can only be applied to one promo within overlapping promotional periods.
6. Transactions made from the following categories within the campaign period are considered **qualified**:
 - Local and International Retail (over-the-counter and online) transactions;
 - Installment transactions

However, transactions made from the following are **NOT qualified** in this campaign:

- Cash Advance Cash advances made via ATM or over-the-counter and cash in to load e-wallets/prepaid cards such as PayMaya, GCash, Money transfers or any similar transactions;
 - Any type of Bills Payment: Auto-Charge Charge-on-Demand, Utility/ Recurring Bills, Loan Payments, etc.
 - Bills Assist (Continuous Billings) Transactions or transactions under Security Bank's Auto-Debit Arrangement;
 - Purchases from Utilities- Gas, Electric, Water, Insurance, etc.
 - Security Bank In-House Installment Programs such as Balance Transfer, Ready Cash, Balance Conversion and SimplyPay and Convert to ChargeLight.
 - Utility payments (which includes but not limited to: electricity, water, telco, insurance, Pilipinas Teleserv, payment to government agencies and other utility bills)
 - All types of gaming transactions and transactions generated from activities that involve a bet or a game of chance for money or other desired stakes;
 - Quasi-cash or cash in transactions (e.g. Forex Cash-in (eToro), Grab Wallet, Lazada Wallet and other similar platforms)
 - Transactions from trading services / remittances
7. The eGC will be sent to the qualified cardholder's registered mobile number within 30 banking days after the end of promo period
 8. The registration process for this campaign will be as follows:
 - a. Principal cardholders of qualified Security Bank World credit card will receive communication materials through any of the following channels: In-app inbox, EDM, Viber or SMS. These communication materials contain a cardholder-specific unique Source Code.
 - b. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Q4 Shop & Earn Promo
 - c. Click on "Register Now" button to be directed to the Registration microsite.
 - d. Cardholder needs to input the following:
 - Unique Code
 - Last 4 digits of their credit card
 - Mobile number based on Security Bank's records
 - e. Upon submission of their registration details, cardholders will see a notification prompt from the microsite whether registration was successful or not. Security Bank will no longer send an SMS notification to confirm your successful registration.
 - f. Strictly **NO MANUAL** inclusion of registrations will be accommodated.
 9. Redemption process for this campaign will be as follows:

- a. Valid transactions made by the Principal Cardholder and his/her Supplementary Cardholder(s) will be accumulated and shall all be considered as the Principal Cardholder's total qualified transactions under this promo.
 - b. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Q4 Shop & Earn Promo
 - c. To redeem, the cardholder must click the redemption button and the cardholder needs to provide the unique eGC code (10-character key) sent via Giftaway.
 - d. Cardholder 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.
10. The Principal cardholder must ensure their contact information is updated in Security Bank's records. The name and mobile number **should match** the Principal cardholder's details with Security Bank.
 11. 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
 12. Security Bank will NOT accommodate cardholder requests to resend eGC code for the following reasons, including but not limited to:
 - a. Lost, stolen, or defective mobile device
 - b. Accidental deletion of the SMS containing the 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.
 13. In case Security Bank accommodates the cardholder's request to resend their eGC code for any reason deemed acceptable by Security Bank, the bank may also charge the cardholder's account for the cost of resending the eGC.
 14. Security Bank may not replace redeemed eGCs due to failure of cardholder to update their mobile number.
 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 Security Bank. 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 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. The cardholder shall be informed via email or phone call that the cost of the item redeemed shall be charged to his account.
 18. 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, the Bank 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.
 19. The eGC is non-transferrable, not convertible to cash, non-refundable, and not 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.
 20. The cardholder should maintain their card account in good** credit standing for at least twelve (12) months from approval. Otherwise, the cost of the redemption will be charged back to the cardholder's account.
 21. 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. Further, the Cardholder agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of redemption code upon completion of qualified purchase.
 22. All queries or issues arising from this promotion will only be accepted within sixty (60) calendar days after the last day of the promo period, after which, Security Bank will no longer accommodate disputes and/or requests. For inquiries or disputes, the cardholder may call the Security Bank Customer Service hotline at +632 8887-9188 or email customercontact@securitybank.com.ph.
 23. 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.
 24. All questions or disputes regarding the cardholder's eligibility for the promotion, redemption, coverage of dates and fulfillment, shall be resolved by Security Bank with the concurrence of DTI.
 25. 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.