

Annex A: Terms and Conditions

- The **Wellness 2026 Promo** is open to all Primary cardholders of participating Security Bank Mastercard credit cards who have received communication materials from Security Bank and whose accounts are in good credit standing during the promo period. The participating Security Bank Mastercard credit cards are as follows:
 - Next Mastercard
 - Wave Mastercard
 - Gold Mastercard
 - Platinum Mastercard
 - World Mastercard
- Promo period is from **February 2 to April 30, 2026**.
- In this campaign, cardholders who reach the minimum accumulated spend requirement using their Security Bank Mastercard credit card, for either Straight or Installment spend, will be entitled to receive an eGC for the tier they qualified to.

CARD TYPE	Accumulated Spend Requirement and Reward			
	Tier 1	eGC	Tier 2	eGC
Next Mastercard	PHP 50,000	PHP 1,000	PHP 75,000	PHP 2,000
Wave Mastercard	PHP 50,000	PHP 1,000	PHP 75,000	PHP 2,000
Gold Mastercard	PHP 50,000	PHP 1,000	PHP 75,000	PHP 2,000
Platinum Mastercard	PHP 75,000	PHP 1,500	PHP 125,000	PHP 3,500
World Mastercard	PHP 125,000	PHP 2,500	PHP 200,000	PHP 6,000

BONUS Installment Spend	Min. Single Receipt Requirement	eGC
Next, Wave, Gold, Platinum and World Mastercard	PHP 40,000	PHP 1,000

- A minimum **single-receipt spend of PHP1,000** for straight transactions is required to qualify for the spend accumulation.
- A cardholder will get the reward for the specific tier for which their total spending qualifies. Thus, a cardholder ***will only qualify once*** and will be awarded with the higher eGC voucher based on their total accumulated spend.
- An additional PHP1,000 eGC will be given to cardholders who will have a minimum single-receipt Installment spend of PHP40,000 provided they meet the minimum spend requirement for either tiers. The Installment spend amount to be eligible for the bonus reward will still form part of the total accumulated spend requirement of the cardholder.
- Straight or Installment transactions made from the following merchant categories within the campaign period are considered **qualified**:
 - Entertainment and Leisure (Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses, including gym memberships)
 - Hospital and Medical services
 - Personal Care Services
 - Personal Care, Pharmacies & Drugstores

Transactions that do not fall from any of these categories mentioned are *excluded* from the campaign.

8. For Next Mastercard transactions, straight transactions which have not been converted to installment are qualified. Only in-store merchant installment will be qualified. All transactions that are auto-converted to Installment are not qualified for the Installment eGC.
9. 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.
10. The registration process for this campaign will be as follows:
 - a. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > **Wellness 2026 Promo**
 - b. Click on "Register Now" button to be directed to the Registration microsite.
 - c. Cardholder needs to input the following:
 - Unique Source Code
 - Last 4 digits of the credit card
 - Mobile number where the communication material was received
 - d. Upon submission of his/her registration details, the cardholder 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

Important Notes:

- Qualified Principal cardholders will receive their unique code through any of the following communication channels: EDM, Viber, SMS or In-App Notification
 - 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.
 - Cardholders can register anytime within the promo period but only the transactions made after the successful registration will be counted on the accumulated spend requirement.
 - Strictly NO MANUAL inclusion of registrations will be accommodated.
11. Below is the process for tracking qualified spend:
 - a. Successfully registered cardholders can log in using their unique code to track their total accumulated spend through the **Security Bank Wellness 2026 Promo Giftaway Portal**.
 - b. Qualified transactions made after the successful registration will be counted on to the accumulated spend requirement.
 - c. Updating of the transaction list will be done weekly starting February 19, 2026. This should cover spend up to Sunday of that week.
 12. For cardholders who have reached the minimum spend requirement based on their card type, the Principal cardholder will receive an eGC code via Giftaway within thirty (30) banking days after the end of the promo period.

The redemption process for this campaign will be as follows:

- a. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > **Wellness 2026 Promo**
- b. 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 and mobile number where the eGC Code was sent.
- c. 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.
- d. Earned eGCs can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.

Important Notes:

- The redemption period is valid for sixty (60) calendar days from the date the SMS is received from Giftaway.
 - Redeemed eGCs will be valid until fully consumed.
 - Once a redemption is made, it cannot be cancelled, reversed or applied to another item, or eGC.
13. 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.
 14. 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
 15. Only the Principal cardholder with a valid unique code can register for the Wellness 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.
 16. The Principal cardholder will NOT be eligible to join the Wellness Promo if they have NOT registered to the campaign. Successful registration is required to qualify for the Wellness Promo.
 17. 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.
 18. 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.
 19. Security Bank may not replace redeemed eGCs due to failure of cardholder to update their mobile number.
 20. 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.
 21. A single purchase transaction requires only one approval. Splitting into smaller transaction sizes and consequently requiring multiple transaction approvals will not be allowed.
 22. 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.
 23. **Double redemption, Cancellation of Qualified Transaction and Fraud:**

The promo cannot be redeemed in conjunction with other offers from Security Bank. If a transaction was used to earn a reward in the form of, but not limited to: cashbacks, rebates, discounts, or eGCs from another promos, that said transaction will be excluded from the spend accumulation requirement to qualify for the Wellness 2026 Promo. Subsequently, if a transaction has been used to form part of the qualified spends for the Wellness 2026 Promo, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Wellness 2026 Promo.

Similarly, if the qualifying transaction is found to be invalid or fraudulent, or a reversal entry is made on the cardholder's account, the bank will charge the cost of the eGC to the cardholder's account, as well as other remedies available to it under the law. 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.

24. 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.
25. 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.
26. By registering through the web portal, the Cardholder consents to sharing their mobile number with our third-party vendor, Giftaway, for the purpose of sending a confirmation message about the successful registration.
27. 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.
28. 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.
29. 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.
30. 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.
31. 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.