

Double Up on Grocery Rewards Terms and Conditions:

1. The Promo is open exclusively to select Security Bank Principal Credit Cardholders (“Cardholder/s”) who will receive the promotion advisory via their mobile number and/or email address registered with Security Bank, and/or their Security Bank app notification, provided that their accounts are active, current, and in good* credit standing. Only the following cards are eligible:
 - a. World Mastercard
 - b. Platinum Mastercard
 - c. Gold Mastercard
 - d. Next Mastercard
 - e. Wave Mastercard

Important Note: Security Bank Classic, Complete Cashback Platinum, and Corporate Mastercard are excluded from the Promo.

2. The Promo Period is from February 2 to March 31, 2026.
3. To qualify for the Promo, the Cardholder must register by clicking the “Register Now!” button on the promo landing page and providing the following information as received in their Viber, SMS, Email, and/or Security Bank app notification:
 - a. Unique Code
 - b. Last 4 Digits of your eligible credit card
 - c. Mobile number
4. Registered Cardholders can get 5% cashback for grocery transactions following the criteria below. A Cardholder can earn as much as PHP1,000 cashback within the Promo Period.

Cashback	Spend Requirement	Qualified Category & MCCs	Spend Period	Monthly Rebate Cap
5%	PHP5,000 or more per transaction	Groceries & Supermarkets: 5411 and 9751	February 2 to 28, 2026	PHP500
			March 1 to 31, 2026	PHP500

Note: Cashback amount computed shall always be rounded down to the nearest whole number.

Bonus Reward: A Cardholder can earn an extra PHP500 eGC, redeemable through Giftaway, by completing at least five (5) qualified grocery transactions during the Promo Period.

5. Here is the list of eligible and ineligible transactions for the promo:

Eligible Transactions	Ineligible Transactions
<ul style="list-style-type: none"> • Category: Groceries & Supermarkets • Merchant Category Code (MCC): 5411 and 9751 • Transaction Location: Local (PH) • Transaction Mode: <ul style="list-style-type: none"> ○ Point-of-sale (in-store/ card present) ○ Online ○ Mail & Telephone Orders 	<ul style="list-style-type: none"> • All categories and MCCs not specified under Eligible Transactions • Transactions made prior to the registration date • Transactions made after the Promo Period • Installment transactions • Overseas / International transactions • Subsequently cancelled or refunded transactions

6. Only the Principal Cardholder with a Unique Code can register for the **Double Up on Grocery Rewards Campaign**. All qualified transactions made by the Principal and Supplementary Credit Cardholder/s will be combined and shall be considered as the Principal Cardholder's total qualified transactions.
7. Transactions not posted by April 17, 2026 (10 banking days from the last day of the Promo Period which is March 31, 2026) shall not be qualified for the Promo.
8. The awarding of the cashback and PHP500 eGC will be on or before May 18, 2026 (30 banking days after the promo period).
9. The Cardholder's Security Bank credit card must remain open and in good standing, with all terms and conditions met by the Cardholder at the time of awarding. Otherwise, the reward will be forfeited.
10. The cashback will be credited directly to the Cardholder's Security Bank credit card account and will be posted as a credit or payment towards the outstanding balance.
11. The cashback cannot be exchanged for cash, rewards points, or products other than the offer indicated above.
12. For Cardholders qualified for the Bonus Reward, the PHP500 eGC will be sent to the Cardholder's registered mobile number by Giftaway. To redeem, the Cardholder must follow these steps:
 - a. Go to Security Bank's official website and search for the "**Double Up on Grocery Rewards Campaign**."
 - b. Click on the "Redeem Now!" button at the top of the promo page.
 - c. Once redirected to the Giftaway redemption page, enter the eGC code (10-character key) sent by Giftaway, along with the mobile number where the eGC code was received.
 - d. Choose from the list of merchants and click on the redeem button to claim the eGC.

Important Notes:

- eGC terms and conditions vary per merchant.
 - Awarded eGCs are valid for sixty (60) calendar days from the date they are received. After this period, earned and unredeemed eGCs will expire and be deactivated. No extension on the validity of issued eGCs will be granted to those who fail to redeem them during the specified period of sixty (60) calendar days upon issuance.
 - Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.
 - Should the qualified Cardholder fail to receive the SMS with eGC code, the Cardholder must inform Security Bank and update their nominated mobile number through Customer Contact Center Hotline at +632 8887-9188 by May 19, 2026 for them to receive the eGC.
 - 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.
13. The eGC is non-transferable, 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.
 14. If a Cardholder meets the minimum spend requirement during this Promo Period but is not part of the targeted promotional advisory via Viber, SMS, Email, and/or Security Bank app notification, they will NOT be eligible to get the cashback/eGC.
 15. Security Bank reserves the right to reverse or adjust the cashback/eGC awarded if the qualifying transactions were disputed or cancelled on a later date, or if the transaction is found to be invalid or fraudulent, or if a reversal of entry is made on any of the qualified transactions, or if there is erroneous posting of the rebate, or if the transaction was used to register or redeem from another ongoing promo.
 16. By registering to the Promo, 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.
 17. 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 emails in relation to the Promo, such as but not limited to SMS or emails confirming earning of redemption code upon completion of qualified purchase.

18. 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.

19. 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-247432, Series of 2026.