

Terms and Conditions

Swipe, Fly, and Earn eGCs: Summer Travel Promo 2026

- Offer

Get up to PHP20,000 eGCs when you use your Security Bank credit card on travel and overseas spend!

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

Card Type	Tiers	Minimum Accumulated Spend Requirement	eGC Reward
World Mastercard	Tier 2	PHP500,000	PHP20,000
	Tier 1	PHP350,000	PHP10,000
Platinum and Complete Cashback Platinum Mastercard	Tier 2	PHP250,000	PHP10,000
	Tier 1	PHP150,000	PHP5,000
Gold Mastercard	Tier 2	PHP150,000	PHP5,000
	Tier 1	PHP65,000	PHP1,500
Next and Wave Mastercard	Tier 2	PHP100,000	PHP3,000
	Tier	PHP50,000	PHP1,000

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

A Principal Cardholder may only qualify for one (1) tier according to their card type.

Promo Period: February 5 to April 30, 2026

- Register

All qualified Principal Cardholders will receive their unique code at the start of the Promo Period. The registration process for this Promo is as follows:

- a. To register, the Principal Cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Swipe, Fly, and Earn eGCs: Summer Travel Promo 2026
- b. Click on "REGISTER NOW" button to be directed to the Giftaway Registration portal.
- c. Principal Cardholders need to input their unique code, last 4 digits of their credit card, and mobile number based on Security Bank records.
- d. After submitting the registration, Principal Cardholders will receive an immediate prompt to confirm receipt of the registration.
 - a. If the registration is **successful**, the Principal Cardholder will get an immediate prompt that says they have successfully registered using their details. Principal Cardholders only need to register once during the entire Promo Period. If there are changes in card details the system automatically updates this in the Giftaway portal within fourteen (14) banking days.
 - b. If the registration is **unsuccessful**, the Principal Cardholder will get an immediate prompt that says there was an error/mismatch in the inputted details. The Principal Cardholder needs to register again and input the correct information.

Important Notes:

- Qualified Principal Cardholders will receive their unique code through any of the following communication channels: Viber, SMS, email, or your Security Bank 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.
- Only transactions made **after** the registration date and time will be included in the accumulated spend during the Promo Period.
- Strictly NO MANUAL inclusion of registrations will be accommodated.

- Spend and Track

After the Principal Cardholder has successfully registered in the Giftaway portal, they can start using their Security Bank credit card on qualified travel categories and accumulate spend to earn eGCs.

1. Only the following transaction types or categories will be considered for the computation of the total spend requirement of the Principal Cardholder during the Promo 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 Entertainment & Leisure 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 Government Owned Lottery Government Owned Lottery (non-US) Government Services—not elsewhere classified Intra-Government Purchases—Government Only Postal Services—Government Only Tax Payments Gambling Transactions Government Licensed Horse/Dog Racing Internet Gambling Money Transfer Quasi Cash—Customer Financial Institution Quasi Cash—Merchant Automated Cash Disbursements—Customer Financial Institution Manual Cash Disbursements—Customer Financial Institution POI Funding Transactions Merchandise and Services—Customer Financial Institution

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

Important Notes:

- Registered Principal Cardholders can start tracking their qualified spend on the Giftaway Portal within ten (10) 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.
- A Principal Cardholder will get the reward for the specific tier for which their total spending qualifies. Thus, they will only qualify once and will be awarded with the higher eGC voucher based on their total accumulated spend.
- 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.

- Redeem your eGCs

For Principal 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 Promo is 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 2026
- 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 is 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 Principal 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: Summer Travel Promo 2026** (“Promo”) is open to Principal Cardholders (“Principal Cardholder/s”) of participating Security Bank credit cards who have received communication materials and their unique code via Viber, SMS, email, or Security Bank app notification 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:
 - o Wave Mastercard
 - o Next Mastercard
 - o Gold Mastercard
 - o Complete Cashback Platinum Mastercard
 - o Platinum Mastercard
 - o World Mastercard
2. Promo Period is from **February 5 to April 30, 2026**.
3. To qualify for the Promo, Principal Cardholders who received the communication materials via Viber, EDM, and/or SMS must register through the **Giftaway 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 which they must reach to qualify for the corresponding eGC:

Card Type	Tiers	Minimum Accumulated Spend Requirement	eGC Reward
World Mastercard	Tier 2	PHP500,000	PHP20,000
	Tier 1	PHP350,000	PHP10,000
Platinum and Complete Cashback Platinum Mastercard	Tier 2	PHP250,000	PHP10,000
	Tier 1	PHP150,000	PHP5,000
Gold Mastercard	Tier 2	PHP150,000	PHP5,000
	Tier 1	PHP65,000	PHP1,500
Next and Wave Mastercard	Tier 2	PHP100,000	PHP3,000
	Tier	PHP50,000	PHP1,000

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. A Principal Cardholder will get the reward for the specific tier for which their total spending qualifies. Thus, they will only qualify once and will be awarded with the higher eGC voucher based on their total accumulated spend

7. 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.
8. If the Principal Cardholder is given and has activated a new card number, there is NO need to re-register. The system automatically updates this in the Giftaway portal within fourteen (14) banking days. Cardholder may use their old credentials to login in the Giftaway portal for the meantime while waiting for the new credentials to reflect.
9. Similarly, if the Principal Cardholder is given and has activated a new card type (and number), there is NO need to re-register. The Principal Cardholder's spend will be considered for the new card type's minimum spend requirement; both the spends from the old and new cards will be combined to determine the accumulated spend during the Promo Period.
10. 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.
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. Only the Principal Cardholder with a unique code can register for the Promo. All qualified transactions made by the Principal and Supplementary Cardholders will be accumulated and shall be considered as the Principal Cardholder's total qualified transactions for the Promo Period.
13. 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.
14. The Principal Cardholder will NOT be eligible to join the Promo if they have NOT registered prior to their spend.
15. 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.
16. In case Security Bank accommodates the Principal Cardholder's request to resend their Unique Code or eGC for any reason deemed acceptable by Security Bank, the bank may also charge the Principal Cardholder's account for the cost of resending the Unique Code and eGC.
17. Security Bank may not replace redeemed eGCs due to failure of the Principal Cardholder to update their mobile number.
18. Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.
19. Security Bank will not send notifications regarding the expiry of earned eGCs. It is the Principal 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.
20. 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.
21. If any of the qualified transactions have been disputed, canceled, or reversed, they will be deducted from the total accumulated spend.
22. If the Principal or Supplementary 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 Principal Cardholder's account.
23. If there is any instance of fraud on the part of the Principal or Supplementary 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 Principal Cardholder's account, as well as other remedies available to it under the law.
24. 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.
25. The Principal Cardholder should maintain their card account in good* credit standing. Otherwise, the cost of the redemption will be charged back to the Principal Cardholder's account.
26. By registering through the Giftaway Portal, the Principal Cardholder consents sharing their mobile number with our third-party vendor, Giftaway, for the purpose of tracking successful registrations.
27. The personal information Security Bank and Giftaway will collect from the Principal 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.
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. For inquiries or disputes, the Principal or Supplementary Cardholder may call the Security Bank Customer Service hotline at +632 8887-9188 or email customercontact@securitybank.com.ph.
30. All terms and conditions relating to eGCs and its use as indicated on the Giftaway portal and website shall apply. For any related concerns, Principal or Supplementary Cardholders may email Giftaway at support@giftaway.ph.



31. All questions or disputes regarding the Principal Cardholder's eligibility for the Promo, redemption, coverage of dates and fulfillment, shall be resolved by Security Bank with the concurrence of DTI.

32. **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 other promos, that said transaction will be excluded from the spend accumulation requirement to qualify for the Swipe, Fly and Earn eGCs: Summer Travel Promo 2026. Subsequently, if a transaction has been used to form part of the qualified spends for the Swipe, Fly and Earn eGCs: Summer Travel Promo 2026, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Swipe, Fly and Earn eGCs: Summer Travel Promo 2026.

Similarly, if the qualifying transaction/s is/are found to be invalid or fraudulent, or a reversal entry/ies is/are 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 their account.

33. 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-247706 Series of 2026

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