



**TERMS AND CONDITIONS**

1. The **Summer Installment Cashback Campaign** is open to select Principal Security Bank credit cardholders 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:
  - Security Bank Gold Mastercard
  - Security Bank Next Titanium Mastercard
  - Security Bank Wave Mastercard
  - Security Bank Complete Cashback Platinum Mastercard
  - Security Bank Platinum Mastercard
  - Security Bank World Mastercard
  
2. To qualify for the promo, Principal cardholders who received the communication materials via EDM, Security Bank App, and/or Viber/SMS must register through the web portal and enter the 'Unique Code' included in the communication materials. Refer to the **REGISTRATION** section for the complete details.
  
3. Qualified Principal Security Bank Credit Cardholders who transact using their Security Bank credit card via 0% ChargeLight Installment or Charge Now, Pay Later (CNPL) with a tenor of twelve (12) months or longer, and with a minimum single-receipt installment spend of PHP30,000, shall be entitled to a **FREE first-month installment** in the form of a cashback, capped at PHP3,000.

The promo, spend, and registration period is from **March 2 to May 31, 2026** only.

Installment Type	Minimum Single-receipt Installment Spend Requirement	Reward	x Qualified
0% ChargeLight Installment or Charge Now, Pay Later for 12 months and above tenor	PHP30,000	<b>FREE first-month installment.</b> Capped at PHP3,000  <i>In the form of cashback. To be awarded 30 days after the promo period</i>	Maximum of one (1) cashback redemption during the promo period

**BONUS ROUND:**

Get an additional PHP500 eGC for cardholders who register and make their first-time qualified merchant installment Swipe with Security Bank credit card.

*The transactions made by the Supplementary credit cardholder/s will form part of the Principal cardholder's total qualified transactions under this promo.*

4. Each qualified cardholder may avail of the promo only once during the campaign period, subject to successful registration and fulfillment of the minimum single-receipt installment spend requirement. Any second or subsequent



installment transactions, even if completed within the promo period and meeting the minimum spend requirement, shall no longer be eligible for additional rewards.

5. Cardholders who register and make their first-ever qualified merchant installment transaction using their Security Bank credit card during the promo period will receive an additional PHP500 eGC.

A first-time qualified merchant installment transaction means that the cardholder has never used their Security Bank credit card for any merchant installment purchase before, whether through 0% ChargeLight Installment or Charge Now, Pay Later (CNPL), since the card was issued.

Only cardholders with no previous merchant installment transactions prior to the promo period are eligible for this Bonus Round. The Bonus Round reward may be availed of once per cardholder during the promo period.

6. Cardholders who meet the minimum spend requirement but were **not** part of the targeted promotional communication via EDM and/or Viber/SMS will **not** be eligible to receive the reward.
7. Only in-store installment transactions made through **0% ChargeLight Installment or Charge Now, Pay Later for 12 months and above tenor** are considered **qualified** for the campaign.

However, the following are **NOT qualified** transactions:

- Installment transactions made at any Samsung Experience Store, Samsung Premium Store, and multibrand stores that are qualified for a separate discount and cashback promo
  - Installment transactions made at any wellness, beauty, and aesthetic clinics, and hospitals
  - Local and International Straight Transactions (online and instore)
  - Cash advances made via ATM or over-the-counter and cash in to load e-wallets/prepaid cards such as Maya, GCash, Money transfers or any similar transactions;
  - Mail Order/Telephone Order (MOTO) Transactions;
  - Bills Assist (Continuous Billings) Transactions or transactions under Security Bank's Auto-Debit Arrangement;
  - Security Bank In-House Installment Programs such as Balance Transfer, Ready Cash, Balance Conversion and SimplyPay, Pay In Installments, and Convert to ChargeLight.
  - Security Bank Next Titanium Mastercard Auto Convert to ChargeLight
  - Online payments (which includes electricity, water, telco, insurance and other utility bills)
  - Online straight transactions
  - Voice approval (except for merchant installment); and
  - 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
8. 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.
  9. 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.



10. Only the Principal cardholder with a valid unique code can register for the campaign. All qualified transactions made by the Principal and Supplementary credit cardholder/s shall form part of the Principal cardholder's total qualified transactions.
11. Successful registration is required to qualify for the campaign. Only transactions made after the date and time of registration will be considered valid. Any transactions made prior to registration will not be counted as qualified transactions.
12. Security Bank will NOT accommodate cardholder requests to resend the Unique Code or electronic voucher 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 unique code or electronic voucher code
  - c. Expired electronic voucher codes
  - d. The electronic voucher code 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 agrees to the cardholder's request to resend their Unique Code or electronic voucher code 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 electronic voucher code.
14. Security Bank may not replace redeemed electronic vouchers due to failure of cardholders to update their mobile number.
15. Security Bank will not send notifications regarding the expiry of earned electronic vouchers. It is the cardholder's responsibility to track their rewards' expiry dates. Electronic voucher codes can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.
16. All unredeemed electronic vouchers will expire and be deactivated sixty (60) calendar days after you receive the SMS with the code from Giftaway. No extension on the validity of issued electronic vouchers will be granted for those who fail to redeem during the specified period of sixty (60) calendar days upon issuance.
17. The cashback equivalent of the FREE first-month installment shall be credited to the qualified cardholder's Security Bank credit card account within thirty (30) days from the end of the promo period, subject to the cardholder's full compliance with all applicable Terms and Conditions of the Promo and the account being in good credit standing at the time of crediting.
18. A single installment purchase transaction requires only one approval. Splitting into smaller transaction sizes and consequently requiring multiple transaction approvals will not be allowed.



19. If the cardholder subsequently disputes the very same transaction which he used for the redemption of the cashback, the cost of the redeemed prize 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.
20. 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 electronic voucher to the cardholder's account, as well as other remedies available to it under the law.
21. The cashback reward is non-transferable, not convertible to cash, not 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.
22. The cardholder should maintain their card account in good\* credit standing for at least twelve (12) months from approval. Otherwise, the cost of the prize redeemed will be charged back to the cardholder's account.
23. 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.
24. 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.
25. All queries regarding this promo shall be directed to Security Bank Customer Service hotline at +632 8887-9188 or contact us at [customercontact@securitybank.com.ph](mailto:customercontact@securitybank.com.ph).
26. 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.
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.

### **REGISTRATION**

Cardholders must be registered through the Giftaway microsite to qualify for the promo. The registration process for this campaign is as follows:



- a. Principal credit cardholders of qualified Security Bank Mastercard credit cards will receive communication materials through any of the following channels: EDM, Security Bank App, and/or Viber/SMS. The communication material will contain a unique source code.
- b. The cardholder must visit Security Bank’s official website and go to Personal > Cards > Promo > Featured > **Summer Installment Cashback Campaign**
- c. Click on ‘Register Now’ button to be redirected to the registration microsite.
- d. Cardholders need to input their Unique code, last 4-digits of their credit card, and 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.

**Important Notes:**

- Principal cardholders will receive their unique code through Viber, SMS, Security Bank App or EDM.
- Cardholders who meet the minimum spend requirement but were **not** part of the targeted promotional communication via EDM and/or Viber/SMS will **not** be eligible to receive the eGC reward.
- Ensure that your mobile number with Security Bank is up to date to receive the unique code for your registration to be successfully validated.
- Only the transactions made **after** the successful registration are considered as qualified transactions
- Strictly NO MANUAL inclusion of registrations will be accommodated.

**SPEND AND TRACK**

1. Successfully registered cardholders can log in using their unique code to track their total installment spend through the Summer Installment Cashback Campaign Giftaway Portal.

Note: Transactions will be available after seven (7) banking days from the date of registration.

Qualified Principal Security Bank Credit Cardholders who transact using their Security Bank credit card via 0% ChargeLight Installment or Charge Now, Pay Later (CNPL) with a tenor of twelve (12) months or longer, and with a minimum single-receipt installment spend of PHP30,000, shall be entitled to a **FREE first-month installment** in the form of a cashback, capped at PHP3,000. The promo, spend, and registration period is from **March 2 to May 30, 2026** only.

Installment Type	Minimum Single-receipt Installment Spend Requirement	Reward	x Qualified
0% ChargeLight Installment or Charge Now, Pay Later for 12 months and above tenor	PHP30,000	<b>FREE first-month installment.</b> Capped at PHP3,000  <i>In the form of cashback. To be awarded 30 days after the promo period</i>	Maximum of one (1) cashback redemption during the promo period

**BONUS ROUND:**

Get an additional PHP500 eGC for cardholders who register and make their first-time qualified merchant installment



Swipe with Security Bank credit card.

*The transactions made by the Supplementary credit cardholder/s will form part of the Principal cardholder's total qualified transactions under this promo.*

2. Each qualified cardholder may avail of the promo only once during the campaign period, subject to successful registration and fulfillment of the minimum single-receipt installment spend requirement. Any second or subsequent installment transactions, even if completed within the promo period and meeting the minimum spend requirement, shall no longer be eligible for additional rewards.
3. Cardholders who register and make their first-ever qualified merchant installment transaction using their Security Bank credit card during the promo period will receive an additional PHP500 eGC.

A first-time qualified merchant installment transaction means that the cardholder has never used their Security Bank credit card for any merchant installment purchase before, whether through 0% ChargeLight Installment or Charge Now, Pay Later (CNPL), since the card was issued.

Only cardholders with no previous merchant installment transactions prior to the promo period are eligible for this Bonus Round. The Bonus Round reward may be availed of once per cardholder during the promo period.

4. Eligible cardholders who register and make their first-time qualified merchant installment transaction during the promo period shall receive an additional PHP500 eGC. Only cardholders who have never made any merchant installment transactions on their Security Bank credit card prior to the promo period are eligible for this Bonus Round. Each cardholder may avail of the Bonus Round only once.
5. Only in-store installment transactions made through **0% ChargeLight Installment or Charge Now, Pay Later for 12 months and above tenor** are considered qualified for the campaign.

However, the following are **NOT qualified** transactions:

- Installment transactions made at any Samsung Experience Store, Samsung Premium Store, and multibrand stores that are qualified for a separate discount and cashback promo
- Installment transactions made at any wellness, beauty, and aesthetic clinics, and hospitals
- Local and International Straight Transactions (online and instore)
- Cash advances made via ATM or over-the-counter and cash in to load e-wallets/prepaid cards such as Maya, GCash, Money transfers or any similar transactions;
- Mail Order/Telephone Order (MOTO) Transactions;
- Bills Assist (Continuous Billings) Transactions or transactions under Security Bank's Auto-Debit Arrangement;
- Security Bank In-House Installment Programs such as Balance Transfer, Ready Cash, Balance Conversion and SimplyPay, Pay In Installments, and Convert to ChargeLight.
- Security Bank Next Titanium Mastercard Auto Convert to ChargeLight
- Online payments (which includes electricity, water, telco, insurance and other utility bills)
- Online straight transactions
- Voice approval (except for merchant installment); and



- 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

**Important Notes:**

- Registered cardholders can start tracking their qualified spend in the **Summer Installment Cashback Campaign** portal within seven (7) banking days from the date of registration.
- Valid transactions made by the Supplementary Cardholder(s) will form part of the Principal Cardholder's total qualified transactions under this promo.

**CASHBACK AWARDING**

**FREE first-month installment**

1. The cashback equivalent of the FREE first-month installment shall be credited to the qualified cardholder's Security Bank credit card account within thirty (30) days from the end of the promo period, subject to the cardholder's full compliance with all applicable Terms and Conditions of the Promo and the account being in good credit standing at the time of crediting.

**BONUS eGC**

Cardholders must log in through the Giftaway microsite to redeem their electronic Gift Certificate (eGC). The redemption process for this campaign is as follows:

- a. Valid Installment transactions made by the Principal Cardholder and his/her Supplementary Cardholders shall all be considered as the Principal Cardholder's qualified transactions under this promo.
- b. The eGift code will be sent to the qualified Principal cardholder's registered mobile number within 30 banking days after the end of promo period.
- c. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Midyear Installment Festival (Gadgets and Appliance)
- d. To redeem, the cardholder must click the redemption button, and the cardholder needs to provide the unique eGift code (10-character key) sent via Giftaway.
- e. Cardholder must choose from the list of merchants and click on the redeem button to claim the eGift. eGift terms and conditions shall be provided per merchant.