

+ OFFER

Shop and be rewarded with up to PHP15,000 eGC when you spend anywhere with your Security Bank credit card.

Simply register using the unique code you received via Viber, SMS or In-app inbox at the start of the promo, and reach the minimum accumulated spend requirement for your Security Bank credit card type:

Card Type	Minimum Accumulated Spend Requirement	eGC
Next Mastercard	PHP65,000	PHP2,000
Wave Mastercard	PHP100,000	PHP3,000
Gold Mastercard	PHP150,000	PHP4,500
Platinum Mastercard	PHP300,000	PHP9,000
World Mastercard	PHP500,000	PHP15,000

**To qualify for the spend accumulation, a minimum single receipt spend of PHP 1,000 is required. 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.*

Plus, earn EXTRA PHP1,000 eGC on your Installment spend!

Card Type	Minimum Single-receipt Installment Spend Requirement	Bonus eGC
Next, Wave, Gold, Platinum and World Mastercard	PHP40,000	PHP1,000

Promo Period: October 27, 2025 to January 31, 2026

+ REGISTER

Select qualified Principal credit cardholders will receive their unique code at the start of the promo period. The registration process for this campaign will be as follows:

- The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > **Unwrap the Joy 2025 Promo**
- Click on "Register Now" button to be directed to the Registration microsite.
- Cardholder needs to input the following:
 - Unique Source Code
 - Last 4 digits of the credit card
 - Mobile number where the communication material was received
- 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.

+SPEND and TRACK

1. After successful registration, cardholders start using their Security Bank credit card anywhere on qualified categories and accumulate spend to earn eGCs.
2. Below are the list of qualified and excluded transactions during the campaign period.

Qualified Transactions	Excluded Transactions
• Local and International Straight transaction • Local and International Online transactions (EXCEPT transactions included in the exclusions) • 0% ChargeLight Installment and Charge Now, Pay Later	• Grab, Lazada, Shopee, and ZALORA transactions • Transactions deemed wholesale in nature – such as bulk purchases typically intended for resale or business use – ex. Warehouse, Suy Sing • Inhouse Installments such as: Balance Transfer, Ready Cash, SimplyPay, and Convert to ChargeLight • Utility and government payments (which includes electricity, water, telco, insurance, and other utility bills) • Cash Advance • 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; • 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. • Transactions from trading services / remittances

3. For cardholders with the dual currency feature, the overseas spend will be computed based on Security Bank's daily conversion rate.
4. Successfully registered cardholders can log in using their unique code and mobile number to track their qualified transactions and total accumulated spend through the Security Bank Unwrap the Joy 2025 Giftaway Portal.
5. 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 Unwrap the Joy 2025 promo. Subsequently, if a transaction has been used to form part of the qualified spends for the Unwrap the Joy promo, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Unwrap the Joy campaign.

Important Notes:

- The Security Bank Unwrap the Joy 2025 tracker will be available starting November 17, 2025.
- Registered cardholders can start tracking their qualified after seven (7) banking days from 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.

+REDEEM

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 > **Unwrap the Joy 2025 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.

+ GENERAL TERMS and CONDITIONS

1. The **Unwrap the Joy 2025 Promo** is open to Principal cardholders of participating Security Bank credit cards 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:
 - Gold Mastercard
 - Next Mastercard
 - Wave Mastercard
 - Platinum Mastercard
 - World Mastercard

Classic and Complete Cashback Platinum Mastercard are excluded from the promo.

2. Promo period is from **October 27, 2025 to January 31, 2026**.
3. To qualify for the promo, Principal cardholders who received the communication materials via EDM , Viber, SMS or In-App inbox must register through the web portal and enter the Unique code included in the communication materials. Refer to the **REGISTER** section for the complete details.
4. The Principal cardholder is assigned a spend condition based on their card type, which he/she must reach to qualify for the corresponding eGC.

Card Type	Minimum Accumulated Spend Requirement	eGC
Next Mastercard	PHP65,000	PHP2,000
Wave Mastercard	PHP100,000	PHP3,000
Gold Mastercard	PHP150,000	PHP4,500
Platinum Mastercard	PHP300,000	PHP9,000
World Mastercard	PHP500,000	PHP15,000

The Principal cardholder can qualify for a bonus eGC when he/she has a qualifying installment transaction.

Card Type	Minimum Single-receipt Installment Spend Requirement	Bonus eGC
Next, Wave, Gold, Platinum and World Mastercard	PHP40,000	PHP1,000

5. A minimum **single-receipt spend of PHP1,000** for straight transactions is required to qualify for the spend accumulation.
6. 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.
7. 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

8. Only the Principal cardholder with a valid unique code can register for the Unwrap the Joy 2025 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.
9. Successful registration is required to qualify for the Unwrap the Joy 2025 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.
10. The Principal cardholder will NOT be eligible to join the Unwrap the Joy 2025 Promo if they have NOT registered to the campaign.
11. 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.
12. 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.
13. Security Bank may not replace redeemed eGCs due to failure of cardholder to update their mobile number.
14. Once a redemption is made, it cannot be cancelled, reversed, or applied to another item, or eGC.
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. A single purchase transaction requires only one approval. Splitting into smaller transaction sizes and consequently requiring multiple transaction approvals will not be allowed.

18. **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 Unwrap the Joy 2025 promo. Subsequently, if a transaction has been used to form part of the qualified spends for the Unwrap the Joy promo, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Unwrap the Joy campaign.

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.

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. 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.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.