

Annex A: Terms and Conditions

1. The **Swipe, Fly and Earn eGift vouchers: Travel with Security Bank, Earn Egift Vouchers Campaign** is open to select 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 and at the time of registration. The participating Security Bank Mastercard credit cards are as follows:
 - Security Bank Gold Mastercard
 - Security Bank Platinum Mastercard
 - Security Bank World Mastercard
 - Security Bank Next Mastercard and
2. Campaign period is from August 1 to October 31, 2023.
3. To qualify for the promo, Primary credit cardholders who received the communication materials via EDM and/or Viber/SMS must register through the web portal and enter the Unique source code included in the communication materials.
4. Only those transactions made **after** the registration will be counted towards the spend requirement during the campaign period.
5. In this campaign, qualified Principal cardholders who will use their Security Bank Mastercard credit card from any of the qualified Travel categories, either through online or card present, and reach the accumulated spend will receive an **eGift**.

Qualified Card Types	Tiers	Travel Category	Accumulated Spend Requirement	eGift
Gold, Next and Platinum Mastercard	Tier 1	Local and International Spend	PHP70,000	PHP2,000
	Tier 2		PHP120,000	PHP5,000
World Mastercard	Tier 1		PHP120,000	PHP5,000
	Tier 2		PHP240,000	PHP10,000

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.

6. Should the cardholder reach the spend requirement for both tiers, cardholder **will only qualify once** and will be awarded with the higher eGift voucher based on their total accumulated spend.
7. The following transaction types or categories will be considered for the computation of the spend requirement of the cardholder during the campaign period.

I. Overall TRAVEL SPEND CATEGORIES:

Included Transaction Types	Retail & Travel
	Installment Merchants (For travel-related categories only as specified)
	Card Present (In-Store)
	Card-not-present (Online)
	Local Transactions
	International Transactions (Foreign Currency)
Included Categories	Airlines & Airports
	Lodging—Hotels, Motels, Resorts
	Travel / Tour Services
	All other Categories except those in exclusion list (International Spend-only)

Excluded Categories	<See exclusion lists below for Local and International Spend>
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II. LOCAL TRAVEL SPEND

Included Transaction Types	Installment Merchants (For travel-related categories only as specified)
	Card Present (In-Store)
	Card-not-present (Online)
	Local Transactions
Included Categories	Airlines & Airports
	Lodging—Hotels, Motels, Resorts
	Travel / Tour Services
Excluded Categories and Transaction Types	All other categories not included in the list above
	Cash Advance
	Credit to Cash
	Balance Transfer Transactions
	Balance Conversion Transactions

III. INTERNATIONAL TRAVEL SPEND

Included Transaction Types	Retail & Travel Categories
	Must be: Card Present (In-Store) & International Transaction (Foreign Currency)
Included Categories	All categories except excluded categories as enumerated below:
Excluded Categories and Transaction Types	7800 Government Owned Lottery
	9406 Government Owned Lottery (non-US)
	9399 Government Services—not elsewhere classified
	9405 Intra-Government Purchases—Government Only
	9402 Postal Services—Government Only
	9311 Tax Payments
	7995 Gambling Transactions
	7802 Government Licensed Horse/Dog Racing
	7801 Internet Gambling
	4829 Money Transfer
	6050 Quasi Cash—Customer Financial Institution
	6051 Quasi Cash—Merchant
	6011 Automated Cash Disbursements—Customer Financial Institution
	6010 Manual Cash Disbursements—Customer Financial Institution
	6540 POI Funding Transactions
	6012 Merchandise and Services—Customer Financial Institution
	Installment Merchants (for non-travel categories)
	Online Transactions
	Cash Advance
	Credit to Cash
	Installment to Schools
	Installment to Hospitals
	Balance Transfer Transactions
	Balance Conversion Transactions

8. Registration process for this campaign will be as follows:
- a. Principal credit cardholders of qualified Security Bank Mastercard credit cards will receive communication materials through any of the following channels: EDM, Viber or SMS. These communication materials contain a cardholder-specific unique Source Code.
 - b. The cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > Swipe, Fly and Earn
 - c. Click on "Register Now" button to be directed to the Registration microsite.
 - d. Cardholder needs to input the following:
 - Unique Source Code
 - First 6 digits and last 4 digits of the credit card
 - Complete name
 - Mobile number where the communication material was received
 - e. Cardholders will receive a system-generated auto-reply to confirm receipt of registration. An SMS confirming successful registration will be sent to the cardholder within 7 banking days from date of registration.
9. Redemption Process for this campaign will be as follows:
- a. Valid transactions made by the Principal Cardholder and his/her Supplementary Cardholder(s) will be accumulated and shall all be considered as the Principal Cardholder's total qualified transactions under this promo.
 - b. The eGift code will be sent to the qualified cardholder's registered mobile number within 30 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 > Swipe, Fly and Earn
 - 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 voucher. eGift terms and conditions shall be provided per merchant.
10. Should a cardholder fail to receive the SMS with eGift code, the cardholder must inform Security Bank and update his/her nominated mobile number through Customer Contact Center Hotline at +632 8887-9188 for them to receive the eGift code.
11. For cardholders with dual currency feature, the overseas spend will be computed based on Security Bank's daily conversion rate.
12. Security Bank may also charge to the cardholder's account the cost of resending of eGift code due to, but not limited to, the following reasons: (a) mobile number has recently been updated; (b) SMS with promo code is accidentally deleted.
13. Security Bank may not replace a redeemed eGift voucher due to failure of cardholder to update his/her mobile number.
14. If the cardholder subsequently disputes the very same transaction which he used for the redemption of the eGift voucher, the cost of the eGift voucher 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.
15. 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 eGift voucher to the cardholder's account, as well as other remedies available to it under the law.
16. The eGift voucher 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.

17. The cardholder should maintain his/her card account in good** credit standing for at least 12 months from approval. Otherwise, the cost of the redemption will be charged back to the cardholder's account.
18. By registering through the web portal, the Cardholder consents to sharing his/her mobile number to our 3rd party vendor, Giftaway, for the purposes of sending the confirmation message to inform the Cardholder of his/her successful registration.
19. 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.
20. 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.
21. All terms and conditions relating to the eGift voucher and its use as indicated in the Giftaway website shall apply.
22. 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.
23. This promo cannot be used in conjunction with other on-going promos of the Bank and Mastercard. It is also subject to the Terms and Conditions governing the issuance and use of Security Bank Mastercard.

**Cardholders in good credit standing are those with Security Bank Mastercard 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.