PROMO DETAILS

Promo Title : BPI: A Magical Disney Getaway Raffle Promotion

Promo Offer : Reward Yourself with your BPI Credit Card and get a chance to be one of the 175 lucky winners of a ***Disney Adventure*** or ***Hong Kong Disneyland*** travel packages for 4 persons in BPI's ***A Magical Disney Getaway Raffle Promo***!

Promo Period : November 12, 2026 to January 16, 2027

Raffle Draw : January 29, 2027

PROMO MECHANICS

Qualifications:

Earn raffle entries for every eligible spend with your BPI Credit Card:

Every Php 2,500 spend = 1 raffle entry; Transactions exceeding Php 2,500 will earn additional raffle entries in increments of Php 2,500.

Accumulated Spend Tiers	Raffle Entry Multiplier
Tier 1 = 25K to < 50K	x2
Tier 2 = 50k to <100K	x3
Tier 3 = 100k to <150K	x4
Tier 4 = 150k to <200K	x5
Tier 5= 200k and above	x6

Transactions made by the Principal Cardholder, including all qualified linked BPI Credit Cards of the Principal Cardholder and his/her Supplementary Cardholders shall be considered as the Principal Cardholder's spend under this promo. Only qualified transactions made by the Principal Cardholder using his/her BPI Credit Cards including its supplementary card will be qualified for the promo and to earn raffle entries.

There will be a total of 175 winners which shall be inclusive of the following:

100 winners for a cruise holiday aboard the *Disney Adventure* and 75 winners of Hong Kong Disneyland packages:

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Prize Tier	No. of Winners	Vacation Package
1	25	4-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Concierge Family Stateroom with Oceanview Verandah, location at the sole discretion of Disney, for four (4) persons
2	25	4-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Deluxe Oceanview Stateroom with Verandah, location at the sole discretion of Disney, for four (4) persons
3	25	3-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Oceanview Stateroom with Verandah, location at the sole discretion of Disney, for four (4) persons
4	25	3-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Inside Stateroom, location at the sole discretion of Disney, for four (4) persons
5	25	2-day Hong Kong Disneyland Park Tickets for 4 persons 3-day-2-night seaview hotel room at Disney Explorers Lodge for 4 persons Hotel Dining Credit valued at HK$6,000 for 4 persons 4 Merchandise Coupons (20% off discount for net spending over HK$400), i.e. one coupon for each of the 4 persons
6	25	2-day Hong Kong Disneyland Park Tickets for 4 persons 3-day-2-night seaview hotel room at Disney Explorers Lodge for 4 persons Hotel Dining Credit valued at HK$4,800 for 4 persons 4 Merchandise Coupons (20% off discount for net spending over HK$400), i.e. one coupon for each of the 4 persons
7	25	2-day Hong Kong Disneyland Park Tickets for 4 persons 3-day-2-night seaview hotel room at Disney Explorers Lodge for 4 persons Hotel Dining Credit valued at HK$2,400 for 4 persons 4 Merchandise Coupons (20% off discount for net spending over HK$400), i.e. one coupon for each of the 4 persons

- *Airfares are NOT included in the package*
- *For non-Filipino citizens, any visas needed to enter Hong Kong or Singapore must be secured by the guest(s)*
- *For Disney Cruise Line packages, winners can choose from pre-selected sailing dates when availing of the packages (First Come, First Serve Basis)*
- *For Hong Kong Disneyland packages, winners can book their packages between April 1, 2027 to May 31, 2027. Bookings must be done 21 days prior to intended travel dates, and are subject to availability.*

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- *The Prize Package shall not be convertible to cash, or credit, nor exchanged, substituted, or redeemed for any other service, product, benefit, or consideration.*
- *The Prize Package is transferrable to another person before the winner's and/or guest's names are submitted to BPI for prize fulfillment. After such submission, the Prize Package is strictly non-transferable.*

How To Join:

Register for the promo using a unique alphanumeric promo code sent to your BPI-registered mobile number and/or email based on the BPI Credit Cards' system records.

Register (2 Ways):

1) Via Text-In
   a. Text BPI<SPACE>DISNEYREG<SPACE><Unique Promo Code> to 225687
   b. Ex: BPI DISNEYREG 1234ABCD
2) Via the External Microsite
   a. Search for "A Magical Disney Getaway Raffle Promotion"
   b. Click on the "Register Now" button via the external registration microsite.
   c. Enter your unique Promo Code: <Unique Promo Code>

*Note: Registration steps may vary depending on the app version available on your device.

Important reminders:

- The promo code is unique to the cardholder and can only be used by the cardholder.
- Successful registration is required to qualify for the promo.
- After completing the registration process, Giftaway will send a system-generated SMS to the Principal Cardholder confirming the receipt of the registration details and their registration date.
- The Principal Cardholder will receive a notification message from Giftaway on the registration result through SMS and/or e-mail from the date of registration attempt.

General Mechanics:

1. The A Magical Disney Raffle Promo (the "Promotion") is open to all Principal Cardholders of participating BPI Credit Cards whose accounts are in good standing during the promo period.

Participating BPI Cards

- **BPI Credit Cards**
  - BPI Amore Cashback Card
  - BPI Amore Platinum Cashback Card
  - BPI Corporate Card
  - BPI Edge Card
  - BPI Gold Rewards Card
  - BPI Platinum Rewards Card

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- BPI Rewards Card
- BPI Signature Card
- BPI Signature Wealth Card
- Petron BPI Card
- Robinsons Cashback Card (Powered by Visa)

2. Qualified BPI Credit cardholders will get a chance to win a cruise holiday aboard the *Disney Adventure* (sailing from Singapore) and Hong Kong Disneyland (Hong Kong) packages.
3. The cardholder will earn the raffle entries for a chance to win if they meet the spend requirements on qualified transactions within the promo period.
4. A customer can receive as many raffles entries from his/her qualified transactions during the promo period. Transactions made by the Principal Cardholder, including all qualified linked BPI Credit Cards of the Principal Cardholder and his/her Supplementary Cardholders shall be considered as the Principal Cardholder's spend under this promo. Only qualified transactions made by the Principal Cardholder using his/her BPI Credit Cards including its supplementary card will be qualified for the Promotion and to earn raffle entries.
    a. Only transactions made within the promo period will be qualified for the promo.
    b. The following transactions which meet the accumulated spend specified above may qualify for the Promotion:
        i. Local Retail Transactions (Straight)
        ii. Foreign Currency Purchases (Straight)
        iii. Online or Internet Transactions
        iv. Special Installment Plan (SIP) transactions at Merchant
        v. Auto Charge
        vi. Mail Order/Telephone Order (MOTO)
    c. ALL transactions and their corresponding Merchant Category Codes (MCCs) are included from the Promotion and qualified to earn raffle entries EXCEPT:

Cash advances (local or international) MCCs: 6010 – Member Financial Inst-Manual Cash Disbursement 6011 – Financial Int'l-Automated Cash Disbursement	Special Installment Plan (SIP) Loan transactions via Balance Transfer, Credit-to-Cash, Balance Conversion & other Non-Retail SIP Loan products
Redemptions of rebates or Real Thrill Rewards	Business transactions such as but not limited to

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	i. direct or multi-level marketing, as well as from merchants specifically engaged in wholesale and distribution ii. payment services iii. professional services
Transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Coins.ph, and the like) MCCs: 6012 – Member Financial Inst-Merchandise and Services 6540 - POI Funding Transactions	Transactions from casino/gambling, money transfers, quasi cash financial institution, political organizations and bail & bond payment MCCs: 4829 – Wire Transfer Money Orders 6050 – Quasi Cash-Member Financial Inst. 6051 – Quasi Cash-Merchant 7800 – Government Owned Lottery 7801 – Internet Gambling 7802 – Government Licensed Horse/Dog Racing 7995 – Betting (Including Lottery Tickets, Chips) 8651 – Organizations, Political 9223 – Bail & Bond Payments 9754 – Gambling-Horses, Dog Racing, State Lottery
Transactions classified under the following MCCs, including but not limited to securities transactions, government-owned lottery, other money transfers, and similar cash-equivalent transactions. MCCs: 6211 – Securities, Brokers/Dealers 6530 – Remote Stored Value Load—Merchant 9406 – Government-Owned Lottery (Global, excluding U.S. Region)	

5. Only the Principal Credit Cardholder is eligible to be the winner of the Promotion.
6. A Principal Credit Cardholder may win only once throughout the duration of the Promotion.
7. By participating and qualifying in this Promotion, the Principal Cardholder agrees to abide by the terms and conditions provided herein.
8. The Principal Cardholder must have updated contact details in BPI's records.
9. Any dispute concerning the service/s related to the promo offer shall be settled directly between the Cardholder and the Bank with the concurrence of DTI. `

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10. The offer is not convertible to cash or credit. It may not be exchanged with any other service.

Program Implementation:

1. BPI will electronically generate raffle entries and will be drawn using an electronic raffle program.
2. The raffle draw will be held on January 29, 2027, at 4 PM at the BPI Buendia Center Building, Sen. Gil J. Puyat Avenue, Bel-Air, City of Makati, NCR - National Capital Region (1209) via Microsoft Teams using the Giftaway system in the presence of a DTI representative and BPI (within 14 days from deadline of submission of entries).
3. The winner will be announced through BPI's social media platforms, press releases, and/or electronic direct mail, and will be notified via registered mail, e-mail, Viber, and/or SMS within thirty (30) banking days after the electronic raffle draw.
4. To claim the Prize Package, the winner must present his/her valid government-issued ID and his/her valid BPI Credit Card.
5. Winners will be responsible for all expenses related to their travel to and from Singapore or Hong Kong, including airfare, transportation, meals, accommodation (if applicable), travel insurance, visa fees (if necessary) and other personal expenses. The Prize Package only includes the Vacation Packages as stated in the prizes
6. Upon claiming of the Prize Package, the winners agree to free and hold harmless BPI and Disney entities (including but not limited to Hong Kong International Theme Parks Limited) from any liability for damages suffered as a result of using the Vacation Packages(s), provided such damages are not the result of gross negligence or willful misconduct on the side of BPI or Disney entities. BPI and Disney shall not be held liable for any claim related to the raffle rewards. Consequently, BPI and Disney shall not entertain any request for indemnity of reimbursement accompanying such claim.
   Note: Requirement submission instructions will be included in the award notification email sent to raffle draw winners.

Other Conditions:

1. The cardholder agrees that should his or her purchase be found to be an act of fraud that he or she initiated, conspired or participated with another person or found to be fraudulent, the Bank shall have the right to charge the full amount of the transaction to his or her card inclusive of any discount availed or extended.
2. By participating in this promo and/or claiming the prize, the winner of the Promotion, and their companions hereby agree as follows:
   - BPI may disclose the personal information of the winners and their companions to third-party contractors, service providers, and agents as may be necessary to administer, implement, and facilitate the Promotion, including the conduct of the raffle draw, prize fulfillment, travel arrangements, and related transactions.
   - BPI may collect, process, use, and disclose the personal information of the winners and their companions, including but not limited to their names,

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mobile numbers, and e-mail addresses, photographs, and videos, in accordance with applicable laws and regulations and BPI's Data Privacy Statement.

- Subject to the execution of the necessary consent forms and compliance with applicable data privacy laws, the winners and their companions agree that BPI may use their names, photographs, videos, likenesses, and testimonials for publicity, marketing and promotional purposes related to the Program through television, radio, print, digital media, the BPI website, BPI social media pages, press releases, and other communication channels, without further compensation, royalty, or remuneration.

3. Employees of Bank of the Philippines Islands (BPI), its consanguinity/affinity subsidiaries and affiliates and other third-party agencies directly involved in this promo, and their relatives up to the second degree of consanguinity, are disqualified from participating in this Promo. In case the declared winner is found to be falling in any of the categories described in this section, the winner is automatically disqualified, and a new raffle will be conducted to replace the disqualified winner to be witnessed by a DTI representative.
4. In case of any dispute relating to the promo, the decision of BPI with the concurrence of DTI, shall be considered final.
5. In case of dispute with respect to the Bank only and the customers' eligibility for the Promo, the decision of the Bank, with the concurrence of DTI, shall be considered final.
6. In the event of a dispute related solely to the Bank's processes and the customers' participation in this Promo, the Bank shall decide thereon/shall render a decision, with the concurrence of DTI, which shall be considered final within the context of this promotional offer. However, if the dispute involves the participating Merchant and its performance and/or delivery of products to customer, subject to the general provisions set out above, the decision of the Bank and Merchant with the concurrence of DTI shall be considered final. This resolution process does not preclude the customer from pursuing further legal remedies as provided by law.
7. The Terms and Conditions governing the issuance and use of BPI Credit Cards and reminders and other provisions contained in the card carrier, statement of account, charge slips, and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable to this promo.
8. BPI and its subsidiaries are not liable for any loss, damage, or personal injury whatsoever (including but not limited to direct, indirect, and consequential loss) suffered or sustained in connection with the availment of and/or participation in the Promo.
9. The Promo shall be subject to periodic review to ensure compliance with the Bank's policies and procedures, as well as with Bangko Sentral ng Pilipinas ("BSP") rules and regulations and applicable laws.

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10. To the full extent allowed by applicable laws, all warranties, whether express or implied by law or statute, are excluded herein. BPI does not make any warranty, express or implied, with respect to any of the rewards items.

General Terms and Conditions:

1 This Promotion is not sponsored, endorsed, or administrated by The Walt Disney Company (Southeast Asia) Pte. Limited or Hongkong International Theme Parks Limited, or their respective parent, subsidiaries, related and/or affiliated companies.

2 The Disney Cruise Line vacation packages awarded under this Promo shall be subject to the terms, conditions, restrictions, eligibility requirements, booking requirements, travel requirements, and other conditions set forth in Annex A (Disney Cruise Line Vacation Package Prize Description), which is incorporated by reference into and forms an integral part of these Terms and Conditions. By participating in the Promotion and accepting any prize or reward, the Qualified Client and each member of the Traveling Party agree to be bound by Annex A.

3 The Hong Kong Disneyland packages shall be subject to the terms, conditions, restrictions, eligibility requirements, travel requirements and other conditions set forth on Hong Kong Disneyland's official website in respect of each prize component, on the redemption letters in respect of the Hong Kong Disneyland prize packages and/or as otherwise specified by Hongkong International Theme Parks Limited.

4 To qualify for the offer, the Cardholder must use his or her Participating BPI Credit Card to pay for his or her purchases at Merchant. The offer is not convertible to cash or credit. It may not be exchanged with any other product.

5 The discount/offer should be given instantly where the purchase was made.

6 The Cardholder shall review and agree to be bound by the terms and conditions of the Merchant.

7 The cardholder agrees that should his or her purchase be found to be an act of fraud that he or she initiated, conspired or participated with another person or found to be fraudulent, the Bank shall have the right to charge the full amount of the transaction to his or her card inclusive of any discount availed or extended.

8 The Promotion is not valid in conjunction with any ongoing Promotions of each of the merchants responsible for the respective products under the Prize Packages.

9 In the event of a dispute related solely to the Bank's processes and the customers' participation in this Promotion, the Bank shall decide thereon/shall render a decision, with the concurrence of DTI, which shall be considered final within the context of this promotional offer. However, if the dispute involves the participating Merchant and its performance and/or delivery of products to customer, subject to the General Provisions set out above, the decision of the Bank and Merchant with the concurrence of DTI shall be considered final. This resolution process does not preclude the customer from pursuing further legal remedies as provided by law

10 Terms and conditions governing the issuance and use of BPI Credit Cards and reminders and other provisions contained in the card carrier, statement of account, charge slips, and other documents or instruments, which are made an integral part

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hereof by reference, shall likewise be resorted to in instances where they are applicable to this Promo

ANNEX A

DISNEY CRUISE LINE VACATION PACKAGE PRIZE DESCRIPTION

Disney Cruise Line vacation prize packages (each a "Vacation Package") are subject to the conditions set forth below. Vacation packages include:

- All meals onboard the *Disney Adventure* (excluding specialty and fine dining);
- Pre-paid onboard gratuities for the stateroom host/hostess, dining room server, assistant server and head server;
- Taxes, Fees, and Port Expenses (as defined on the Disney Cruise Line website)

Prize Tier	No. of Winners	Vacation Package
1	25	4-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Concierge Family Stateroom with Oceanview Verandah, location at the sole discretion of Disney, for four (4) persons ***Sailing Dates:*** *4/22/2027 (5 Winners), 5/13/2027 (10 Winners), 5/27/2027 (10 Winners)*
2	25	4-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Deluxe Oceanview Stateroom with Verandah, location at the sole discretion of Disney, for four (4) persons ***Sailing Dates:*** *4/22/2027 (5 Winners), 5/13/2027 (10 Winners), 5/27/2027 (10 Winners)*
3	25	3-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Oceanview Stateroom no Verandah, location at the sole discretion of Disney, for four (4) persons ***Sailing Dates:*** *4/19/2027 (5 Winners), 5/24/2027 (10 Winners), 5/31/2027 (10 Winners)*
4	25	3-night Disney Cruise Line vacation aboard the Disney Adventure ship - one (1) Inside Stateroom, location at the sole discretion of Disney, for four (4) persons ***Sailing Dates:*** *4/19/2027 (5 Winners), 5/24/2027 (10 Winners), 5/31/2027 (10 Winners)*

All costs and expenses not expressly stated in the Vacation Package. Vacation Package description above are excluded and solely the responsibility of winner or guests, including

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but not limited to:

- Shore excursions
- Travel insurance
- Laundry service
- Spa treatments
- Alcoholic and specialty non-alcoholic beverages (including specialty coffee)Individually charged snacks and treats (including but not limited to movie popcorn, packaged candy, ice cream, gelato, pastries, and bar snacks)
- Local and long distance telephone calls
- Ship to shore communications including internet
- Merchandise and souvenirs
- Tips and gratuities not specifically set forth above

Please Note Restriction for the Vacation Package:

- The Vacation Package must be booked at least thirty days (30) days prior to the intended travel date. The winners can choose from can choose from select travel dates depending on the prize tier.
  - Tier 1 - 4/22/2027 (5 Winners), 5/13/2027 (10 Winners), 5/27/2027 (10 Winners)
  - Tier 2 - 4/22/2027 (5 Winners), 5/13/2027 (10 Winners), 5/27/2027 (10 Winners)
  - Tier 3 - 4/19/2027 (5 Winners), 5/24/2027 (10 Winners), 5/31/2027 (10 Winners)
  - Tier 4 - 4/19/2027 (5 Winners), 5/24/2027 (10 Winners), 5/31/2027 (10 Winners)
- If the winner is unable to travel during the selected sailing dates, the Vacation Package will be forfeited without compensation of any kind. No changes will be made to travel details once any element(s) of the travel arrangements have been booked except in Disney's sole discretion. The sailing dates can be chosen by the winners on a first come, first serve basis. No substitution of the Vacation Package or any elements thereof is allowed, except at Disney's sole discretion. Ports of call, offerings and experiences onboard are subject to change, availability and cancellation without notice.

- Vacation Package components may not be sold, traded, transferred, or refunded. Vacation Package is not redeemable for cash. Vacation package is non-commissionable.

- The Vacation Package is for the winner and up to three (3) guests of the winner's choosing. Once selected by the winner, guests cannot be changed without the express consent of Disney, which may be withheld for any reason. If the winner chooses to bring less than the allotted number of guests, the Vacation Package will be awarded in increments suitable for the actual number of participants with no substitute Vacation Package or compensation provided to the winner.

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- No refund or compensation will be made in the event of the cancellation or delay of any cruise (as applicable). Disney is not liable, including for any costs or expenses, if any component of the Vacation is delayed, postponed or cancelled for any reason and winner will not be reimbursed, and no substitution will be provided except as in Disney's sole discretion.

- The winner and guests are responsible for providing proper citizenship documentation to travel which may include passports, valid alien registration card and/or necessary visas. Those without proper citizenship documentation will be denied boarding. The winner and each guest are responsible for ensuring that they have proper citizenship documentation.

- The winner and each guest will be required to execute a liability/publicity release and waiver form prior to booking of any travel. The winner and each guest will also be required to sign the Disney Cruise Line cruise contract before embarkation (the "**Cruise Contract**"). The Cruise Contract is available at https://disneycruise.disney.go.com/contracts-terms-safety/cruise-contract/singapore/. Failure to return the executed release form or to accept and sign the Cruise Contract within the specified time periods will result in forfeiture of the Vacation Package. Winner acknowledges that he/she is solely responsible for any actions, claims or liabilities of their travel party, related to any use or misuse of the Vacation Package or any related activity or travel.

- Health and safety measures and operational guidelines, ports of call and offerings may change at any time without notice. Certain onboard venues, experiences and other offerings may be modified or unavailable, will have limited capacity and will be subject to limited availability, advance reservations or even closure.

- In the event the winner and/or guest(s) engage in behavior that, as determined by Disney in its sole discretion, is obnoxious or threatening, illegal, is intended to annoy, abuse, threaten or harass any other person, or is contrary to Disney's health and safety protocols, rules or policies in effect at the time of the Vacation Package, Disney reserves the right to terminate the Vacation Package or other applicable experience early, in whole or in part, and send the winner and/or guest(s) home with no further compensation. The winner acknowledges and agrees to be solely responsible for any actions, claims or liabilities of any member of the group.

- Disney, its parent, related, affiliated, and subsidiary companies and their respective officers, directors agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, demands, damages, actions, and/or causes of actions that arise out of and/or in any way related to the prize, the receipt, use and/or enjoyment of the prize and/or the promotion.

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- Minors under the age of eighteen (18) not traveling with a parent or legal guardian must be accompanied by an adult over the age of twenty-one (21) in the same stateroom. The parent or guardian of any minor not traveling with a parent or guardian must appoint an adult to have custody and control over their minor and to contract on their behalf in connection with the Vacation Package. An appointment form will be included in the document package and must be signed by parent or legal guardian prior to embarkation at the Disney Cruise Line terminal.

- Vacation Package is awarded "as is" with no warranty or guarantee, expressed or implied, being provided by Disney.

- All applicable income taxes and all other costs associated with prize acceptance and use are the sole responsibility and discretion of the winner.

Per DTI Fair Trade Permit No. FTEB-272506, Series of 2026

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