

Big Buys, Bigger Cashback: Installment Fest 2026 (August 1 to September 30, 2026)

I. Promo Offer

Get up to PHP 10,000 cashback when you use your Security Bank credit card on installment spend anywhere!

Register using the **unique code** received via Viber, SMS, email, or Security Bank app notification at the start of the Promo, and reach the minimum cumulative installment spend requirement:

Tiers	Minimum Cumulative Spend Requirement	Cashback
Tier 1	PHP 50,000	PHP 2,000
Tier 2	PHP 100,000	PHP 5,000
Tier 3	PHP 200,000	PHP 10,000

**Only 0% ChargeLight Installment and Charge Now, Pay Later transactions on 12- to 36-months term are qualified. Installment transactions made by the Principal and Supplementary Cardholder(s) will be accumulated and shall form part of the Principal Cardholder’s total qualified transactions.*

II. Promo Period

August 1 to September 30, 2026

III. Eligible Cards

- Gold Mastercard
- Platinum Mastercard
- World Mastercard
- Wave Mastercard
- Complete Cashback Platinum Mastercard
- Next Mastercard

+ Register

All qualified Principal Cardholders will receive their **unique code** at the start of the Promo Period and must register through the Giftaway portal to qualify for the Promo. The registration process for this campaign is as follows:

- The Cardholder must visit Security Bank’s official website and go to Personal > Cards > Promos > Featured > **Big Buys, Bigger Cashback: Installment Fest 2026**.
- Click on the ‘REGISTER NOW’ button to be redirected to the Giftaway Registration portal.
- Cardholders need to input their **unique code** and **mobile number** based on Security Bank’s records.
- After submitting the correct details, Cardholders will receive a prompt to confirm the registration. Security Bank will no longer send an SMS notification to confirm successful registrations.
 - If the registration is successful, the Cardholder will get an immediate prompt indicating that they have successfully registered using their details. Cardholders only need to register **once** during the entire Promo Period. Should there be changes in card details, the system automatically updates this in the Giftaway portal within fourteen (14) banking days.
 - If the registration is unsuccessful, the Cardholder will get an immediate prompt indicating that there was an error/mismatch in the details. The Cardholder needs to register again and input the correct information.

Important Notes:

- Qualified Cardholders will receive their unique code through any of the following communication channels: Viber, SMS, email, or Security Bank app notification.
- Cardholders who meet the minimum cumulative installment spend requirement but were **not** part of the targeted promotional communication via the specified channels will **not** be eligible to receive the cashback reward.
- Cardholders must ensure that the registered mobile number with Security Bank is up to date to receive the unique code for registration and to be successfully validated.
- Only the transactions made **after** the successful registration are considered as qualified transactions and 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 to make installment purchases anywhere and meet the cumulative spend requirement for the cashback rewards.

1. Only the following transactions will be considered for the computation of the total spend of the Cardholder during the Promo Period.

Qualified Transactions	Qualified Tenors
0% ChargeLight Installment	12 to 36 months
Charge Now, Pay Later	

Below are the transactions **excluded** from the promo.

Excluded Transactions
Balance Conversion
Balance Transfer
Cash Advance
Convert to ChargeLight
Ready Cash
Simply Pay
Transactions used to redeem exclusive in-store discounts and/or other exclusive offers (i.e., Samsung 10% off promo, Digital Walker eGC promo, etc.)

2.
- 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 Cardholders can start tracking their qualified spend on the Giftaway portal within fifteen (15) banking days after successful registration.
- Valid 0% ChargeLight Installment and Charge Now, Pay Later 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.
- Only merchant installment transactions processed in-store/in-premise are qualified. Straight transactions that are later converted into installments are **excluded** from the promo.
- For Next Mastercard transactions, straight transactions that are auto-converted to installment are not qualified. Only in-store merchant installment transactions will be qualified.
- Each qualified transaction may take seven (7) to ten (10) banking days from the posting date to reflect on the spend tracker.
- A 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 corresponding cashback based on their total accumulated installment spend.

+ Cashback Awarding

For Principal Cardholders who have reached the minimum cumulative installment spend requirement, the Principal Cardholder will **receive the cashback within thirty (30) banking days after the end of the Promo Period**. Cashback will be credited directly to the Principal Cardholder's account and will reflect on the succeeding Statement of Account (SOA) upon crediting.

+ General Terms & Conditions

1.
- The **Big Buys, Bigger Cashback: Installment Fest 2026** ("Promo") is open to all Principal Cardholders ("Cardholders") 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:

 - Gold Mastercard
 - Platinum Mastercard
 - World Mastercard
 - Wave Mastercard
 - Complete Cashback Platinum Mastercard
 - Next Mastercard

Security Bank Classic, Corporate, and Debit cards are excluded from the promo.

2.
- Promo Period is from August 1 to September 30, 2026.
3.
- To qualify for the Promo, Principal Cardholders who received the communication materials via Viber, SMS, email, or Security Bank app notification 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.
- Cardholders must use their Security Bank credit card to make installment purchases anywhere and meet the cumulative spend requirement for the cashback rewards:

Tiers	Minimum Cumulative Spend Requirement	Cashback
Tier 1	PHP 50,000	PHP 2,000
Tier 2	PHP 100,000	PHP 5,000
Tier 3	PHP 200,000	PHP 10,000

Refer to the **Spend and Track** section for the qualified categories for spend accumulation.

5.
- Only 0% ChargeLight Installment and Charge Now, Pay Later transactions on 12- to 36-months term will qualify.
6.
- Cardholders who meet the minimum cumulative installment spend requirement but were **not** part of the targeted promotional communication via Viber/SMS and/or email will **not** be eligible to receive the cashback reward.
7.
- For Next Mastercard transactions, straight transactions that are auto-converted to installment are not qualified. Only in-store merchant installment transactions will be qualified.
8.
- If the 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 while waiting for the new credentials to reflect.

9. The Cardholder must ensure their contact information is updated in Security Bank's records. The name and mobile number used for registration **should match** the Cardholder's details with Security Bank.
10. In case the Cardholder's contact information does not match with Security Bank's records, the Cardholder is required to update their nominated mobile number through Customer Contact Center Hotline at +632 8887-9188.
11. Only the Principal Cardholder with a valid unique code can register for the Promo. All qualified transactions made by the Principal and Supplementary Cardholder/s shall form part of the Principal Cardholder's total qualified transactions.
12. Successful registration is required to qualify for the Promo. Only transactions made after the date and time of registration will be considered valid and will be included in the accumulated spend. Any transactions made prior to registration will not be included.
13. The Cardholder will NOT be eligible to join the Promo if they have NOT registered prior to their spend.
14. Security Bank will NOT accommodate Cardholder requests to resend the Unique Code for the following reasons, including but not limited to:
 - Lost, stolen, or defective mobile device
 - Accidental deletion of the SMS containing the unique code
15. In case Security Bank accommodates the Cardholder's request to resend their Unique 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.
16. The cashback rewards will be credited within thirty (30) banking days after the end of the Promo Period. Cashback will be credited directly to the Principal Cardholder's account and will reflect on the succeeding Statement of Account (SOA) upon crediting.
17. A single installment purchase transaction requires only one approval. Splitting into smaller transaction sizes and consequently requiring multiple transaction approvals will not be allowed.
18. If any of the qualified transactions have been disputed, canceled, or reversed, they will be deducted from the total accumulated spend.
19. 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 reward, Security Bank Corporation reserves the right to reverse the cashback amount credited to the Principal Cardholder's account, as well as charge the cost of other remedies available to it under the law.
20. The Principal Cardholder should maintain their card account in good* credit standing. Otherwise, the cashback amount credited will be reversed.
21. 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.
22. The personal information Security Bank and Giftaway 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.
23. 0% ChargeLight Installment is subject to bank approval and is only valid if the monthly dues are paid in full.
24. Payment deferral of 2 to 3 months for Charge Now, Pay Later transactions will vary depending on the account's statement cutoff.
25. The full amount of the 0% ChargeLight Installment and/or Charge Now, Pay Later and transaction shall be automatically deducted from the Cardholders' available credit limit.
26. 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.
27. 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.
28. 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 Big Buys, Bigger Cashback: Installment Fest 2026. Subsequently, if a transaction has been used to form part of the qualified spends for the Big Buys, Bigger Cashback: Installment Fest 2026, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Big Buys, Bigger Cashback: Installment Fest 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 reverse the cashback amount credited to the Principal Cardholder's account, as well as charge the cost of 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 cashback, the total cashback amount will be reversed from the Cardholder's account. The Cardholder shall be informed via email or phone call of the reversal.
29. 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 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 governing the Issuance and Use of Security Bank-issued credit cards.