



Cashback Your Next Trip: Online Travel Promo 2026 Full Terms and Conditions

- Topline Promo Details

I. Promo Offer

Get up to PHP 18,000 cashback when you use your Security Bank credit card for your online travel spend!

Simply register using the **unique code** you received via Viber, SMS, email, or your Security Bank app notification, and your **mobile number** within the Promo Period, and reach the minimum single-receipt spend requirement per month to get the cashback reward.

Single-receipt Spend Requirement	Tiers	Cashback Reward
PHP 20,000	Tier 1	PHP 1,000
PHP 50,000	Tier 2	PHP 3,000
PHP 100,000	Tier 3	PHP 6,000

**The transactions made by the Principal and Supplementary Cardholder(s) shall be considered under the Principal Cardholder's transaction.*

A Principal Cardholder may only receive the cashback reward three times (3x), once (1x) per month, during the entire Promo Period.

The cashback reward will be awarded to the Cardholder's account within thirty (30) banking days after the end of every month (until the end of the Promo Period).

- July Cycle: to be awarded on or before September 15, 2026
- August Cycle: to be awarded on or before October 12, 2026
- September Cycle: to be awarded on or before November 12, 2026

II. Promo Period (Registration & Spend Period): July 15 to September 30, 2026

III. Promo Mechanics

- **How to Avail:** Proceed to the Registration section for full details
- **Eligible Cards**
 - World Rewards Mastercard
 - Platinum Rewards Mastercard
 - Complete Cashback Platinum Mastercard
 - Gold Rewards Mastercard
 - Next Mastercard
 - Wave Mastercard

- Registration

All qualified Principal Cardholders will receive their unique code at the start of the Promo Period (Unique codes will be sent accordingly to new Cardholders that will reflect in the system within the Promo Period). The Cardholder only needs to register once (1x) during the entire Promo Period.

The registration process for this Promo is as follows:

- a. To register, the Principal Cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Travel > Cashback Your Next Trip: Online Travel Promo.
- b. Click on "REGISTER NOW" button to be directed to the Giftaway Registration portal.
- c. Principal Cardholders need to input their unique code and mobile number based on Security Bank records.
- d. After submitting the registration, Principal Cardholders will receive an immediate prompt to confirm receipt of the registration.
 - a. If the registration is **successful**, the Principal Cardholder will get an immediate prompt that says they have successfully registered using their details. Principal Cardholders only need to register once during the entire Promo Period. If there are changes in card details, the system automatically updates this in the Giftaway portal within fourteen (14) banking days.



- b. If the registration is **unsuccessful**, the Principal Cardholder will get an immediate prompt that says there was an error/mismatch in the inputted details. The Principal Cardholder needs to register again and input the correct information.

Important Notes:

- Qualified Principal Cardholders will receive their unique code through any of the following communication channels: Viber, SMS, email, or Security Bank app notification.
- A Principal Cardholder's registration is considered omnibus. Even though a Principal Cardholder has multiple cards, all qualified spends made within the Promo Period will be considered under 1 account.
- Principal Cardholders need to ensure that their registered email and mobile number with Security Bank are up to date to receive the unique code, and that their registrations will be successfully validated.
- Only transactions made **after** the registration date and time will be included for the cashback reward during the Promo Period.
- Strictly NO MANUAL inclusion of registrations will be accommodated.

- Qualified Spends

After the Principal Cardholder has successfully registered in the Giftaway portal, they can start using their Security Bank credit card on qualified travel categories and single-receipt spends to earn the cashback reward per month.

1. Only the following transaction types or categories will be considered for the cashback reward of the Principal Cardholder per month during the Promo Period.

Qualified Transactions – ONLINE TRANSACTIONS ONLY	Excluded Transactions
Airlines & Airports Entertainment & Leisure Lodging—Hotels, Motels, Resorts Travel / Tour Services Transportation & Vehicle Rentals	All non-Online transactions (Point-of-Sale terminal, Mail & Telephone Orders, etc.) Balance Conversion Balance Transfer Cash Advance Convert to ChargeLight Ready Cash Simply Pay Government Owned Lottery Government Owned Lottery (non-US) Government Services—not elsewhere classified Intra-Government Purchases—Government Only Postal Services—Government Only Tax Payments Gambling Transactions Government Licensed Horse/Dog Racing Internet Gambling Money Transfer Quasi Cash—Customer Financial Institution Quasi Cash—Merchant Automated Cash Disbursements—Customer Financial Institution Manual Cash Disbursements—Customer Financial Institution POI Funding Transactions Merchandise and Services—Customer Financial Institution All categories not specified in the Qualified Transactions

2. For Principal Cardholders with the dual currency feature, the overseas spend will be computed based on Security Bank's daily conversion rate.

**Important Notes:**

- Valid transactions made by the Principal Cardholder and their Supplementary Cardholder(s) will be considered as the Principal Cardholder's transaction.
- A Principal Cardholder can only be awarded once (1x) per month during the entire Promo Period. Thus, the highest qualified transaction for the month will be considered for the cashback reward.
- The higher qualified spend for the month will be considered for the cashback reward.

- General Terms and Conditions

- The **Cashback Your Next Trip: Online Travel Promo** ("Promo") is open to Principal Cardholders ("Principal Cardholder/s") of participating Security Bank credit cards 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:
 - World Rewards Mastercard
 - Platinum Rewards Mastercard
 - Complete Cashback Platinum Mastercard
 - Gold Rewards Mastercard
 - Next Mastercard
 - Wave Mastercard
- Promo Period is from **July 15 to September 30, 2026**.
- To qualify for the Promo, Principal Cardholders who received the communication materials via Viber, EDM, and/or SMS must register through the **Giftaway Portal** and enter the unique code included in the communication materials within the Promo Period. Refer to the **Registration section** for complete details.
- The Principal Cardholder must reach the following single-receipt minimum spend requirement to qualify for the corresponding cashback reward per month.

Single-receipt Spend Requirement	Tiers	Cashback Reward
PHP 20,000	Tier 1	PHP 1,000
PHP 50,000	Tier 2	PHP 3,000
PHP 100,000	Tier 3	PHP 6,000

Refer to the **Qualified Spends section** for the qualified online/travel categories.

- The Principal Cardholder will only be awarded a maximum of three times (3x) during the entire Promo Period, once (1x) per month. Please see sample computation of total rewards below:

Scenario 1			
Registration Date	Transaction Date	Single-receipt Spend	Cashback Reward
July 15, 2026	July 15, 2026	PHP 25,000	PHP 1,000
	August 15, 2026	PHP 55,000	PHP 3,000
	September 30, 2026	PHP 110,000	PHP 6,000
Total Rewards for the Promo Period			PHP 10, 000

Scenario 2			
Registration Date	Transaction Date	Single-receipt Spend	Cashback Reward
July 29, 2026	July 20, 2026	PHP 80,000	<i>No reward because transaction was done before registration date</i>
	August 5, 2026	PHP 120,000	PHP 6,000
	September 15, 2026	PHP 75,000	PHP 3,000
Total Rewards for the Promo Period			PHP 9, 000

Scenario 3			
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Registration Date	Transaction Date	Single-receipt Spend	Cashback Reward
July 10, 2026	July 10, 2026	PHP 80,000	<i>No reward because a higher transaction was done during the month which will be considered for the reward</i>
	July 12, 2026	PHP 100,000	PHP 6,000
	August 5, 2026	PHP 120,000	PHP 6,000
	September 15, 2026	PHP 75,000	PHP 3,000
Total Rewards for the Promo Period			PHP 15, 000

6. Only transactions made **after** the registration date and time will be included for the cashback reward during the Promo Period.
7. The higher qualified spend for the month will be considered for the cashback reward per month.
8. A Principal Cardholder's registration is considered omnibus. Even though a Principal Cardholder has multiple cards, all qualified spends made within the Promo Period will be considered under 1 account.
9. If the Principal Cardholder is given and has activated a **new card number/card type** after previously being successfully registered, there is **NO need to re-register**. The system automatically updates this in the system. The Principal Cardholder's previous card's spend(s) will still be considered; both the spends from the old and new cards will be combined to determine the highest qualified spend per month during the Promo Period.
10. 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.
11. 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.
12. Only the Principal Cardholder with a unique code can register for the Promo. All qualified transactions made by the Principal and Supplementary Cardholders will be considered as the Principal Cardholder's qualified transactions for the computation of the cashback reward per month within the Promo Period.
13. Successful registration is required to qualify for the 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.
14. The Principal Cardholder will NOT be eligible to join the Promo if they have NOT registered prior to their spend.
15. The cashback reward will be awarded to the Cardholder's account within thirty (30) banking days after the end of every month (until the end of the Promo Period).
 - a. July Cycle: to be awarded on or before September 15, 2026
 - b. August Cycle: to be awarded on or before October 12, 2026
 - c. September Cycle: to be awarded on or before November 12, 2026
16. If any of the qualified transactions have been disputed, canceled, or reversed, the cashback reward will be considered void and reversible.
17. The cashback reward is non-transferable, non-convertible to cash, non-refundable, and is not for sale
18. The Principal Cardholder should maintain their card account in good* credit standing. Otherwise, the cashback reward will be void and reversed from the Principal Cardholder's account.
19. 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.
20. The personal information Security Bank and Giftaway will 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, emails, and Security Bank app notifications in relation to the Promo, such as but not limited to Promo callouts, reminders, and/or advisories confirming cashback reward(s) upon completion of qualified spends.
21. 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.
22. For inquiries or disputes, the Principal or Supplementary Cardholder may call the Security Bank Customer Service hotline at +632 8887-9188 or email customercontact@securitybank.com.ph.
23. All questions or disputes regarding the Principal Cardholder's eligibility for the Promo, redemption, coverage of dates and fulfillment, shall be resolved by Security Bank with the concurrence of DTI.
24. **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 Cashback Your Next Trip: Online Travel Promo. Subsequently, if a transaction has been used to



form part of the qualified spends for the Cashback Your Next Trip: Online Travel Promo, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Cashback Your Next Trip: Online Travel Promo.

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 reward from the Cardholder's account, as well as other remedies available to it under the law. The Cardholder shall be informed via SMS/Viber/email/Security Bank app notification that the cashback reward was reversed from their account.

25. 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.

Per DTI Fair Trade Permit No. FTEB-262228 Series of 2026

Security Bank Corporation is regulated by BSP Bangko Sentral ng Pilipinas
www.bsp.gov.ph