

Swipe Essentials, Score eGCs Campaign

Terms and Conditions:

1. This Promo is open exclusively to select Security Bank Principal Credit Cardholders (“Cardholders”) who receive the promo advisory via their registered mobile number, email address, and/or Security Bank app notification. Cardholders must have active accounts that are current and in good* credit standing. Eligible transactions for accumulated essentials spend must be made using the following credit cards:
 - a. World Mastercard
 - b. Platinum Mastercard
 - c. Gold Mastercard
 - d. Wave Mastercard

Important Note: Transactions made using Security Bank Classic, Complete Cashback Platinum, Next and Corporate Mastercard are not eligible for this Promo.

2. The Promo Period is from August 1 to September 30, 2026.
3. To qualify for the Promo, the Cardholder must register by clicking the “Register Now!” button on the promo landing page and provide the following details, as indicated in the promo advisory sent via Viber, SMS, email, and/or Security Bank app notification:
 - a. Unique Code
 - b. Mobile number
4. Registered Cardholders can earn up to PHP 10,000 worth of eGCs by accumulating essentials spend from the date of registration until September 30, 2026.

Tier	eGC Reward	Accumulated Spend Requirement
1	PHP 2,000	PHP 30,000
2	PHP 5,000	PHP 60,000
3	PHP 10,000	PHP 100,000
Note: Reward entitlement will be based on the highest tier achieved within the promo period.		

5. Here is the list of eligible and ineligible transactions for the promo:

Eligible Transactions	Ineligible Transactions
• Category & MCCs: ○ Grocery/Supermarkets: 5411, 5422, 5262, 5451, 5399, 5499 ○ Fuel/Gas: 5541, 5542 ○ Transportation (Taxi/Ride-Hailing Apps): 4121 ○ Pharmacies/Drugstores: 5912, 5122 ○ Hospital/Medical Services: 8071, 8021, 8011, 8099, 8062, 8043, 8042, 8031 ○ Restaurants: 5812, 5814, 5811 • Transaction Location: Local (PH)	• All categories and MCCs not specified under Eligible Transactions • Transactions made prior to the registration date • Transactions made after the Promo Period • Transactions made using Security Bank Classic, Complete Cashback Platinum, Next, and Corporate Mastercard • Installment transactions • Overseas / International transactions

• Transaction Mode: ○ Point-of-sale (in-store/ card present) ○ Online and Mail & Telephone Order transactions	• Subsequently cancelled or refunded transactions
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6. Only the Principal Cardholder with a Unique Code may register for the **Swipe Essentials, Score eGCs** Campaign. All qualified essentials transactions made by the Principal and any Supplementary Cardholder(s) will be combined and credited to the Principal Cardholder's total qualified transactions.
7. For Principal Cardholders with multiple Security Bank credit cards, eligible essentials transactions across all qualified cards will be included in the accumulated spend.
8. Transactions not posted by October 14, 2026 (10 banking days from the last day of the Promo Period which is September 30, 2026) shall not be qualified for the Promo.
9. The awarding of the eGC will be on or before November 12, 2026 (30 banking days after the promo period).
10. The Cardholder's Security Bank credit card must remain open and in good standing, with all terms and conditions met by the Cardholder at the time of awarding. Otherwise, the reward will be forfeited.
11. For Cardholders qualified for the eGC, the eGC Code will be sent to the Cardholder's registered mobile number by Giftaway. To redeem, the Cardholder must follow these steps:
 - a. Go to Security Bank's official website and search for the "Swipe Essentials, Score eGCs"
 - b. Click on the "Redeem Now!" button at the top of the promo page.
 - c. Once redirected to the Giftaway redemption page, enter the eGC code (10-character key) sent by Giftaway, along with the mobile number where the eGC code was received.
 - d. Choose from the list of merchants and click on the redeem button to claim the eGC.

Important Notes:

- eGC terms and conditions vary per merchant.
 - Awarded eGCs are valid for sixty (60) calendar days from the date they are received. After this period, earned and unredeemed eGCs will expire and be deactivated. No extension on the validity of issued eGCs will be granted to those who fail to redeem them during the specified period of sixty (60) calendar days upon issuance.
 - Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.
 - Should the qualified Cardholder fail to receive the SMS with eGC code, the Cardholder must inform Security Bank and update their nominated mobile number through Customer Contact Center Hotline at +632 8887-9188 by November 13, 2026 for them to receive the eGC.
 - 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.
12. The eGC is non-transferable, 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.

13. If a Cardholder meets the minimum spend requirement during this Promo Period but is not part of the targeted promotional advisory via Viber, SMS, Email, and/or Security Bank app notification, they will NOT be eligible to get the eGC.
14. Security Bank reserves the right to reverse or adjust the eGC awarded if the qualifying transactions were disputed or cancelled on a later date, or if the transaction is found to be invalid or fraudulent, or if a reversal of entry is made on any of the qualified transactions, or if there is erroneous posting of the rebate, or if the transaction was used to register or redeem from another ongoing promo.
15. By registering to the Promo, 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.
16. 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 emails in relation to the Promo, such as but not limited to SMS or emails confirming earning of redemption code upon completion of qualified purchase.
17. 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.
18. 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-263616, Series of 2026.