

Swipe Smart for School (April 20 to June 30, 2026)

+ Offer

Get up to PHP 6,000 eGCs when you use your Security Bank credit card on back-to-school spend!

Register using the **unique code** you received via Viber, SMS, email, or your Security Bank app notification at the start of the Promo, and reach the minimum accumulated spend requirement on tuition fees, school supplies, and other back-to-school related transactions:

Tiers	Minimum Accumulated Spend Requirement	eGC Reward
Tier 1	PHP 50,000	PHP 1,000
Tier 2	PHP 100,000	PHP 2,500
Tier 3	PHP 200,000	PHP 6,000

**To qualify for the spend accumulation, a minimum of PHP 1,000 per transaction is required. The Straight, 0% ChargeLight Installment, and Charge Now, Pay Later transactions made by the Principal and Supplementary Cardholder(s) will be accumulated and shall form part of the Principal Cardholder's total qualified transactions.*

Promo Period: April 20 to June 30, 2026

+ Register

All qualified Principal Cardholders will receive their unique code at the start of the Promo Period and must register through the Giftaway microsite 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 > **Swipe Smart for School: Back-to-School Promo 2026**.
- Click on 'REGISTER NOW' button to be redirected to the Giftaway Registration portal.
- Cardholders need to input their Unique code, last 4 digits of their credit card, and mobile number based on Security Bank's records.
- After submitting the registration, Cardholders will receive a prompt to confirm receipt of 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 spend requirement but were **not** part of the targeted promotional communication via the specified channels will **not** be eligible to receive the eGC 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 on qualified back-to-school related categories and accumulate spend to earn eGCs.

1. Only the following transaction types or categories will be considered for the computation of the total spend requirement of the Cardholder during the Promo Period.

Qualified Transactions
Schools & Educational Services
Stationery & Office Supplies Stores
General Retail Stores
Clothing & Apparel Stores

Excluded Transactions
Balance Conversion
Balance Transfer
Cash Advance
Convert to ChargeLight
Ready Cash
Simply Pay
All categories not specified in the Qualified Transactions

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 ten (10) banking days after successful registration.
- Valid Straight, 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.
- 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 eGC voucher based on their total accumulated spend.
- For Next Mastercard transactions, straight transactions which have not been converted to installment are qualified. Only in-store merchant installment will be qualified. All transactions that are auto-converted to Installment are not qualified for the Installment eGC.

+ Redeem

For Principal Cardholders who have reached the minimum accumulated spend requirement, the Principal Cardholder will receive an eGC code within thirty (30) banking days after the end of the Promo Period. The redemption process for this campaign is as follows:

- The eGC code will be sent to the qualified Cardholder's registered mobile number.
- The Cardholder must visit the Security Bank's official website and go to Personal > Cards > Promos > Featured > **Swipe Smart for School: Back-to-School Promo 2026**.
- To redeem, the Cardholder must click the "REDEEM YOUR eGC NOW" button, and the Cardholder needs to provide the unique eGC code (10-character key) sent via SMS by Giftaway.
- Cardholders must choose from the list of merchants and click on the redeem button to claim the eGC. eGC terms and conditions shall be provided per merchant.
- Earned eGCs can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.

Important Notes:

- Redeemed eGCs will be valid until fully consumed in accordance with the respective expiry dates of the eGCs. It is the Cardholder's responsibility to track their rewards' expiry dates.
- Once a redemption is made, it cannot be canceled, reversed, or applied to another item, or eGC.

+ General Terms & Conditions

1. The Swipe Smart for School: Back-to-School Promo 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:
 - Wave Mastercard
 - Next Titanium Mastercard
 - Gold Mastercard
 - Complete Cashback Platinum Mastercard
 - Platinum Mastercard
 - World Mastercard

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

2. Promo Period is from April 20 to June 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 pay for tuition fees, school supplies, and other back-to-school related transactions to avail one (1) of the following eGC rewards:

Tiers	Minimum Accumulated Spend Requirement	eGC Reward
Tier 1	PHP 50,000	PHP 1,000
Tier 2	PHP 100,000	PHP 2,500
Tier 3	PHP 200,000	PHP 6,000

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

5. A minimum single-receipt spend of PHP 1,000 is required to qualify for spend accumulation.
6. Cardholders who meet the minimum accumulated spend requirement but were **not** part of the targeted promotional communication via Viber/SMS and/or email will **not** be eligible to receive the eGC reward.
7. For Next Mastercard transactions, straight transactions which have not been converted to installment are qualified. Only in-store merchant installment will be qualified. All transactions that are auto-converted to Installment are not qualified for the eGC.
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 or eGC 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 or eGC code
 - Expired eGCs
 - The eGC was successfully sent to the Cardholder's registered mobile number according to Security Bank's records. However, the mobile number is no longer in use by the Cardholder, and they did not update their Security Bank records.
15. In case Security Bank accommodates the Cardholder's request to resend their Unique Code or eGC 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 and eGC.
16. Security Bank may not replace redeemed eGCs due to failure of the Cardholder to update their mobile number.
17. Security Bank will not send notifications regarding the expiry of earned eGCs. It is the Cardholder's responsibility to track their rewards' expiry dates. Earned eGCs can be redeemed within sixty (60) calendar days from the date the SMS is received from Giftaway.
18. All earned but unredeemed eGCs will expire and be deactivated sixty (60) calendar days after the receipt of the SMS with the eGC code from Giftaway. No extension on the validity of issued eGCs will be granted for those who fail to redeem during the specified period of sixty (60) calendar days upon issuance.
19. A single installment purchase transaction requires only one approval. Splitting into smaller transaction sizes and consequently requiring multiple transaction approvals will not be allowed.
20. If any of the qualified transactions have been disputed, canceled, or reversed, they will be deducted from the total accumulated spend.
21. 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 item, Security Bank Corporation reserves the right to charge the cost of the eGC to the Principal Cardholder's account, as well as other remedies available to it under the law.
22. The eGC is non-transferable, non-convertible to cash, non-refundable, and non-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.
23. The Principal Cardholder should maintain their card account in good* credit standing. Otherwise, the cost of the redemption will be charged back to the Principal Cardholder's account.
24. 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.
25. 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.
26. 0% ChargeLight Installment is subject to bank approval and is only valid if the monthly dues are paid in full.
27. Payment deferral of 2 to 3 months for Charge Now, Pay Later transactions will vary depending on the account's statement cutoff.
28. The full amount of the Charge Now, Pay Later and 0% ChargeLight Installment transaction shall be automatically deducted from the Cardholders' available credit limit.
29. 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.
30. All terms and conditions relating to eGCs and its use as indicated on the Giftaway portal and website shall apply. For any related concerns, Cardholders may email Giftaway at support@giftaway.ph.
31. 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.
32. 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 Swipe Smart for School: Back-to-School Promo 2026. Subsequently, if a transaction has been used to form part of the qualified spends for the Swipe Smart for School: Back-to-School Promo 2026, such transaction can no longer be used to redeem any form of reward from any other campaign aside from the Swipe Smart for School: Back-to-School Promo 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 charge the cost of the eGC to the Cardholder's account, as well as 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 eGC the cost of the eGC 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 their account.
33. 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.