

## **Terms and Conditions for UPI SplendorPlus Privileges Program**

### **Campaign Period and Eligibility**

1. The SplendorPlus Privileges [ “Campaign”] is a campaign of Bank of China- Manila Branch.
2. This campaign will commence from July 1 to December 31, 2025 [“Campaign Period”]
3. The following individuals will not be eligible for the SplendorPlus benefits and shall not be eligible to participate in the Campaign:
  - a. Cardholders whose accounts with Bank of China-Manila Branch have been suspended, terminated, or closed during the Campaign Period;
  - b. Cardholders who are in breach of any agreement with Bank of China- Manila Branch;
  - c. Cardholders who are or become insane, deceased, adjudicated, bankrupt, or have legal proceeding of any nature instituted against them.
4. There is no registration required to participate in the campaign. Eligible Participants must perform eligible transactions (as defined in Clause 5 herein) (the “Eligible Transactions”) using the Debit Card issued by Bank of China- Manila Branch in order to participate in the Campaign. This Campaign or offer does not constitute a guarantee that all Eligible Participants conducting Eligible Transactions shall at all times and / or automatically be entitled to the Cashback, entitlement thereto being subject to the Cashback Pool Cap stated below.

### **Campaign Mechanics**

5. “Eligible Transactions” of this Campaign refer to the transaction(s) provided below and made via Bank of China- Manila issued Debit Card provided below during the Campaign period.

Purchase transaction made through the following in Mainland China):
• Point-of-Sale (POS) Terminal
• UnionPay QR Display-to-Pay)
• E-commerce Merchants’ website must be registered in China and transactions go through UnionPay Network)

For avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s):

- a. Transaction(s) for payment made towards mail order and/or telephone order (MOTO);
  - b. Transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions;
  - c. Transaction(s) that are performed outside Mainland China, or non-China registered platform, or through non-UnionPay acceptance.
6. Eligible Participants who have performed the Eligible Transactions during the Campaign Period shall be entitled for 1% Cashback (“Cashback”).

### **Cashback Pool Cap**

7. Entitlement to the Cashback rebate shall be subject to a Total Cashback Pool Cap which shall be determined and agreed upon between Bank of China and UnionPay International. Eligible transactions will earn a 1% cash rebate which will be subject to relevant foreign exchange rate at point of conversion as the rebate will be issued to the eligible participant in PHP currency. Total Cashback is capped at PHP 3,000 per accountholder for the whole campaign period. Once the cashback cap is reached, succeeding transactions are no longer entitled to the cashback.

The Cashback will be on a first come, first served basis. Eligible transactions shall be determined by transaction date and time, where eligible transactions done at an earlier date and time shall be entitled to cashback ahead of later eligible transactions, until the Total Cashback Pool Cap is reached.

8. The Cashback will be credited to the Eligible Participant(s) Bank of China- Manila Branch account within the Reimbursement Period as provided in the table below. In the event the Eligible Participant(s) do not receive the Cashback during the said period, the Eligible Participants shall inform Bank of China-Manila Branch the same within fifteen (15) working days from the expiry of the reimbursement period, failing which the Eligible Participant(s) are deemed to have received the cashback and any request for the reimbursement of the cashback shall not be entertained by Bank of China- Manila Branch.

Campaign Period	Reimbursement Period
1 <sup>st</sup> July 2025 to 31 <sup>st</sup> December 2025	Within 70 days after 31 <sup>st</sup> December 2025

### **GENERAL TERMS AND CONDITIONS:**

9. All transactions made by the Eligible Participant will automatically be tracked by Bank of China-Manila Branch for the purpose of selecting Eligible Transactions, and Bank of China-Manila Branch reserves the right to determine if the transactions made by the Eligible Participant fulfill the Eligible Transaction criteria. The tracking is based on the transaction dates and/or time Philippine Time as captured by Bank of China- Manila Branch's transaction records during the Campaign Period.

10. The Eligible Participant(s)' Bank of China- Manila Branch account must be valid and active, not closed, dormant, terminated) during the Campaign Period and Reimbursement Period in order to be eligible for the Cashback. If the Eligible Participant(s) close his/her Bank of China-Manila Branch Account during the Campaign Period or Reimbursement Period for any reason whatsoever, his/her participation in the Campaign shall become null and void with immediate effect and shall not be entitled for the Cashback.13. To the fullest extent permitted by law, Bank of China- Manila Branch is excluded of any responsibilities or liabilities arising from any postponement, cancellation delay or changes to the Cashback details or any other unforeseen circumstances beyond Bank of China- Manila Branch's reasonable control and for any act of default by any third-party suppliers or vendors (if any).

11. If this campaign is unable to proceed as planned due to reasons and not limited) such as computer virus, hacking, unauthorized intervention, fraud, technical failure, epidemic, pandemic, any acts of government not limited to movement control order or any other reason beyond Bank of China- Manila Branch's control, Bank of China- Manila Branch reserves the right, at its sole discretion, to terminate, postpone, modify, or suspend this Campaign.

12. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Term and Conditions Governing The Use of Bank of China- Manila Branch issued Debit Card and Terms and Conditions Governing Electronic Banking Services, as well as consented to Bank of China- Manila Branch processing and disclosing his/her personal data in accordance with the Bank of China- Manila Branch Privacy Notice which can be found at [www.bankofchina.com.ph](http://www.bankofchina.com.ph), Bank of China- Manila Branch's Website") and the Eligible Participants understand that Bank of China- Manila Branch may modify or update the Privacy Notice from time to time and the participant shall visit Bank of China- Manila Branch's Website for the updated version.

13. Bank of China- Manila Branch reserves the rights to change, alter, modify or delete the Terms and Conditions herein, wholly or in part, at its absolute discretion, at any time or from time to time and such changes shall be notified to the Eligible Participants with prior notice of seven (7) working days via Bank of China- Manila Branch's Website or any other mode of communication as may be determined by Bank of China- Manila Branch from time to time.

14. Bank of China- Manila Branch reserves the right as its absolute discretion to cancel, withdraw, terminate, extend or suspect this Campaign due to any circumstances beyond bank of China- Manila Branch's control, wholly or in part, at any time with prior notice to the Eligible Participants via Bank of China- Manila Branch's Website or any other mode of communication as may be determined by Bank of China- Manila Branch from time to time. The Eligible Participants shall not be entitled to make any claims against Bank of China- Manila Branch for any and all losses or damages suffered or incurred by the participant(s) as a result of arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by Bank of China- Manila Branch.

15. If any matters arising from the Campaign are not covered under Terms and Conditions hereunder or otherwise, they shall be determined solely by Bank of China- Manila Branch at its absolute discretion.

16. Bank of China- Manila Branch shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, punitive, consequential, exemplary, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the participant(s) or whatsoever, resulting directly or indirectly from the Campaign, including but not limited to any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond Bank of China- Manila Branch's reasonable control and for any act or default by any third party suppliers or vendors (if any).

17. All decisions made by Bank of China- Manila Branch in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.

18. Unless stated otherwise, if applicable, all transportation cost, internal charges, personal costs and/or any other costs, fees and/or any kind of expenses incurred by the participants in connection with this Campaign (whether for the purpose of joining, participating in or receiving any benefits or Cashback from the contest) are at the sole responsibility of the participant(s). Bank of China- Manila Branch, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs / charges / fees / expenses.

19. These Terms and Conditions are governed by Philippine laws and under the jurisdiction of the courts of The Republic of the Philippines.

20. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

#### PRIVACY NOTICE

21. Bank of China- Manila Branch will take reasonable precautions to keep the Eligible Participants' personal data secure, and requires third party processors to do the same. However, Bank of China- Manila Branch may disclose the Eligible Participants' personal data if required by law, search warrant, subpoena or court order.

22. For feedback and/or complaint related to this Campaign, Eligible Participants may contact Bank of China- Manila Branch's Customer Service Centre by calling (+632)- 829778888 or email to [customercare\\_ph@bankofchina.com.ph](mailto:customercare_ph@bankofchina.com.ph).