Chinabank @home Visa Platinum
Welcome Gift Terms and Conditions
(Effective November 1, 2026)

1. The SM eVoucher Welcome Gift ("Offer") is open to newly approved Principal Cardholders of the Chinabank @home Visa Platinum in the Philippines ("Qualified Cardholders"). Cardholders with existing Chinabank credit card(s) who requested for conversion to Chinabank @home Visa Platinum are not qualified for the Offer. A Cardholder can be issued only one Chinabank @home Visa Platinum Card.

2. Qualified Cardholders are entitled to a complimentary Php 4,000 SM eVoucher (the "Offer")[1], upon meeting the spend requirement ("Spend Requirement") below:
   - Spend Amount: Single or accumulated spend receipt of Php10,000.00
   - Posted Transaction Type:
     - Local or international straight retail, in-store or online
     - Principal amount of the in-store local merchant instalment
   - Spend Period: Within 60 days from card delivery date

   Transactions of Supplementary Cardholder(s), if any, shall be counted as part of the Principal Cardholder's spend.

   The following transactions (including other related or similar transactions as determined by Chinabank), shall not qualify under the Spend Requirement, and are thus excluded from this Offer:

   - Installment Programs such as balance transfer, transaction conversion, balance conversion, and cash installment, including pre-terminated installment transactions;
   - Auto-debit arrangements (ADAs) and auto-charged bills payments;
   - Automated Teller Machine (ATM) transactions (e.g. cash advance, payments, and the like);
   - Refunded or disputed transactions;
   - Unauthorized or fraudulent transactions;
   - Quasi-Cash transactions[2];
   - Annual membership fees, and all other credit card fees and charges;
   - Casino/online gaming/gambling transactions; and
   - Transactions with wholesale/warehouse merchants/clubs.

3. Upon reaching the Spend Requirement amount within the Spend Period, the Qualified Cardholder shall receive a unique redemption code ("Code") from INSTAPERX via SMS within 45 business days.

4. The Code shall only be sent **ONCE** by INSTAPERX to the Qualified Cardholder's registered mobile number and/or e-mail address.

   - Qualified Cardholders should ensure that their mobile number and e-mail address on record with Chinabank are updated.
   - Chinabank and/or INSTAPERX shall not be liable for any Code not received by a Cardholder due to (i) service interruptions or issues due to Cardholder's service provider, (ii) loss of access to Cardholder's device, phone number, or e-mail account, and/or (iii) Cardholder's failure to update his/her mobile number and e-mail address on record.

[1] *Offer item may be modified by the Bank at its sole discretion from time to time, subject to prior notice.*
[2] *Please refer to this website (https://www.chinabank.ph/pdf/Quasi-Cash-Merchants.pdf) for the full list.*

- Qualified Cardholders who did not receive their Code(s) from INSTAPERX within 45 business days from reaching the Spend Requirement must report the same to Chinabank immediately but no later than 60 business days from reaching the Spend Requirement.
- Chinabank and/or INSTAPERX shall have no obligation to resend the Code to the Cardholder.
- To update their mobile number or e-mail address, Cardholders may contact Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail creditcardcare@chinabank.ph

5. Qualified Cardholders can redeem the Offer only once, using the given Code within ninety (90) days from receipt of the Code. Neither Chinabank nor 1ISA shall have an obligation to extend its validity in case the Qualified Cardholder fails to redeem the Code prior to its expiry.

6. Only Qualified Cardholders are authorized to redeem the Offer. Qualified cardholders must visit any SM Store Business Centers nationwide and present their INSTAPERX eVoucher code and valid ID to redeem SM eVoucher code for physical gift certificates.
    a. Qualified Cardholders agree not to share the Code with any third party to prevent loss, unauthorized use, or fraud.
    b. In the event of a loss of access to the Code, such as a lost phone or compromised email, where the Code is stored, the Qualified Cardholder must promptly report the loss to Chinabank by contacting Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail creditcards@chinabank.ph. Provided that the Code has not yet been redeemed, Chinabank will immediately cause the deactivation of the Code and INSTAPERX will re-issue the Code within 7 to 10 business days of receiving the report of loss of access.
    c. Neither Chinabank nor 1ISA shall be liable for any unauthorized use of the Code by a third party.

7. Qualified Cardholders may redeem the Offer only at the following SM Store Business Centers found in this link: https://1isadigital.com/branch/SM-STORE-branches.

8. The SM eVoucher code cannot be converted to cash, and shall only be honored by SM at face value.

9. SM eVoucher codes must be redeemed in full and in one (1) transaction only. Split transactions are not allowed. Any unused amounts, if any, shall be forfeited.

10. The Qualified Cardholder agrees to maintain his/her Chinabank @home Visa Platinum account in good credit standing[3] for at least 12 months from its issue date. If at any time, the Qualified Cardholder converts his/her Chinabank @home Visa Platinum to another Chinabank Credit Card or cancels the account before the 12-month period expires, the total cost of the Offer Items (with maximum retail price at Php4,000) shall be charged to the Cardholder's Chinabank @home Visa Platinum account.

11. In addition, Chinabank reserves the right to charge the total cost of the Offer to the Qualified Cardholder's Chinabank @home Visa Platinum account and disqualify the Cardholder from this and future promotions in the following cases:

    a. Multiple, invalid, or fraudulent redemption;
    b. Qualifying transaction(s) were subsequently filed under dispute by the Cardholder; or

[3] *Cardholders in good credit standing are those whose accounts are active and current and are not, otherwise, blocked, cancelled, delinquent, or past due, not under any repayment program or special installment in relation thereto, not under investigation due to suspected fraudulent activities, or those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of China Bank Credit Cards.*

c. If the Cardholder is subsequently proven to have violated any of the @home Visa Platinum Welcome Gift Terms and Conditions.

12. By availing the Offer, the Cardholder (i) agrees to provide his/her personal information and other information that may be reasonably required by Chinabank and 1ISA/INSTAPERX, (ii) consents to Chinabank sharing his/her personal information and other information that may be reasonably required to 1ISA, and (iii) agrees that such information shall be subject to the confidentiality, data privacy, and security terms of Chinabank and 1ISA. Copies of the Data Privacy and Confidentiality Terms and Conditions of Chinabank and 1ISA can be found at:

Chinabank	https://www.chinabank.ph/china-bank-privacy-policy
1ISA	https://1isadigital.com/privacy-policy

13. By availing the Offer, the Qualified Cardholder confirms that he/she has read, understood, and agrees to be bound by the Terms and Conditions of the Offer.

14. In case of dispute related to the Offer, the decision of Chinabank shall be deemed final and non-negotiable.

15. The Offer is subject to the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards.

16. The Terms and Conditions herein may be modified by the Bank at its sole discretion from time to time, provided, that Chinabank Cardholders shall be notified of such changes to the Terms and Conditions by public notice at least sixty (60) days prior to the effectivity of such changes.

17. For concerns on your eVouchers/Codes, you may contact INSTAPERX:

a. Call their Customer Service Hotline at +632 8788 1000 / +632 8788 7000
b. Send an e-mail to support@instaperx.ph.

18. For inquiries or concerns on your Chinabank Credit Card, you may contact Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail creditcardcare@chinabank.ph.

19. Chinabank is regulated by the Bangko Sentral ng Pilipinas (BSP). Details of the BSP's Consumer Assistance Mechanism are provided in www.bsp.gov.ph/.