

COMPANY ADVANTAGE PROGRAM (CAP) PROMO TERMS AND CONDITIONS

1. The Company Advantage Program Promo ("Promo") is from May 20, 2024 to August 19, 2024 ("Promo Period").
2. The Promo is open to new Principal Credit Cardholders ("Qualified Cardholders") of China Banking Corporation ("Chinabank") under the CAP who will apply for the eligible Credit Cards listed below within the Promo Period and whose applications are subsequently approved. Existing Chinabank Credit Cardholders and previous cardholders whose cards had been cancelled or blocked are not eligible for the Promo.

The eligible Chinabank Credit Card products are:

- Chinabank Prime Mastercard
- Chinabank Platinum Mastercard
- Chinabank Cash Rewards Mastercard
- Chinabank World Mastercard

3. To qualify for the Promo, Qualified Cardholders must:
 - Activate their newly issued Chinabank Credit Card.
 - For Chinabank Prime Mastercard - Meet the required minimum single or accumulated spend of PHP5,000 (or its equivalent in USD) ("Spend Requirement") within sixty (60) calendar days from card delivery date ("Spend Period").
 - For Chinabank Platinum, Cash Rewards, and World Mastercard - Meet the required minimum single or accumulated spend of PHP10,000 (or its equivalent in USD) ("Spend Requirement") within sixty (60) calendar days from card delivery date ("Spend Period").
4. Qualified Cardholders who meet the Spend Requirement during the Spend Period are entitled to
 - For Chinabank Prime Mastercard - Five Hundred Pesos (PhP500) worth of Cash Credits ("Welcome Gift")
 - For Platinum, Cash Rewards, and World Mastercard - One Thousand Pesos (PhP1,000) worth of Cash Credits ("Welcome Gift")
5. Interested CAP clients may also apply for a Chinabank Destinations Platinum, Chinabank Destinations World or Chinabank Destinations World Dollar Mastercard. Approved cardholders will receive the Accor Plus Explorer Membership welcome gift instead of the cash credits upon meeting the required minimum single or accumulated spend of PHP5,000 within sixty (60) calendar days from card delivery date.
6. Posted retail transactions of Principal and Supplementary Cardholders, made in-store or online, both domestic and abroad, as well as merchant installment transactions, are qualified to meet the Spend Requirement of this Promo.

The following transactions, as determined by Chinabank, **do not qualify** under the Spend Requirement and are excluded from this Promo:

- a) Quasi-Cash transactions

QUASI-CASH MERCHANTS	
Merchant Category Code	Merchant Category Description
4829	Money Transfer
6010	Manual Cash Disbursements – Customer Financial Institution
6050	Quasi-Cash – Customer Financial Institution
6051	Quasi-Cash – Merchant
6211	Security Brokers/Dealers
6532	Payment Transaction – Customer Financial Institution
6533	Payment Transaction – Merchant
6536	MoneySend Intracountry
6537	MoneySend Intercountry
6538	MoneySend Funding
7800	Government-owned Lottery (U.S. region only)
7801	Internet Gambling (U.S. region only)
7802	Government-licensed Horse/Dog Racing (U.S. region only)
8651	Political Contribution
9211	Court Costs including Alimony and Child Support
9754	U.S. Region Merchants conduction Horse/Dog Racing Gambling

- b) Auto-Debit Arrangement facility transactions
- c) Installment Programs (balance transfer, convert-to-cash or cash installment, balance conversion, and transaction conversion)
- d) ATM transactions (cash advance, payments, etc.)
- e) Fees and charges and pre-terminated installment transactions
- f) Casino/online gaming/gambling transactions
- g) Wholesale/warehouse merchants/clubs (under MCC 5300 and Suy Sing)

7. The Welcome Gift will be credited to the approved Chinabank Prime, Chinabank Platinum, Chinabank Cash Rewards or Chinabank World Mastercard account on the awarding date based on their batch (refer to the table below).

Batch	Delivery Date	Spend Period	Awarding
1	May 20, 2024 to June 19, 2024	Up to 60 days within the card delivery date	August 31, 2024
2	June 20, 2024 to July 19, 2024	Up to 60 days within the card delivery date	September 30, 2024
3	July 20, 2024 to August 19, 2024	Up to 60 days within the card delivery date	October 31, 2024

8. A Qualified Cardholder can avail of this Promo and receive a Welcome Gift only once for the duration of the Promo, regardless of the number of credit cards issued to him/her and number of transactions that met the Spend Requirement.
9. The Welcome Gift cannot be converted to other items such as, but not limited to, cash or Rewards Points.
10. Qualified Cardholder must maintain his/her newly approved Chinabank Credit Card active and in good credit standing*. Qualified Cardholder should not cancel his/her Chinabank Credit Card. Chinabank reserves the right to charge-back/reverse/revoke the Welcome Gift in the event that the Card becomes past due, delinquent, suspended, cancelled for whatever reason within twelve (12) months from card activation date.
11. Chinabank reserves the right to disqualify Qualified Cardholders who refuse to abide by any of the Terms and Conditions of this Promo.
12. Employees of Chinabank and its Subsidiaries, Affiliates and third-party contractors, and their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promo.
13. In case of dispute related to the Promo, Chinabank will review the disputed transactions and Chinabank's decision will be deemed final and non-negotiable.
14. By applying for an eligible Chinabank Credit Card, Qualified Cardholders are automatically enrolled into the Promo and are deemed to have given their consent to join the Promo and accept the Promo's Terms and Conditions, unless the Qualified Cardholder opts out by contacting Chinabank's Customer Contact Center anytime during the Promo Period.
15. By joining this Promo, the Qualified Cardholder confirms that he/she has read, understood, and agrees to be bound by the Terms and Conditions of the Promo.
16. For inquiries on the Promo or concerns on their Credit Card accounts, Cardholders may contact their respective Chinabank Sales Officer or Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail creditcards@chinabank.ph.
17. 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/.

**Cardholders in good credit standing refers to accounts that are active and current and not blocked, delinquent or past due, not under any collections repayment program or special installment, not under investigation due to suspected fraudulent activities, or those whose Credit Cards are not reported lost or stolen, and those who have not otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of the Chinabank Credit Cards.*