The Chinabank Ultra Rewards Program Mechanics
(*For New Clients Effective September 1, 2025*)

Program Overview:
The Ultra Rewards Program (the "Program") is a loyalty program designed to reward Chinabank clients for opening a new Ultra Rewards Peso Deposit Account ("Ultra Rewards Account"). Clients who have opened an Ultra Rewards Account will be entitled to earn rewards by maintaining the required minimum monthly average daily balance (ADB). To maximize rewards, enrolled clients are encouraged to apply for an Ultra Rewards Credit Card, as all earned points from the Ultra Rewards Account will be credited there. Additionally, using the Ultra Rewards Credit Card for transactions allows clients to earn even more points. Whether you save or spend, you get ULTRA rewarded!

Only fresh funds deposited into the Ultra Rewards Account are eligible to earn rewards, which can be used to redeem air miles, cash rebates, electronic vouchers (e-vouchers), and annual membership fee (AMF) waiver.

For this Program, fresh funds shall refer to the following:

- Cash deposits from a non-Chinabank account;
- Incoming funds transfers from another bank to Chinabank;
- Check deposits drawn from another bank;
- Fund transfers or on-us checks from a different Chinabank depositor to your Ultra Rewards account. Chinabank deposit account, whether individual, joint or sole proprietorship, should not belong to the same Ultra Rewards Account client; and
- Deposits or funds from proceeds of Chinabank investment products.

Program Eligibility and Restrictions:

- **Account Requirement:** Opening an Ultra Rewards Account is mandatory to participate in the Program. Only one (1) Ultra Rewards Account can be opened per client.
- **Account Type:** Clients may only open an individual, joint OR, or sole proprietorship account. Each Ultra Rewards Account includes a debit card to be issued to the main accountholder. Co-accountholders may receive an Ultra Rewards Debit Card. For sole proprietorships, debit card will be issued in the name of the individual owner (not the business name).
    - Corporate, business (except sole proprietorships), and joint AND accounts are not allowed to enroll or earn rewards under this Program.
    - Conversion of an existing regular or premium Chinabank deposit account into an Ultra Rewards Account is prohibited.
    - Clients with closed CASA accounts within the past 6 months may only participate subject to approval.
- **Ultra Rewards Credit Card Application:** Ultra Rewards Account clients are encouraged to apply for an Ultra Rewards Credit Card, as the exclusive repository for all earned rewards points. Having the Ultra Rewards Credit Card allows clients to track, manage, and redeem their rewards seamlessly. Ultra Rewards Credit Card application is subject to Chinabank's standard credit evaluation process.
    - For sole proprietorship Ultra Rewards accounts, the credit card will be issued in the name of the individual owner (not the business name).
    - For joint OR Ultra Rewards Accounts, only the designated main accountholder shall be allowed to apply for an Ultra Rewards Credit Card.
        - The main accountholder must be properly identified in the Ultra Rewards Account Opening Form at the time of account opening.
        - If the joint OR accountholders did not specify the main accountholder at the time of account opening, the first joint OR accountholder in the list shall be designed as the main accountholder.

        - Co-accountholders in the joint OR Ultra Rewards Account shall not be allowed to apply for their own Ultra Rewards Credit Card.
            - Co-accountholders may choose to apply for a different type of Chinabank Credit Card, subject to credit evaluation.
            - Alternatively, the main accountholder may choose to apply supplemental Ultra Rewards Credit Cards for his/her co-accountholders, provided that any and all Rewards Points shall be credited to the main accountholder.

    - If Chinabank declines the main accountholder's application for an Ultra Rewards Credit Card based on credit evaluation, an Ultra Rewards Secured Credit Card may be offered by Chinabank to the main accountholder as an alternative.
        - A secured credit card is a type of credit card that requires a cash deposit as collateral (Security Deposit). In this case, the Security Deposit will be the cash deposit in the Ultra Rewards Account. A minimum Security Deposit of Php30,000.00 is required for the issuance of a Secured Credit Card and establishment of its credit limit.
        - The Secured Credit Card will enjoy the same Credit Card features of a regular Chinabank Ultra Rewards Credit Card including earning of Rewards Points, and access to promos and perks.

- **Age Requirement:** Clients must be at least 18 years old to qualify for the Program.
- **Nationality:** The Program is open to both Filipinos and non-Filipinos.
    - For non-Filipinos, the standard additional requirements must be submitted, such as Passport, Alien Certificate of Registration (ACR) / Immigrant Certificate of Registration (ICR), and Contract of employment.

Program Requirements and Features:

- The Ultra Rewards Account operates similarly to other Chinabank checking and savings accounts (CASA), adhering to the same policies and documentation standards, except for the following requirements:

Account Details	**Checking Account**	**Savings Account**
Initial Deposit	Php1,000,000.00	Php1,000,000.00
Minimum Monthly ADB	Php1,000,000.00	Php1,000,000.00
Minimum Balance to Earn Interest	Php50,000.00	Php10,000.00
Deposit Interest Rate	0.125% per annum	0.125% per annum

A fee shall be charged if the account balance falls below the minimum monthly ADB for at least (2) consecutive months for both active and dormant accounts. This fee shall be collected every month until the account meets the required minimum monthly ADB.

1. **Key features of the Ultra Rewards Account**:
    - There are two (2) key components of the Ultra Rewards Program that will help clients EARN MORE while saving: Interest Credits and Rewards Points:

	Interest Credits	**Rewards Points**
Minimum Average Daily Balance (ADB) Required	Php10,000.00 for Savings Accounts Php50,000.00 for Checking Accounts	Fresh funds of at least Php1,000,000.00 monthly ADB
Interest Rate / Rewards Points Rate	0.125% per annum	1 rewards point for every Php100 monthly ADB

Crediting Schedule	Quarterly	Monthly
Destination Account for crediting of interest/rewards	Ultra Rewards Peso Deposit Account	Ultra Rewards Credit Card

- The Ultra Rewards Account stands out from other CASA products by offering monthly rewards points for maintaining fresh funds with a minimum monthly ADB of Php1,000,000. Specifically, the Ultra Rewards Account earns 1 rewards point for every Php100 monthly ADB if the client maintains fresh funds of at least Php1,000,000 monthly ADB.
- Additionally, clients earn a 0.125% annual CASA deposit interest rate, credited quarterly—provided the account remains open at the time of interest crediting.
- If the monthly ADB of fresh funds falls below Php1,000,000, no rewards points will be earned for that period. However, the Ultra Rewards Account will continue to earn the standard CASA interest rate of 0.125% per annum, provided the required minimum balance for interest earning is maintained.

2. Key features of the Ultra Rewards Credit Card

- In addition to the Ultra Rewards Account, the Ultra Rewards Credit Card itself also earns Rewards Points at a rate of 1 rewards point for every Php50.00 qualified spend.
    - For every 10,000 rewards points accumulated, clients can redeem 2,500 air miles, cash rebates, e-vouchers, or AMF waiver. Redemption is in increments of 10,000 rewards points. You may refer to table below:

Any of the following rewards	Conversion for every 10,000 Rewards Points
Air Miles	2,500
Cash Rebate	2,500
e-Voucher	2,500
AMF Waiver	1 Year

The total rewards points accumulated from both the Ultra Rewards Account and the Ultra Rewards Credit Card will be consolidated and reflected in the Ultra Rewards Credit Card Monthly Statement of Account (SOA). Clients can conveniently access their SOA through the e-SOA service or via the Chinabank Mobile App.

Average Daily Balance (ADB) Computation for Rewards Points

Rewards ADB is the sum of the daily Ultra Rewards Account Balance divided by the number of days in that period. For purposes of the Ultra Rewards Program, the Ultra Rewards Account Balance represents the total of ***all fresh funds deposited into the Ultra Rewards Account, minus any non-fresh fund deposits and withdrawals***.

$$\frac{\begin{array}{l}\text{Day 1 Ultra Balance} = \text{Deposits} - \text{Cash Outflows} + \\ \text{Day 2 Ultra Balance} = (\text{Previous Day Balance} + \text{Deposits} - \text{Cash Outflows}) - (\text{Remaining Non-Qualified Deposit Transactions})^{*} + \\ \text{Day 3 Ultra Balance} = (\text{Previous Day Balance} + \text{Deposits} - \text{Cash Outflows}) - (\text{Remaining Non-Qualified Deposit Transactions})^{*} + \ldots + \\ \text{Day 30/31 Ultra Balance} = (\text{Previous Day Balance} + \text{Deposits} - \text{Cash Outflows}) - (\text{Remaining Non-Qualified Deposit Transactions})^{*}\end{array}}{\text{Number of days in the month (i.e. 30/31 days)}}$$

**Where Remaining Non-Qualified Deposit Transactions = max(0,Cumulative Non-Qualified Deposit Transactions) – Cash Outflows*

Rewards points earned shall be credited monthly to the client's Ultra Rewards Credit Card. Rewards redemption is on a per-request basis.

Rewards Points Sample Computation

Table A: ***Rewards earning for Ultra Rewards Account***

Month	**Monthly Rewards ADB**	**Monthly Rewards Points** Earn 1 Rewards Point for every Php100 Monthly ADB
1	1,000,000	10,000
2	1,500,000	15,000
3	500,000	0
4	2,850,000	28,500
5	4,550,000	45,500
6	800,000	0
TOTAL REWARDS POINTS EARNED		**99,000**

In this example, the ADB in months 4 and 6 fell below the required Php1,000,000 monthly ADB, resulting in no rewards points earned for those months. However, the total rewards points accumulated over 6 months is 99,000, which will be credited to the Ultra Rewards Credit Card for redemption. All rewards points are rounded down to the nearest peso.

Table B: ***Rewards earning for Ultra Rewards Credit Card***

Month	**Monthly Total Credit Card Bill**	**Monthly Rewards Points** Earn 1 Rewards Point for every Php50 qualified spend
1	641,000.00	12,820
2	500,000.00	10,000
3	No Usage	0
4	80,000.80	1,600
5	6,134.70	122
6	28,900.00	578
TOTAL REWARDS POINTS EARNED		**25,120**

In this example, there was no usage in month 3, leading to no rewards earned for that period. Over 6 months, the total rewards points accumulated and available for redemption is 25,120. All rewards points are rounded down to the nearest peso.

Table C: ***Combined Rewards Points***

	Ultra Rewards Account		Ultra Rewards Credit Card			REWARDS REDEMPTION EXAMPLE
Month	**Monthly ADB**	**Monthly Rewards**	**Monthly Total Credit Card Bill**	**Monthly Rewards**	**Combined Monthly Rewards**	*Rewards Conversion: For every 10,000 rewards points accumulated, clients can redeem 2,500 air miles, cash rebates, e-vouchers, or AMF waiver. Redemption is in increments of 10,000 rewards points.*
1	1,000,000	10,000	641,000.00	12,820	22,820	In month 1, combined monthly rewards earned is 22,820. If only 10,000 rewards will be redeemed, the equivalent is 2,500 air miles/cash rebates/e-vouchers. The rewards balance will be 12,820 points.
2	1,500,000	15,000	500,000.00	10,000	25,000	In month 2, the running combined rewards points balance is 37,820. If no redemption is made, the same rewards balance will carry over to the following month.
3	500,000	0	No usage	0	0	In month 3, the running combined rewards points balance is still 37,820, as no additional rewards points were earned during this period. If fully redeemed, the equivalent will be 7,500 air miles, cash rebates, or e-vouchers, leaving a remaining balance of 7,820 points.
4	2,850,000	28,500	80,000.80	1,600	30,100	In month 4, the running combined rewards points balance is 37,920. If fully redeemed, the equivalent will be 7,500 air miles, cash rebates, or e-vouchers, leaving a remaining balance of 7,920 points.
5	4,550,000	45,500	6,134.70	122	45,622	In month 5, the running combined rewards points balance is 53,542. If fully redeemed, the equivalent will be 12,500 air miles, cash rebates, or e-vouchers, leaving a remaining balance of 3,542 points.
6	800,000	0	28,900.00	578	578	In month 6, the running combined rewards points balance is 4,120. The balance is not enough to redeem any reward. The balance will carry over to the following month.

In the table above, if client will only redeem on month 6, the accrued combined rewards points is 124,120, which is equivalent to 30,000 air miles, cash rebates, e-voucher or 1-Year AMF waiver.

Ultra Rewards Catalogue and Redemption Process

- The table below presents the Rewards Catalogue for the Ultra Rewards Program:

Rewards Items*	Partners or Other Details
Air Miles	Philippine Airlines, Cathay Pacific, Singapore Airlines, Qatar Airways, Air Asia, and more
Cash Rebate	Credited to Chinabank Ultra Rewards Account
e-Vouchers	All Home, Beyond The Box, Landers, Pacsafe, URBANIZE, Power Mac Center, Rustans Dept Store, SM Gift Pass, The Loop, Urban Athletics, Wilcon Depot, SSI Group, Dyson, and S&R
AMF Waiver	1 Year

**Rewards items may be modified by the Bank at its sole discretion from time to time.*

- Only the Principal Cardholder may redeem by calling Chinabank Customer Service Hotline at +632 888-55-888 or sending an e-mail to creditcards@chinabank.ph.
- The Principal Cardholder agrees to provide the necessary details for rewards redemption such as but not limited to: (1) frequent flyer membership number for miles redemption; (2) Ultra Rewards Account and Ultra Rewards Credit Card number; (3) desired merchant partner; and (4) rewards points to be redeemed.
- Upon request for redemption, which request shall be considered irrevocable, the Principal Cardholder shall receive within 15-20 banking days the miles, cash rebates, e-voucher code or AMF waiver.

The Chinabank Ultra Rewards Program Terms and Conditions

General Terms

1. The Chinabank Ultra Rewards Program ("Program") is a loyalty rewards initiative exclusively for Chinabank clients who open and maintain an Ultra Rewards Peso Deposit Account ("Ultra Rewards Account").
2. Participation in the Program requires maintaining fresh funds in the Ultra Rewards Account with a minimum Average Daily Balance (Rewards ADB) of Php1,000,000 to earn rewards points.
3. Clients are encouraged to apply for an Ultra Rewards Credit Card, as all rewards points earned from the deposits in the Ultra Rewards Account and transactions in the Ultra Rewards Credit Card shall only be allowed to be credited to either an Ultra Rewards Credit Card, *or an Ultra Rewards Secured Credit Card* for redemption on a "***No Ultra Rewards Credit Card, No Rewards Points***" basis.
4. The Program allows clients to earn and redeem rewards points for various benefits, including air miles, cash rebates, electronic vouchers (e-vouchers), and Annual Membership Fee (AMF) waiver.
5. Rewards Points will not expire and will remain valid for the duration of the Program.
6. The Bank reserves the right to modify, suspend, or terminate the Program, including redemption options, point accrual/rewards conversion rates, and eligibility criteria.
7. The Bank reserves the right to disqualify any client from the Program if it determines that the client has violated these Terms and Conditions, Chinabank's General Terms and Conditions, the respective Terms and Conditions Governing the Issuance and Use of Chinabank Debit Cards and Credit Cards and other applicable terms and conditions, laws, regulations and Bank policies.

Ultra Rewards Debit and Credit Card Terms

1. Ultra Rewards Debit Card Terms
    a. Each Ultra Rewards Account includes an Ultra Rewards Debit Card, which can be used for withdrawals and purchases.

    b. The Debit Card does not earn rewards points for any transaction, including purchases and withdrawals.
    c. The main accountholder will be issued an Ultra Rewards Debit Card. Co-accountholders may receive an Ultra Rewards Debit Card.
    d. For sole proprietorship Ultra Rewards Accounts, the Ultra Rewards debit card will be issued in the name of the individual owner (not the business name).
    e. Clients must comply with Chinabank's standard Debit Card policies for usage, replacement, and security.

2. Ultra Rewards Credit Card Terms
    a. Clients are encouraged to apply for an Ultra Rewards Credit Card, as all rewards points will be credited to this account.
    b. For sole proprietorship Ultra Rewards Accounts, the Ultra Rewards credit card will be issued in the name of the individual owner (not the business name).
    c. For joint OR accounts, only the designated main accountholder is eligible to apply for a credit card (as Principal Cardholder).
        i. The main accountholder must be clearly identified at the time of account opening and indicated in the Ultra Rewards Account Opening Form.
        ii. If the joint OR accountholders did not specify the main accountholder at the time of account opening, the first joint OR accountholder in the list shall be designated as the main accountholder.
    d. Credit card applications are subject to Chinabank's credit evaluation process.
    e. Clients whose application for an Ultra Rewards Credit Card is rejected may be offered a secured credit card (*Ultra Rewards Secured Credit Card*) as an alternative.

f. Clients who do not apply for a Chinabank Ultra Rewards Credit Card or Ultra Rewards Secured Credit Card are deemed to have acknowledged that they will not be able to redeem any rewards earned from their Ultra Rewards Account, on a "*No Ultra Rewards Credit Card, No Rewards Points*" basis.
g. The main accountholder (as Principal Cardholder of the Ultra Rewards Credit Card) may apply for a Supplementary Ultra Rewards Credit Card for his/her Co-accountholders and/or other related third parties.
h. Accumulation of rewards points for the Ultra Rewards Credit Card is subject to Chinabank Credit Cards' Rewards General Terms and Conditions (https://www.chinabank.ph/credit-cards-rewards-tc), and Ultra Rewards Program Mechanics.

Rewards Points: Crediting, Redemption, and Forfeiture

1. Combined rewards points earned by Clients from their Ultra Rewards Account and Ultra Rewards Credit Card will be reflected in the credit card monthly Statement of Account (SOA). If within thirty (30) days from receipt of the monthly SOA, the Client does not dispute the number of rewards points earned for that particular billing cycle, the rewards points earned as reflected on the SOA shall be deemed correct and final.
2. The Bank will reverse rewards points earned from credit card transactions related to disputed/charged back transactions on the month that the disputed/charged back transaction has been resolved even if such reversal causes the rewards points to have a negative balance.
3. The Principal Cardholder's Ultra Rewards Credit Card Account must be valid, not over limit, and in good credit standing at the time of redemption.
4. Rewards points are non-transferable to any other person and non-convertible to cash.
5. The validity of the redeemed rewards items will be subject to the existing terms and conditions of the service providers, if applicable.
6. All redemptions are final. Once redemption has been made, the Principal Cardholder cannot cancel, revoke, or change the rewards items redeemed.
7. In the event that the Principal Cardholder's Ultra Rewards Credit Card Account is past due or delinquent, the Principal Cardholder may, at the Bank's option, redeem his/her earned rewards points within the prescribed redemption period after the Ultra Rewards Credit Card Account is fully paid.
8. All available rewards points will immediately be forfeited in favor of the Bank once the Principal Cardholder's Ultra Rewards Credit Card Account is found to be delinquent for ninety (90) calendar days.
9. Cancellation of the Ultra Rewards Credit Card of the Principal Cardholder, whether voluntary or involuntary, shall result in the automatic forfeiture of any and all of the rewards points available or earned.
10. Fraud, abuse, and disputed transactions relating to the earning of points in the Ultra Rewards Program or redemption of items, as reasonably determined by the Bank, may result in forfeiture of earned rewards points.

Program Restrictions

A. Ultra Rewards Account

1. The following are considered fresh funds under this Program:
    a. Cash deposits from a non-Chinabank account;
    b. Incoming funds transfers from another bank to Chinabank;
    c. Check deposits drawn from another bank;
    d. Fund transfers or on-us checks from a different Chinabank depositor to your Ultra Rewards account. Chinabank deposit account, whether individual, joint or sole proprietorship, should not belong to the same Ultra Rewards Account client; and
    e. Deposits or funds from proceeds of Chinabank investment products.

2. The following are illustrative examples of fund transfer not considered as fresh funds under this Program, and are thus excluded from rewards computation:
    a. Fund transfers from your Chinabank account/s, whether individual, joint or sole proprietorship, to your Ultra Rewards Account;

b. Proceeds of CBC loans (i.e. Home Loan, Auto Loan, etc.), loan rebates and adjustments;
c. With pre-arranged deposit agreements for Institutional Banking Segment and Cash Management;
d. Credit card cash installment disbursements;
e. Salary credits or payroll-related deposits;
f. Proceeds from foreign exchange sales where originating currency is from CBC deposit account; and
g. Employee benefit-related credits (e.g., gas allowance, medical allowance, etc.).

For purposes of this Program, Chinabank reserves the right to (i) review or make a final determination as to whether fund transfers are considered fresh, and (ii) reverse or adjust points as Chinabank may deem necessary.

B. Ultra Rewards Credit Card

1. The list of qualified and non-qualified transactions to earn Rewards points (at a rate of 1 rewards point for every Php50 qualified spend) can be found at the Chinabank Credit Cards Rewards Program Terms and Conditions website (*https://www.chinabank.ph/credit-cards-rewards-tc*).
2. The Bank may, from time to time and at its sole discretion, amend the list of qualified and non-qualified transactions, with sixty (60) days prior notice.

Penalties and Clawback Process

1. If improperly earned Rewards points are detected, Chinabank reserves the right to reverse or adjust Rewards points. If Rewards points have already been redeemed, Chinabank may:
    a. Deduct the rewards points balance or the equivalent peso value of the redeemed rewards from the Ultra Rewards Credit Card; and/or
    b. Debit the equivalent peso value of the redeemed rewards from the Ultra Rewards Account.
2. Rewards points will be forfeited if:
    a. The Ultra Rewards Credit Card becomes delinquent for 90 days.
    b. The Ultra Rewards Account is closed.
    c. The Ultra Rewards Credit Card is converted to another card.
3. If Rewards points become negative (due to any cause, including clawed back Rewards):
    a. Any subsequently earned Rewards points shall be automatically utilized to set off such negative balance.
    b. If the Principal Cardholder closes his/her Ultra Rewards Account and/or Ultra Rewards Credit Card while Rewards points are still negative, the equivalent balance in Philippine Pesos shall be charged against his/her Ultra Rewards Credit Card prior to any such closure.

Miscellaneous Provisions

1. Rewards points earned by each Card, regardless of Card type, account status, and credit standing, cannot be transferred to or consolidated with another Card, notwithstanding any Card upgrade, downgrade, or conversion. Failure of a Cardholder to redeem an Ultra Rewards Credit Card's available rewards points prior to its upgrade, downgrade, or conversion shall result in the automatic forfeiture of the said available rewards points. Ultra Rewards Credit Card upgrade/downgrade/conversion means switching to another Card product, subject to eligibility, exposure limits, and Cardholder's consent to the upgrade/downgrade/conversion terms and conditions.
2. Should the Cardholder cancel his/her Ultra Rewards Credit Card with a negative rewards points balance resulting from reversals, such negative rewards points balance will be converted to equivalent amount in Philippine Pesos and included in the total amount due from the Cardholder.
3. Should any violation or error occur/is discovered after redemption has been made, the Bank reserves the right to defer and/or stop the processing of the redemption request, or if already fulfilled, charge back the cost of the Rewards Item/s without prior notice to the Cardholder.
4. All questions or disputes regarding eligibility for the Ultra Rewards Program or eligibility of Rewards Points for redemption of items including conversion of Rewards Points to a Partner Program will be resolved by the Bank at its sole discretion.

5. The Ultra Rewards Program Terms and Conditions may, from time to time, be modified by the Bank, at its sole discretion, with notice to the Cardholder.
6. The Bank shall be entitled to engage a service provider/s to carry out any, all or part of the Ultra Rewards Program on its behalf. The Cardholder consents and hereby authorizes the Bank to supply any such service provider/s with such information as may be necessary or required for them to perform their duties.
7. The Cardholder agrees to hold the Bank or any of its officers, employees, or representatives free and harmless from any and all claims, liabilities and damages, causes of action, losses, taxes, expenses, fees, penalties, including attorney's fees and the like of whatever nature and kind which the Bank or any of its officers, employees, or representatives, may at any time, sustain or incur or be made liable arising from or in connection with the claim, availment, processing, or redemption of any Rewards Points by the Principal Cardholder.
8. Cardholders are ultimately responsible for the tax treatment/tax implication, if any, whether it be for a final tax or tax on income, of Rewards Items redeemed. The Bank gives no warranty and accepts no responsibility as to the ultimate tax treatment or any potential tax implication on redemption. In the event any Rewards Item redeemed should result to an income tax or other tax liability to the Cardholder, said income tax or other tax liability, if any, shall be shouldered by the Cardholder.

Agreement to Terms and Conditions

1. By participating in the Ultra Rewards Program, the Client acknowledges that he/she has read, understood, and agreed to be bound by the foregoing Ultra Rewards Program Mechanics and Terms and Conditions, Chinabank's General Terms and Conditions, and the respective Terms and Conditions Governing the Issuance and Use of Chinabank Debit Cards and Credit Cards.
2. A Cardholder is prohibited from possessing more than one (1) credit card of the same product type throughout the duration of the issuance. This restriction ensures that the Cardholder will not hold multiple credit cards of the same type.
3. Chinabank may receive client inquiries or complaints via the following contact channels provided below. Upon receipt, Chinabank shall then conduct comprehensive investigation in accordance with its established procedures and shall notify the Client/s of its findings.

    - Customer Contact Center 24/7 Hotline: (632) 888-55-888
    - Domestic Toll Free: 1-800-1888-5888 (PLDT)
    - Email: online@chinabank.ph
    - Viber: +639178814263 (8:30AM - 5:30PM, Viber messages only)

    The Bank is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries or other concerns, you may send an email to consumeraffairs@bsp.gov.ph.