

Pandora Welcome Gift Terms and Conditions
(Effective October 1, 2026)

1. The Pandora Welcome Gift ("Offer") is open to newly approved Principal Cardholders of the Chinabank Velvet Visa Signature in the Philippines ("Qualified Cardholders"). Cardholders with existing Chinabank credit card(s) who requested for conversion to Chinabank Velvet Visa Signature are not qualified for the Offer. A Cardholder can be issued only one Chinabank Velvet Visa Signature Card.
2. Qualified Cardholders are entitled to any one (1) of the following Pandora Silver Bracelets, valued at Php5,850.00 (the "Offer")¹, upon meeting the spend requirement ("Spend Requirement") below:

Pandora Bracelet Selection:

- Studded Chain Sterling Silver Bracelet with Heart Clasp
- Faceted Snake Chain Sterling Silver Bracelet with Engravable Heart Clasp
- Twisted Snake Chain Sterling Silver Bracelet
- Foxtail Sterling Silver Bracelet with Clear Cubic Zirconia
- Sterling Silver Bracelet with Round Clasp

Spend Requirement:

- 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:

- a. Quasi-Cash transactions²;
 - b. Auto Debit Arrangements (ADAs) and Auto-Charge Bills Payment transactions;
 - c. Installment Programs (including balance transfer, convert-to-cash or cash installment, balance conversion, and transaction conversion);
 - d. Automated Teller Machine (ATM) transactions (e.g. cash advance, payments, and the like);
 - e. Credit card fees and charges;
 - f. Pre-terminated installment transactions;
 - g. Casino/online gaming/gambling transactions; and
 - h. Transactions with wholesale/warehouse merchants/clubs (MCC 5299, 5300)
3. Upon reaching the Spend Requirement amount within the Spend Period, the Qualified Cardholder shall receive a unique redemption code ("Code") from INSTAPERX 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.

¹ Offer item may be modified by the Bank at its sole discretion from time to time, subject to a prior 60-day notice.

² Please refer to this website (<https://www.chinabank.ph/pdf/Quasi-Cash-Merchants.pdf>) for the full list.

- 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 Cardholder's failure to update his/her mobile number and e-mail address on record.
 - 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 90 days from receipt of the Code. Neither Chinabank nor Pandora 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 at designated Pandora branches. For this purpose, Qualified Cardholders are required to present their Chinabank Velvet Visa Signature card together with a valid government-issued ID upon redemption.
- Qualified Cardholders agree not to share the Code with any third party to prevent loss, unauthorized use, or fraud.
 - 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.
 - Neither Chinabank nor Pandora shall be liable for any unauthorized use of the Code by a third party.
7. Qualified Cardholders may claim the Offer only at the following Pandora branches:

List of Branches ³					
1	ALABANG TOWN CENTER	13	NEWPORT MALL	25	SM ILOILO
2	AYALA CENTER CEBU	14	OKADA MANILA	26	SM LANANG DAVAO
3	AYALA MALLS FELIZ	15	ONE BONIFACIO, BGC	27	SM LIPA
4	AYALA MALLS MANILA BAY	16	POWERPLANT MALL	28	SM MALL OF ASIA
5	AYALA MALLS TRINOMA	17	ROBINSONS MAGNOLIA	29	SM MEGAMALL
6	CITY OF DREAMS	18	ROBINSONS MANILA	30	SM NORTH EDSA
7	EVIA MALL	19	S MAISON CONRAD	31	SM PAMPANGA
8	FESTIVAL MALL	20	SHANGRI-LA PLAZA MALL	32	SM SOUTHMALL
9	GATEWAY MALL	21	SM AURA PREMIER	33	THE SHOPPES AT SOLAIRE
10	GLORIETTA 4	22	SM BAGUIO	34	UPTOWN MALL BGC
11	GREENBELT 5	23	SM CLARK	35	KCC GENSAN (soon to open)
12	GREENHILLS MALL	24	SM FAIRVIEW	36	AYALA MALLS NUVALI (soon to open)

³ Subject to change due to branch availability. Refer to the Chinabank website for the updated list of participating Pandora branches.

8. The Pandora bracelet cannot be converted to cash, credits, gift certificate and/or exchanged for any other item.
9. The Qualified Cardholder agrees to maintain his/her Chinabank Velvet Visa Signature account in good credit standing⁴ for at least 12 months from its issue date. If at any time, the Qualified Cardholder converts his/her Chinabank Velvet Visa Signature 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 Php5,850.00) shall be charged to the Cardholder's Chinabank Velvet Visa Signature account.
10. In addition, Chinabank reserves the right to charge the total cost of the Offer to the Qualified Cardholder's Chinabank Velvet Visa Signature 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
 - c. If the Cardholder is subsequently proven to have violated any of the Pandora Welcome Gift Terms and Conditions.
11. By redeeming the Offer, the Qualified Cardholder agrees to be bound by Pandora's terms and conditions of purchase, including warranties, which are available for viewing at [Pandora's website](#)⁵. Any concerns on Pandora product returns, exchanges or defects (including, for the avoidance of doubt, the Offer Items) shall be covered by Pandora's terms and conditions and shall be coursed directly to Pandora. Any claim, complaint, or dispute of any nature arising out of or in relation to the Pandora product (including, for the avoidance of doubt, the Offer Items) shall be settled by the Qualified Cardholder directly with Pandora.
12. The Qualified Cardholder agrees that, pursuant to Pandora's Welcome Gift Exchange Policy⁶, no exchanges of the Pandora Silver Bracelet for any other Pandora items shall be allowed, except solely for size exchanges of the Pandora Silver Bracelet.
13. By availing the Offer, the Qualified Cardholder (i) agrees to provide his/her personal information and other information that may be reasonably required by Pandora and INSTAPERX, (ii) consents to Chinabank sharing his/her personal information and other information that may be reasonably required to Pandora and INSTAPERX, and (iii) agrees that such information shall be subject to the confidentiality, data privacy, and security terms of Chinabank, Pandora and INSTAPERX. Copies of the Data Privacy and Confidentiality Terms and Conditions of Chinabank, Pandora, and INSTAPERX can be found at:

Chinabank	https://www.chinabank.ph/china-bank-privacy-policy
Pandora	https://pandora.lucerneluxe.com/policies/privacy-policy
INSTAPERX	https://1isadigital.com/privacy-policy

14. 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.

⁴ 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.

⁵ As of writing: www.pandora.lucerneluxe.com. Subject to change upon notice.

⁶ As of writing, found at <https://pandora.lucerneluxe.com/pages/terms-and-conditions>. Subject to change upon notice.

15. In case of dispute related to the Offer, the decision of Chinabank and Pandora shall be deemed final and non-negotiable.
16. The Offer is subject to the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards.
17. 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.
18. The Bank may receive client inquiries or complaints via the following contact channels provided below. Upon receipt, the Bank shall then conduct a comprehensive investigation in accordance with its established procedures and shall notify the client of its findings.
 - Customer Contact Center 24/7 Hotline: (632) 888-55-888
 - Domestic Toll Free: 1-800-1888-5888 (PLDT)
 - Email: creditcardcare@chinabank.ph
 - Viber: +639178814263 (8:30AM - 5:30PM, Viber messages only)
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/.
20. For any inquiries on Pandora products and services, including concerns on Pandora product returns, exchanges or defects, please contact the Pandora Philippines team thru their Messenger at <https://www.facebook.com/PandoraPhilippines/>.