MARIBANK X CARD FEE REBATE PROGRAM TERMS AND CONDITIONS

A. The MariBank X Card Fee Rebate Program ("Program") will run for a limited time ("Program Period") as stated in **ANNEX A.**

B. Promo Participation:

a. The Program is open to eligible MariBank users ("Participant") who meet the Eligibility Criteria outlined in **ANNEX A**.

C. How to Earn Rewards:

a. To receive the rewards of the Program, an eligible Participant must perform the following tasks:
   i. Activate the MariBank Physical Card: The Participant must activate their first-ever MariBank Physical Card within the Program Period.
   ii. Make 5 Eligible POS Transactions: The Participant must use the newly activated MariBank Physical Card for 5 point-of-sale (POS) transactions, whether locally or overseas, within 30 days after activation at an in-store merchant that accepts Mastercard, as outlined in **ANNEX A**.
b. If the above task is completed, the Participant will receive their rewards credited directly to their MariBank account. Each Participant is subject to a maximum reward limit, as detailed in **ANNEX A**.
c. Participant must comply with all mechanics to qualify for the Program and non-compliance with at least one mechanic item or eligibility criteria would disqualify the Participant.
d. **PLEASE SEE ANNEX A BELOW FOR THE COMPLETE QUALIFICATION AND REWARD DETAILS.**

D. Promo Specifications

a. By participating in the Program, each Participant hereby authorizes the disclosure, communication, and transfer of information in relation to the Participant to, from, and between MariBank and other relevant third parties for the purpose of verification, validation, fulfillment, and other marketing or promotion purposes.
b. Disputes should be initiated through MariBank's official communication channels, which include phone, chat, or email, within fifteen (15) calendar days from the Rewards Crediting Date. MariBank's decision regarding disputes will be considered final.
c. MariBank, at its sole discretion, reserves the right to modify, suspend, or terminate the Program. Any changes will be communicated to the public through its official channels. Eligible Participants who completed the Task prior to the notice will still be qualified to receive the Reward.
d. By joining this Program, Participant consents to the collection, use, and storage of their personal information by MariBank for the purpose of this Program in accordance with the bank's privacy policy.
e. In the event of inconsistency between these Terms & Conditions and any marketing or promotional materials related to this Program, these Terms and Conditions shall prevail.
f. The decision of MariBank with regards to all aspects of the Program, including but not limited to the eligibility of Participant is final and irrevocable.
g. By joining this Program, Participant confirms that they have read, understood, and agreed to the Program mechanics and its Terms and Conditions.

E. Disqualification

a. MariBank, in its sole discretion, may refuse to award Rewards to a Participant that MariBank determines is attempting to undermine the fairness and integrity of the Program by cheating, hacking, gaming, abusing the system or weakness of the Program, or engaging in any similar activities in order to receive Rewards.
b. MariBank accounts that have been identified at any given point in the Program as fraudulent or have engaged in fraudulent activities, and those who are found to be in violation of MariBank's Terms of Service, are disqualified from joining the Program.
c. MariBank accounts that have any active restrictions at the time of crediting are disqualified from receiving the Reward.
d. MariBank reserves the right to clawback any Rewards awarded to a Participant at any time during or after the Program, in the event that the Participant is found to be in violation of the Terms and Conditions of the Program.

ANNEX A - QUALIFICATION AND REWARD DETAILS

Program Period	Lasts from the 7th day of the month to the last day of the month
Eligible Participant	Open to all MariBank users who have not ordered a MariBank Physical Debit Card as of June 7, 2025.
Minimum Spend Requirement	₱0 (no minimum spend requirement)
Transaction Requirement	5 POS transactions, whether local, overseas or a combination of both, with MariBank Physical Debit Card within 30 days after activation.
Reward Details	Full Card Fee Rebate credited to the Participant's MariBank account.
Rewards Crediting	Reward will be credited within five (5) banking days after the successful posting of the 5th transaction which may be after the Program Period.

ANNEX B - GLOSSARY OF TERMS

Term	**Definition**
Participant	Any MariBank user with an active MariBank account and has not ordered a MariBank Physical Card as of June 7, 2025.
Point-of-Sale (POS) Transaction	Refers to an in-store transaction, whether local or overseas, made using the MariBank Physical Card.
Program	Refers to the MariBank X Card Fee Rebate Program, a Program that allows eligible Participants to earn back their card fee after transacting 5 times with their first-ever MariBank Physical Card within 30 days after its activation.
Rewards Crediting	The date on which the cashback reward is credited to the Participant's MariBank account.
MariBank Credit Card	A Credit card issued by MariBank that can be used for various transactions, including online and in-store domestic transactions, which qualify for cashback rewards during the Promo.
MariBank Debit Card	A debit card issued by MariBank (Physical or Virtual) that can be used for various transactions, including online and in-store domestic transactions.