

Robinsons Cashback Card Rewards Program

1. The Program

- (1) The Robinsons Cashback Rewards Program (the "Program") is the loyalty program created by Robinsons Bank Corporation ("RBank") in partnership with Robinsons Retail Group. ("RRG") made exclusively for Robinsons Cashback Cardholders ("Cardholder").
- (2) The Program allows Cardholders to accumulate Cashback Rewards. These are rebates which the Robinsons Cashback Cardholders earn on qualified transactions; and shall be automatically redeemed and credited to the Cardholder's account upon cycle date.
- (3) Communications related to the Program may be delivered personally or sent by ordinary mail to the last known billing address of the Cardholder or to any other address provided by the Cardholder and shall be deemed to have been received by the Cardholder on the day of delivery, if delivered by hand, or on the next business day after mailing, if sent by mail or courier; or through online channels such as SMS and email, and shall also be deemed to have been received by the Cardholder on the day of sending the SMS/email.
- (4) The Terms and Conditions governing the issuance and use of the Robinsons Cashback Card are hereby incorporated by reference and shall form an integral part hereof.

2. Eligibility

- (1) All Robinsons Cashback Cardholders are eligible to participate in the Program.
- (2) The Principal and/or Supplementary Cardholder's valid transactions, shall earn Cashback Rewards and shall be computed upon posting of the card transactions
- (3) Earned and adjusted (if any) Cashback Rewards shall be reflected in the Principal Cardholder's monthly e-Statement.
- (4) RBank and/or RRG reserves the right to disqualify a cardholder from the Program if, in its judgment, the Cardholder has violated these Terms and Conditions and/or the Terms and Conditions governing the Issuance and Use of Robinsons Cashback Card. The disqualification of the Cardholder from the Program automatically terminates the Cardholder's participation in the Program.

3. Earning of Cashback Rewards

- (1) The Cardholder shall earn Cashback Rewards Point for every qualified transaction following the criteria below:

Transaction	Rebate
With RRG brands:	
• At least Php3,500 spend	3%
• Less than Php 3,500 spend	0.5%
With Non-RRG brands:	
• At least Php3,500 spend	1%
• Less than Php3,500 spend	none

Note: Cashback amount computed shall always be rounded down to the nearest whole number.

- (2) Only valid local and international retail transaction/s will be considered in the computation of Rewards points. Transactions from the following are excluded from the Program and will not earn any Rewards points:
 - i. Fees and Charges;
 - ii. Cash Advance / Quasi Cash;
 - iii. Casino and other betting institutions; and
- (3) There shall be a P20,000 maximum Cashback Rewards limit per year, per cardholder. Should

the total Cashback Rewards for the year reach the maximum limit, all succeeding transactions, including qualified transactions shall no longer be credited with Cashback Rewards.

- (4) The Cardholder shall be responsible for promptly reviewing his e-Statement and shall report to RBank, no later than thirty (30) calendar days from statement date, through its Contact Centre (+63 2 637-2273), any discrepancy, omission, inaccuracy, or incorrect Cashback Rewards. The Cardholder shall hold RBank and/or RRG free and harmless from any and all loss, damage or liability arising from or incidental to the Cardholder's failure to immediately report these issues.
- (5) For the succeeding year, the Cashback Rewards which the Cardholder may earn for qualified RRG transactions may be increase to 4% if the Non-Service RRG transactions for the previous year reaches P100,000. If on this year, the Non-Service RRG transaction (from the year which Cashback Rewards were earned at 4%) reached P120,000, then the Cashback Rewards for RRG transactions becomes 5%. However, if the minimum spend requirement to qualify for either 4% or 5% Cashback Rewards is not met, the Cashback Rewards for RRG transactions shall remain at 3%.