

Save Up and Fly Promo Mechanics

1. Save Up and Fly Promo is open to all new and existing Personal (Single or Joint) and Corporate accountholders of RCBC Savings Bank with any of the following products (“Eligible Products”)
 - Basic Savings Account
 - e.Lite Checking Account
 - Dragon Savings Account
 - e.VIP Checking Account
 - WISE Savings Account
 - Basic Checking Account
 - e.Passbook Savings Account
 - MyWallet Cash Card
 - Dragon All In One Checking Account
 - MyWallet VISA Cash Card

2. Accountholders of eligible products of RCBC Savings Bank are qualified to join the promo, provided that the conditions to earn raffle entries are met.

Type of Account	Additional ADB to Earn One (1) Raffle Entry
MyWallet (VISA and Regular), Basic Savings Account (Personal), Basic Checking Account (Personal), WISE Savings Account, e.Lite Checking Account	5,000.00
e.Passbook Savings Account	10,000.00
Basic Savings Account (Corporate), Basic Checking Account (Corporate), e.Passbook Savings Account (Corporate)	100,000.00
Dragon Savings Account (Personal), Dragon All In One Checking Account (Personal) and e.VIP Checking Account (Personal)	25,000.00
Dragon Savings Account (Corporate), Dragon All In One Checking Account (Corporate) and e.VIP Checking Account (Corporate)	200,000.00

3. To qualify, the accountholder should place at least the minimum required “fresh funds” (also referred as “Minimum Required Increase” as specified in the table below) within the promo period (July 3, 2017 to April 6, 2018) and maintain the minimum required Average Daily Balance in order to earn the raffle entries.
4. Fresh funds shall either be:
 - a. Funds placed to open an account; or
 - b. Additional funds made to existing accounts
5. Aside from the aforementioned requirements, Personal accounts enrolled in RCBC Online Banking Retail and Corporate Accounts in AccessOne Corporate within the promo period will earn one additional raffle entry.
6. Transfer of funds between any existing accounts will not be entitled to a raffle entry.
7. There shall be one (1) draw date for this promo herein referred to as “Grand Draw”.
8. The number of raffle entries earned shall be determined at the end of the promo period based on the following formula:

$$\text{Number of Raffle Entries} = \frac{(\text{ADB from July 3 to April 6, 2018}) - (\text{ADB from January 1 to July 2})}{\text{Minimum Increase Required}}$$

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The number of raffle entries shall be based on the recorded increase from the Initial Reference ADB to the Reference ADB. For existing accounts, the initial reference ADB shall be the ADB as of July 2, 2017. For accounts opened during the promo period, the initial reference ADB from January 1 to July 2, 2017 is zero (0). The reference ADB is the account's average daily balance (from July 3, 2017 to April 6, 2018) that will serve as the basis in measuring the growth of the account.

Example: Basic Savings Account	Existing Account	Accounts Opened During the Promo Period
ADB from January 1 to July 2, 2017 (Initial ADB)	25,000	-
ADB from July 3, 2017 to April 6, 2018 (Reference ADB)	68,423.91	68,423.91
Increase	43,423.91	68,423.91
Minimum Increase Required to Earn a Raffle Entry	5,000.00	5,000.00
Raffle Entries	8	13

9. The Grand Draw will be held at the 32/F RCBC Savings Bank Corporate Center, 26th and 25th Streets, Bonifacio Global City, Taguig at 4:00P.M. on April 20, 2018. Any change in time and venue will immediately be posted at RCBC Savings Bank Business Centers.
10. Qualified entries to be generated using SAS and will be assigned numbers prior to electronic draw.
11. Raffle winners will be electronically drawn from all raffle entries of promo months.
12. Prizes are as follows:
 - (1) Trip for two (2) to Europe
 Covered places: *Spain, France, Italy*
 7Days and 6Nights Accommodation at 4* Hotel
 Roundtrip International Airfare via EK/EY/QR/TK *Economy
 Roundtrip Transfer Service based on Private Coach
 Meals specified in the itinerary (Half Board Meals)
 Tours, transfer and admission fees based on itinerary
 Hotel Porterage Service
 Local Tour Escort
 Travel Insurance for 1-59 years old only
 Pocket money of P50,000.00
 - (1) Trip for two (2) to Singapore
 4 Days and 3 Nights Hotel Accommodation
 Roundtrip Airfare *Economy + Taxes
 Daily Hotel Breakfast
 Roundtrip Airport-Hotel Transfer
 Half Day City Tour

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(1) Trip for two (2) to Malaysia
4 Days and 3 Nights Hotel Accommodation
*Roundtrip Airfare *Economy+ Taxes*
Daily Hotel Breakfast
Roundtrip Airport-Hotel Transfer
Half Day City Tour

(1) Trip for two (2) to Hong Kong
4 Days and 3 Nights Hotel Accommodation
*Roundtrip Airfare *Economy + Taxes*
Daily Hotel Breakfast
Roundtrip Airport-Hotel Transfer
Half Day City Tour

(10) MyWallet VISA cash cards loaded with P3,000.00

13. Upon redemption of prize, winner will be given 6 months to issue, book and travel via RCBC Savings Bank's accredited travel agency. No booking on *peak seasons (March 15 to May 31, 2018)* and holidays.
14. Other incidental costs (*e.g. application of VISA, travel from place of origin, travel tax*) not stated in the inclusions *will be shouldered by the prize winner.*
15. Prizes shall be claimed at the RCBC Savings Bank Branch where the winning account is maintained.
16. RCBC Savings Bank will shoulder the tax of all prizes exceeding Php10,000.
17. An accountholder can only win once in the raffle. If an accountholder's name is drawn more than once, he/she will be awarded the higher prize and a new winner will be drawn for the lesser prize.
18. Accounts from which winning raffle entries are drawn must be active at the time of the raffle draw.
19. Raffle winners will be notified through registered mail sent to the address indicated on their customer information file, email and phone communication.
20. Raffle winners must be willing to have their names and/or photos published in leading newspapers of nationwide circulation.
21. Raffle winners must bring the original notification of winning and two (2) valid IDs to claim their prize.
22. If the winner cannot personally claim the prize, he/she may authorize a representative to claim the prize through a Special Power of Attorney. The representative should present the SPA, his/her ID, the original notification of winning, and clear photocopies of two valid IDs of the winner
23. For joint accounts, prizes may be claimed by any one of the co-depositor or a representative provided he/she/they submit/s a Special Power of Attorney authorizing him/her/them to claim the prize, bringing with him/her/them the original notification of winning and photocopies of two (2) valid IDs of each co-depositors, and his/her ID.
24. Aside from earning raffle entries, new and existing personal and corporate accountholders opening a Dragon Savings Account, Dragon All in One Checking Account or e.VIP Checking Account within the promo period can also get instant prizes depending on their additional fresh funds.

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25. To qualify for an instant prize, the Dragon Savings , Dragon All In One Checking or e.VIP Checking accountholder should deposit at least the minimum required fresh funds deposit upon account-opening per instant prize tier and maintain the average daily balance during the holding period of ten (10) months.
26. The instant prizes per tier are as follows:
 - Php 250,000 to 500,000 – Samsung CP GLX J2 Prime
 - Php 500,000 to 1,000,000 – Samsung J7 Prime
 - Php 1,000,000 and up – Samsung CP Galaxy A7 2017
27. New Dragon Savings, Dragon All In One Checking or e.VIP Checking accountholders may only redeem one (1) prize throughout the promo period regardless of new accounts opened.
28. Instant Prizes will be released to an authorized representative through a Board Resolution, which shall be submitted when claiming the prize, together with photocopies of two (2) valid IDs of the authorized representative.
29. Qualified Dragon Savings, Dragon All In One Checking or e.VIP Checking accountholders will fill up the redemption form with their account details. The business center personnel will then send the accomplished redemption form to RCBC Savings Bank Head Office for processing of order of prize through email.
30. On a weekly basis, RCBC Savings Bank Head Office shall process all prize orders of the business centers and order the corresponding prizes from the merchants.
31. Upon delivery to business centers, business center personnel to communicate with client for pick-up of instant prize through phone notification.
32. In the Save Up and Fly Promo Claim Form, client to sign in RECEIVED Portion as proof that they received the correct instant prize in good condition.
33. Upon filling up of Save Up and Fly Promo Claim Form, client shall be willing to sign an Authority to Debit Document indicating that the client agrees to maintain the required deposit for the prize and in the event of account closure or if the ADB falls below the required deposit amount, RCBC Savings Bank has the right to deduct/debit the full value of the reward.
34. For corporate accounts, prizes will be released to an authorized representative through a Secretary's Certificate, which shall be submitted when claiming the prize.
35. All prizes are tax-paid, transferable and non-convertible to cash.
36. RCBC Savings Bank reserves the right to refuse delivery of the prize to an authorized representative when the documents submitted are incomplete, insufficient, or inadequate or when the Bank has any reason to believe that any of the documents submitted is spurious or forged.
37. All new account openings are subject to the existing policies and procedures of the Bank. The Bank's standard Terms and Conditions governing Deposit accounts shall apply.
38. Prizes not claimed after sixty (60) days from receipt of notification will be forfeited in favor of RCBC Savings Bank with the concurrence of the Department of Trade and Industry.
39. RCBC Savings Bank, its subsidiaries, affiliates, and advertising agencies, including its Board of Directors and Advisory Board Members, officers and employees, and their relatives up to 2nd degree of consanguinity and affinity are disqualified from this promo. Likewise, other financial institutions regulated by the Bangko Sentral ng Pilipinas (BSP) and the Philippine Insurance Commission (IC) are disqualified from joining the promo.
40. In case of dispute, the decision of RCBC Savings Bank, with the concurrence of the DTI will be deemed final.