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**COMPLETE TERMS AND CONDITIONS**

- Only those who are able to submit the duly accomplished BPI Credit Card application and requirement online during the Promo Period from June 15 to September 15, 2019 shall be eligible for this Promo Offer.
- Each qualified BPI Cardholder must register via SMS and complete the accumulated required spend of at least Php20,000 by October 15, 2019.
- Each new qualified BPI Cardholder may avail of the gift certificate worth Php5,000 only once, regardless of whether such cardholder's applications for more than one participating BPI Credit Card are approved, and regardless of how much the qualified BPI Cardholder is able to spend within the Spend Period.
- The e-GCs worth Php5,000 will be sent to the qualified BPI Cardholder's registered email address and/or mobile number on the following schedule:
 

Application Period	Spend and Registration Period	Awarding
June 15 to August 15, 2019	Until September 15, 2019	October 5, 2019
June 15 to September 15, 2019	Until October 15, 2019	November 5, 2019
- The e-GCs worth Php5,000 will be awarded in the form of five (5) codes, with each code having the value of One Thousand Pesos (Php1,000).
- The e-GCs are valid for use within one (1) year from BPI Cardholder's date of receipt via email or SMS.
- The e-GCs are valid for single use only and cannot be used with other promo codes. BPI Cardholder can use multiple e-GCs in One (1) transaction.
- The e-GCs will be redeemable at any Giftaway partner merchant and subject to Giftaway's policy and terms and conditions.
  - Grab vouchers are valid for GrabCar (Sedan, 6-seater, Premium) and GrabShare only.
  - Grab vouchers are applicable to cities where GrabCar is available (Metro Manila, Cebu, Bacolod and Pampanga).
- The value of each e-GCs must be consumed fully in One (1) transaction. Any remaining value that is not consumed will not be carried over to the next transaction.
- The e-GCs cannot be converted to cash.
- The qualified BPI Cardholder agrees not to cancel the qualified BPI Credit Card for at least twelve months (12) months from the time of card approval. Otherwise, the cost of the e-GCs worth Php5,000 will be charged back to the qualified BPI Cardholder's account.
- Employees of BPI and BPI Family Bank are disqualified from joining the Promo.
- All BPI Credit Card applications are subject to verification and evaluation. BPI reserves the right to decline, terminate, and cancel such application even if the same was filed pursuant to this Promo.
- BPI shall not be held liable for any inaction or delay by any interested participant in the processing of such application in cases where incomplete application documents were submitted.
- BPI reserves the right to verify the eligibility of the cardholders to the e-GCs worth Php5,000. BPI shall verify that: (i) the cardholder's accumulated transactions within the Spend Period have met the minimum requirement of Php20,000.00; (ii) the cardholder is not an employee of BPI or BPI Family Savings Bank; and (iii) the cardholder does not have an existing BPI or BPI Family Bank Credit Card and have not had one in the past 12 months before the application.
- BPI reserves the right to charge the e-GCs worth Php5,000 availed of to the BPI Card should the purchases of the cardholder be found to be fraudulent.
- Any dispute concerning the services related to the Promo offer shall be settled directly between the cardholder and BPI.
- In case of dispute in respect of BPI only and the cardholder's availment of the Promo, the decision of BPI with the concurrence of DTI shall be considered final. However, if the dispute involves Giftaway and its performance and/or delivery of services to the cardholders, the decision of BPI and Giftaway with the concurrence of DTI shall be considered final.
- Eligibility, list of requirements and other information on credit card application may be viewed at [www.bpiexpressonline.com](http://www.bpiexpressonline.com) or [www.bpicards.com](http://www.bpicards.com).
- Terms and conditions governing issuance and use of BPI Cards and reminders and other provisions contained in the card carrier, statement of account, charge slips, and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable to this Promo.

Per DTI-FTEB Permit No. 9686, Series of 2019



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The average daily volume of exchanges for the month was 139m USD, while the internal activity gross has fallen to 46% of total turnover (-20% MOM) against 54% average in 2015. 6.20% Universal Robina Corp 6.11% Ayala Corporation 5.85% PLDT 5.67% Bank of the Philippines Islands 5.22% Abeitiz Equity Ventures Inc. The names of the indices that recorded the worst results are Bloom (-17.28%), Tel (-13.28%) SMC (-12.59%), AGI (-12.12%) and MEG (-9.16%). This mutualization fund is intended for aggressive investors who want to benefit from the movements of interesting titles in the Filipino stock market. For example, for investments involving exposure to a currency other than the one in which the portfolio is invested, the changes in the exchange rate can raise the value of the investments and, consequently, the value of the portfolio. A positioning in Xurpas (PSE: X) valued at USD 53 million, with a reduction in the one that could have been a net outflow position of USD 83 million. 83 million dollars.

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