

Promo Mechanics

FOYS 11 Back-to-Back Perks: Welcome Gift + Annual Fee Waiver

I. Promo Offer:

1. Welcome Gift + Annual Membership Fee Waiver

Card Type	Welcome Gift Spend Requirement	Welcome Gift Value	Yearly Spend Requirement to Waive Annual Fees
Petron BPI Card	Php 30,000	Php 6,000	Php 180,000
BPI Rewards Card			
BPI Gold Rewards Card			
BPI Amore Cashback Card			
BPI Platinum Rewards Card	Php 60,000	Php 12,000	Pho 400,000
BPI Signature Card	Php 90,000	Php 18,000	Not Applicable

2. Bonus EGCs

Bonus EGC Value	Eligible Cardholders	Qualification Requirements
Php 250	All Eligible Cardholders under this Promo	Must submit a qualified application within the Promo Period and activate the approved card within forty-five (45) calendar days from the approval date.
Php 1,000	Select BPI Depositors who are Eligible Cardholders under this Promo	
Php 500	Eligible Cardholders under this promo	Must apply for and be approved for two (2) qualified BPI Credit Cards. The second card application must be submitted within ten (10) calendar days from the application date of the first card. Cards must be activated within spend period.

II. Eligibility

1. The Promo shall run from March 10, 2026 to June 30, 2026 (the “Promo Period”) and shall be open to the following (“Eligible Cardholders”):
 - a. Individuals who apply for one or more of the following qualified BPI Credit Cards within the Promo Period:
 - Petron BPI Card
 - BPI Rewards Card
 - BPI Gold Rewards Card
 - BPI Amore Cashback Card
 - BPI Platinum Rewards Card
 - BPI Signature Card

Note: The BPI Rewards Card, BPI Gold Rewards Card, and BPI Platinum Rewards Card cannot be issued to or registered in the name of the same individual simultaneously.
 - b. Applicants whose credit card applications are approved within thirty (30) days from the end of the Promo Period, provided that prior to such application and issuance:
 - Did not have an existing principal BPI Credit Card; and
 - Did not have BPI Credit Cards which were cancelled within the last twelve (12) months prior to application.

2. For customers who wish to avail themselves of two (2) qualified BPI Credit Cards under this Promo, the application for the second card must be submitted within ten (10) calendar days from the date of application of the first card. Applications for the second card submitted beyond the ten (10)-day period shall not qualify for the Php 500 Bonus eGC.
3. In case of card conversion, upgrade, or change in approved card type during the Promo Period, the following shall apply:
 - Welcome Gift: The Eligible Cardholder shall remain entitled to the welcome gift; however, the applicable spend requirement and corresponding reward shall be based on the newly-approved card variant. For example, if a cardholder upgrades from a BPI Amore Cashback Card to a BPI Platinum Rewards Card during the Promo Period, the spend requirement and welcome gift shall follow that of the BPI Platinum Rewards Card.
 - Annual Membership Fee (AMF) Waiver: Any conversion, upgrade, or change in card type during and after the Promo Period shall result in disqualification from the AMF waiver benefit.
4. Spend accumulation shall be on a per-card basis. For customers who avail themselves of two (2) qualified BPI Credit Cards, spend transactions shall not be combined across cards to meet the spend requirement of one (1) card. If the Eligible Cardholder meets the spend requirement for only one (1) card, only the corresponding welcome gift for that card shall be awarded.

III. Registration:

1. Each Eligible Cardholder shall receive a unique alphanumeric promo code via his/her registered mobile number and/or email address as reflected in BPI's records, for purposes of Promo registration. For customers who avail themselves of two (2) qualified BPI Credit Cards, only one (1) unique alphanumeric promo code shall be issued per Eligible Cardholder.
2. Only the principal cardholder who receives the official SMS and/or email communication from BPI containing the unique promo code shall be eligible to register for the Promo.
3. For Eligible Cardholders who avail themselves of two (2) qualified BPI Credit Cards, only a one-time registration using the issued unique promo code shall be required.
4. Eligible Cardholders may register through either of the following channels:
 - a. Via SMS (Text-In):
 - Text BPI<SPACE>CCREG<SPACE><Unique Promo Code>
 - Send to 225687
 - Example: BPI CCREG 1234ABCD
 - b. Via the eGC Hub:
 - Visit the official BPI website and search for "[Back-to-Back Perks](#)"
 - Click on the registration link to the eGC Hub <https://foysr1.bpi.gift/>.
 - Enter the assigned unique promo code and provide the required registration details.
5. Eligible Cardholders must ensure that their registered mobile number and email address in BPI's records are updated and accurate to facilitate successful validation and receipt of communications.
6. Upon successful submission of registration details, Giftaway will send a confirmation to validate the registration: via SMS for customers who registered through text-in, or displayed on the registration portal for those who registered via eGC Hub.
7. Successful registration within the prescribed registration period is required to qualify for the Welcome Gift and any applicable bonus eGC offers.
8. By completing the registration process, the Eligible Cardholder agrees that his/her personal information shall be processed in accordance with applicable confidentiality, data privacy, and security policies of BPI and its authorized service provider, Giftaway.

IV. Welcome Gift

1. To qualify for the Welcome Gift, the Eligible Cardholder must meet the applicable spend requirement within the designated spend period below:

Card Type	Welcome Gift Spend Requirement	Welcome Gift Value
Petron BPI Card	Php 30,000	Php 6,000
BPI Rewards Card		
BPI Gold Rewards Card		
BPI Amore Cashback Card		
BPI Platinum Rewards Card	Php 60,000	Php 12,000
BPI Signature Card	Php 90,000	Php 18,000

Approval Date	Registration and Spend Period
Mar 10 – 31, 2026	Mar 10 – May 31, 2026
Apr 1 – 30, 2026	Apr 1 – Jun 30, 2026
May 1 – 31, 2026	May 1 – Jul 31, 2026
Jun 1 – 30, 2026	Jun 1 – Aug 31, 2026
Jul 1 – 31, 2026*	Jul 1 – Sep 30, 2026

*For cards approved in July, only applications submitted within the Promo Period shall be considered eligible for the Promo.

2. Only posted transactions made within the applicable spend period shall be considered valid for spend accumulation. The following transaction types shall qualify:
 - a. Retail transactions
 - b. Special Installment Plan (SIP) merchant transactions
 - c. Credit-to-Cash
 - d. SIP for Schools
 - e. SIP for Hospital
 - f. Balance Transfer transactions
 - g. Utility Bills payment
 - h. Pay Bills via Credit Card
3. The following transactions shall be excluded from the Promo and shall not be counted toward the spend requirement:
 - a. Fees and charges, including but not limited to late payment fees, gaming fees, replacement fees, check protect fees, and cash advance fees
 - b. Cash Advance transactions
 - c. eCredit transactions
 - d. Balance Conversion transactions
 - e. Bail and bond payment transactions
 - f. Casino/Gambling transactions
 - g. Money Transfer Merchant transactions
 - h. Quasi-cash merchant financial institution transactions
 - i. Quasi-cash transactions
 - j. Political Organization transactions
 - k. Transactions related to stock trading, foreign exchange trading, financial trading services, remittance services, and similar activities; mobile payment or mobile wallet transactions; and online payment systems (including but not limited to GrabPay, GCash, Maya, PayPal, Coins.ph, and similar platforms)
 - l. Business-related transactions, including but not limited to direct selling, multi-level marketing, wholesale and distribution merchants, payment service providers, and professional services.
4. Valid transactions made by the Eligible Cardholder (principal cardholder) and his/her supplementary cardholder(s) using the eligible card within the applicable spend period shall be accumulated and credited to the principal cardholder's total qualified spend under this Promo.
5. Eligible Cardholders who meet the required spend per qualified card shall be entitled to the corresponding Welcome Gift. For customers who avail themselves of two (2) qualified BPI Credit Cards, spend accumulation shall be on a per-card basis. If the Eligible Cardholder meets the spend requirement for both cards, he/she shall be entitled to receive two (2) separate Welcome Gifts.
6. Eligible Cardholders can track their qualified accumulated transactions through the eGC Hub. The total accumulated amount, based on transactions posted as of the cut-off dates below, will be updated in the eGC Hub within two weeks after each cut-off date.

March 31, 2026	July 15, 2026
April 15, 2026	July 31, 2026

April 30, 2026	August 15, 2026
May 15, 2026	August 31, 2026
May 31, 2026	September 15, 2026
June 15, 2026	September 30, 2026
June 30, 2026	

V. Bonus eGCs

- To qualify for the applicable Bonus eGC offers, the Eligible Cardholder must satisfy the corresponding eligibility and qualification requirements below:

Bonus eGC Value	Eligible Cardholders	Qualification Requirements
Php 250	All Eligible Cardholders under this Promo	Must submit a qualified application within the Promo Period and activate the approved card within forty-five (45) calendar days from the approval date.
Php 1,000	Select BPI Depositors who are Eligible Cardholders under this Promo	
Php 500	Eligible Cardholders under this promo	Must apply for and be approved for two (2) qualified BPI Credit Cards. The second card application must be submitted within ten (10) calendar days from the application date of the first card. Cards must be activated within spend period.

- Successful Promo registration is required to qualify for the Bonus eGC offers. A one-time registration shall suffice for both the Welcome Gift and any applicable Bonus eGCs.
- Eligible Cardholders who meet the applicable qualification criteria shall be entitled to receive the corresponding Bonus eGC.

VI. Redemption of Welcome Gift and Bonus eGC Offers.

- At the end of the applicable registration and spend period, Eligible Cardholders who have satisfied the Promo requirements shall receive an awarding notification from Giftaway via SMS and/or email confirming their eligibility to redeem the Welcome Gift and/or applicable Bonus eGC. Eligible Cardholders must redeem their eGCs through the official redemption portal (eGC Hub link) within sixty (60) calendar days from the date of awarding notification from Giftaway. Failure to redeem within the prescribed period shall result in forfeiture of the eGCs.

Approval Date	Registration and Spend Period	eGC Awarding Notification from Giftaway	eGC Redemption Validity
Mar 10 – 31, 2026	Mar 10 – May 31, 2026	June 2026	60 days from date of awarding notification from Giftaway
Apr 1 – 30, 2026	Apr 1 – Jun 30, 2026	July 2026	
May 1 – 31, 2026	May 1 – Jul 31, 2026	August 2026	
Jun 1 – 30, 2026	Jun 1 – Aug 31, 2026	September 2026	
Jul 1 – 31, 2026	Jul 1 – Sep 30, 2026	October 2026	

- Eligible Cardholders must choose among the featured eGC partners in travel, essentials, electronics, shopping and dining categories.

Categories	Merchants		
Travel	Auto Sweep RFID Avis BIG Loyalty Points Cathay Pacific	Easytrip RFID Klook Pacsafe	Raja Travel The Travel Club Tumi
Essentials	AllDay Supermarket	Mercury Drugstore	S&R

	foodpanda Grab Landers	Metro Supermarket Puregold Robinsons Suparmarket	Shopwise Southstar Drug The Marketplace
Electronics	Abenson Anson's Automatic Centre	Digital Walker Power Mac Center Robinsons Appliances	SM Appliance Center Western Appliances
Shopping	Daiso Japan Fully Booked H&M IKEA Landmark Lazada Wallet	Metro Department Store National Bookstore Robinsons Department Store Rustan's Department Store ShopeePay	SM Gift Pass SSI Group, Inc. Toys R Us True Value ZALORA
Dining	The Bistro Group Bar Centrale BCN Wine Gastro Bar Buffalo Wild Wings Bulgogi Brothers ChowCiao Denny's El Pollo Loco Fish and Co. Hard Rock Cafe Italianni's Las Flores Modern Shanghai Rambla	Savage MNL Texas Roadhouse The Test Kitchen Tomatito Watami Longhorn Steakhouse T.G.I. Friday's Max's Group Dencio's Jamba Juice Krispy Kreme Pancake House Sizzlin Steak	Teriyaki Boy Yellow Cab Maple Max's The Moment Group 8Cuts Din Tai Fung Mo' Cookies Ooma The Mess Hall Manam

3. To redeem, the Eligible Cardholder must visit the eGC Hub and select the preferred eGC option. Upon confirmation, the redeemed voucher(s) shall be stored in the Eligible Cardholder's eGC Hub account. Detailed redemption instructions, including merchant-specific terms and conditions, shall be displayed in the portal. All merchant terms and conditions governing the use of the eGC shall apply.
4. Welcome Gift eGCs shall be issued in Php 500 denominations. Bonus eGCs shall be issued in the denomination corresponding to the qualified Bonus eGC value.
5. Since eGCs are issued in fixed denominations, any unused balance from a redeemed eGC shall be forfeited and is no longer refundable, reusable, or convertible to another form.
6. The status of each eGC (e.g., Active, Used, Expired) shall be viewable in the eGC Hub.
7. Each eGC is valid for one-time use only and is non-transferable, non-refundable, and not convertible to BPI Points, cash, or credit. Once redeemed, the eGC cannot be cancelled, reversed, exchanged, or reapplied to another merchant or reward.
8. The eGCs may not be used in conjunction with other ongoing promotions, discounts, or offers.
9. All unredeemed eGCs shall automatically expire and be deactivated sixty (60) calendar days after the awarding notification from Giftaway.
10. The Eligible Cardholder is solely responsible for safeguarding his/her eGC codes and access to the redemption portal (eGC Hub). BPI and Giftaway shall not be liable for lost, stolen, or unauthorized use of redeemed eGCs.
11. BPI and Giftaway shall not be obligated to send reminders regarding eGC expiration. It is the responsibility of the Eligible Cardholder to monitor the validity and expiry of his/her eGCs through the eGC Hub.

VII. Yearly AMF Waiver

1. To qualify for the Annual Membership Fee (AMF) waiver, the Eligible Cardholder must meet the specified annual spend requirement using their newly-issued BPI Credit Card. The spend period for the AMF Recurring Waiver is 12 months, starting from the card anniversary date until one calendar day before the next card anniversary. Annual spend tracking will occur every year.

Card Type	Yearly Spend Requirement to Waive Annual Membership Fees
Petron BPI Card	Php 180,000

BPI Rewards Card	
BPI Gold Rewards Card	
BPI Amore Cashback Card	
BPI Platinum Rewards Card	Pho 400,000
BPI Signature Card	Not Applicable

BPI Customer	Non-Promo BPI Offer	Effectivity for the AMF Waiver (Subject to Yearly Spend Requirement)
Personal Customer	No Annual Fee for 1 st Year	2 nd Year Onwards
Preferred Customer	No Annual Fee for 1 st 3 Years	4 th Year Onwards

2. If an Eligible Cardholder applies for multiple qualified BPI Credit Cards during the promo period, all cards will be eligible for the AMF waiver, provided each card meets its respective spend requirement.
3. Valid transactions eligible for the AMF waiver, as well as excluded transactions, are the same as those defined for the Welcome Gift.
4. Transactions made by the Principal Cardholder and any supplementary cardholders during the applicable spend period will be combined and considered as the Principal Cardholder’s total spend under this promo.
5. Supplementary Cards are excluded from this promotion and will follow the standard AMF rules: the 1st supplementary card is free for life, while the AMF for the 2nd supplementary card onwards will apply.
6. Customers who meet the annual spend requirement will receive an AMF Waiver. The AMF charge will appear on the card statement and will be immediately reversed; no payment is required. The reversal will reflect automatically on the next statement cycle.
7. The AMF Waiver is not convertible to cash or in kind.

VIII. OTHER CONDITIONS

1. The Principal Credit Card must be active and current at the time of awarding. If the eligible card is cancelled and replaced during the Promo Period, it will no longer be eligible for this Promo.
2. Unless otherwise stated, this Promo cannot be combined with any other existing bank promotion. In case of disputes relating to the Promo, including but not limited to eligibility, coverage dates, and fulfillment, BPI’s decision, with the concurrence of DTI, shall be final. Concerns regarding the eGCs received under this Promo must be raised directly with Giftaway (support@giftaway.ph) within thirty (30) days from receipt of the eGCs.
3. Any fraud, abuse, or unauthorized action involving credit card transactions or participation in the Promo may result in disqualification, suspension and/or cancellation of card privileges, and/or the charging of the full eGC value to the Principal Cardholder’s account, at BPI’s discretion.
4. The terms and conditions governing the issuance and use of BPI Credit Cards are deemed incorporated herein by reference and shall apply where relevant to this Promo.
5. By participating in this Promo, cardholders authorize BPI to share necessary information with its third-party contractors or agents for purposes of fulfilling and awarding the eGCs.
6. This Promo is subject to periodic review to ensure compliance with BPI policies and procedures, BSP rules and regulations, and other applicable laws.
7. Application and issuance of qualified BPI Credit Cards remain subject to BPI’s applicable credit parameters and approval process.
8. BPI employees are not eligible to participate in this Promo.
9. To the fullest extent permitted by applicable laws, all warranties—whether express or implied—are excluded. BPI makes no representation or warranty, express or implied, with respect to the eGCs or prizes awarded under this Promo.

Per DTI Fair Trade Permit No. FTEB-250009, Series of 2026.