

## FOYS 12 – Double Rewards Promo: No Annual Fee for Life + Bonus eGC

### High-Level Promo Mechanics

1. Promo Period: August 1 – December 15, 2026
2. Promo Offer:
  - a. Main Offer: Get No Annual Fee for Life when you apply for a BPI Credit Card and register and meet the required spend.
  - b. Bonus Offer: Get bonus eGCs when you activate your card or apply for multiple cards.
3. Eligibility:
  - a. Individuals who apply for an eligible BPI Credit Card during the Promo Period, provided that they:
    - i. Do not have an existing principal BPI Credit Card;
    - ii. Have not had any BPI Credit Card cancelled within the last 12 months.
  - b. Customers who wish to avail of 2 BPI Credit Cards must have the 2nd card approved within 10 calendar days from the approval date of the 1st card to be eligible for the twinning bonus offer.
4. Qualification:
  - a. Eligible customers will receive a promo code via SMS and/or EDM. Registration is required to qualify for all offers.
  - b. One-time registration will cover both cards if twinning. Registration will be via SMS or eHub platform through Giftaway
  - c. Spend accumulation will be on a per-card basis.
5. Redemption: The redemption period for the EGC is 60 calendar days from the date of issuance.

#### Main Offer:

1. Eligible Cards:
  - a. Petron BPI Card
  - b. BPI Rewards Card
  - c. BPI Gold Rewards Card
  - d. BPI Amore Cashback Card
  - e. Robinsons Cashback Card, powered by Visa
  - f. BPI Signature Card
2. Spend Requirement & Period for Welcome Gift & Bonus Offer:

| Card Types                                                                 | Welcome Gift Spend Requirement | Welcome Gift           |
|----------------------------------------------------------------------------|--------------------------------|------------------------|
| Petron BPI Card                                                            | Php 50,000                     | No Annual Fee for Life |
| BPI Rewards Card                                                           |                                |                        |
| BPI Gold Rewards Card                                                      |                                |                        |
| BPI Amore Cashback Card                                                    |                                |                        |
| BPI Amore Platinum Cashback Card/ Robinsons Cashback Card, powered by Visa |                                |                        |
| BPI Signature Card                                                         | Php 600,000                    | No Annual Fee for Life |

| Approval Date           | Spend Period                | Awarding Schedule |
|-------------------------|-----------------------------|-------------------|
| August 1 – 31, 2026     | Aug 1, 2026 - Oct 31, 2026  | December 29, 2026 |
| September 1 – 30, 2026  | Sep 1, 2026 - Nov 30, 2026  | January 30, 2027  |
| October 1 – 31, 2026    | Oct 1, 2026 - Dec 31, 2026  | February 28, 2027 |
| November 1 – 30, 2026   | Nov 1, 2026 - Jan 31, 2026  | March 31, 2027    |
| December 1 – 15, 2026   | Dec 1, 2026 - Feb 28, 2026  | April 30, 2027    |
| *December 16 – 31, 2026 | Dec 16, 2026 - Feb 28, 2026 | April 30, 2027    |

\*For cards approved on Dec 16 onwards, only applications submitted within the Promo Period shall be considered eligible for the Promo.

#### Bonus EGC Offer Eligibility & Qualification:

| Bonus EGC Value | Eligible Cardholders                                  | Qualification Requirements                                                                                                                                                                                                                                                                              |
|-----------------|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Php 250         | All Eligible Cardholders under this Promo (SOLO card) | 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 500         | All Eligible Cardholders under this promo (TWO cards) | <p>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.</p> <p>Both Cards must be activated within forty-five (45) calendar days from the approval date.</p> |

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