

# Deposit & Drive Raffle Promo

## Promo Mechanics:

1. The raffle promo is open to all new and existing Account Holder/s who hold individual accounts, joint accounts or corporate accounts in RCBC and RCBC Savings Bank nationwide. All Peso Checking and Savings accounts are qualified ("Qualified Account/s").
2. The promo is from December 1, 2018 to March 31, 2019 ("Promo Period"). Within the Promo Period, there will be two (2) raffle draws.

Raffle	Coverage	Cut-Off Period	Raffle Draw Date	No. of Cars to be Ruffled Off
1 <sup>st</sup>	December 1, 2018 to January 31, 2019	1 <sup>st</sup> Cut-Off Period January 31, 2019	February 14, 2019	4 (2 units for RCBC, 2 units for RCBC Savings)
Final	February 1, 2019 to March 31, 2019	2 <sup>nd</sup> Cut-Off Period March 31, 2019	April 15, 2019	8 (6 units for RCBC, 2 units for RCBC Savings)

3. To earn a raffle entry, the Account Holder should deposit "fresh funds" ("Fresh Deposit Funds") and maintain the minimum average daily balance ("ADB") of at least Php50,000 for Personal and Php500,000 for Corporate in their Qualified Account/s during the Promo Period.

Fresh Deposit Funds are limited to: (a) funds deposited to open an account during the Promo Period; or (b) additional deposits made to existing accounts during the Promo Period.

Monies deposited by the Bank into an account arising from loan proceeds and interest income from derivatives and other investment instruments are not considered Fresh Deposit Funds. Likewise, new accounts opened during the Promo Period using closed or transferred deposits from existing accounts are likewise disqualified.

In determining Fresh Deposit Funds, aggregate deposit ("Aggregate Deposit") shall be considered. Aggregate Deposit is the cumulative amount of all the deposits in the Qualified Account/s owned by the Account Holder/s. A joint account shall be treated as a separate account and will not be included in the Aggregate Deposit of an individual (e.g., a joint account under "Mr. X and/or Mr. Y" is not considered as part of the Aggregate Deposits of Mr. X or Mr. Y). A joint account with different primary accountholders will be treated as a separate account from each accountholder/s of such joint account (e.g. a joint account under "Mr. Y and/or Mr. X" will be treated as a separate account and will be not considered separately as part of the Aggregate Deposit of "Mr. X" and/or "Mr. Y").

4. ADB increase will be monitored and will earn raffle entries at the end of every Cut-Off Period:
  - Beginning ADB for New Clients is at Zero (0)
  - Beginning ADB for Existing Clients is month to date (MTD) ADB as of October 2018

To Illustrate (New Clients):

1st Raffle Draw	Date Opened	Initial Deposit Balance	Days	1st Cut Off Period ADB (Dec 2018-Jan 2019)	No. of Initial Raffle Entries Earned
Individual Client A	Dec 1 2018	10,000	62	100,000	2
Corporate Client B	Dec 1 2018	50,000	62	500,000	1

Final Raffle Draw	Date Opened	1st Cut Off Period ADB	Days	2nd Cut Off Period ADB (Feb-Mar 2019)	No. of Additional Raffle Entries Earned
Individual Client A	Dec 1 2018	100,000	59	150,000	1
Corporate Client B	Dec 1 2018	500,000	59	2,000,000	3

**Computation of ADB During Promo Period**

D = End of Day Balance

N = No. of Days of Promo Period 1 (62 Days)

$$\frac{D_1 + D_2 + \dots + D_N}{N}$$

$$\frac{\text{Dec 1} \quad \text{Dec 2} \quad \text{Jan 31}}{100,000 + 100,000 \dots + 100,000}{62 \text{ Days}}$$

**Php 100,000**  
ADB During  
Promo Period 1

To Illustrate (Existing Clients):

Scenario 1	Oct MTD ADB	Days	1st Cut Off Period ADB (Dec 2018-Jan 2019)	Incremental ADB	No. of Initial Raffle Entries Earned
Individual Client C	5,000	62	60,000	55,000	1
Corporate Client D	280,000	62	1,500,000	1,220,000	2

Scenario 2	1st Cut Off Period ADB	Days	2nd Cut Off Period ADB (Feb-Mar 2019)	Incremental ADB	No. of Additional Raffle Entries
Individual Client C	60,000	59	285,000	215,000	4
Corporate Client D	1,500,000	59	1,480,000	-20,000	0

**NOTE:**

- For the succeeding periods, incremental ADB will be based on the previous period's ADB or October 2018's ADB (whichever is higher)
- Non winning entries earned during the first draw will be carried over the Grand Draw.

- Client's CASA CIF ADB shall also be part of the validation to qualify for a raffle entry. This will ensure that a transfer of funds between accounts to reflect increase in ADB will not be given raffle entry/ies.
- Qualified Account/s with raffle entries shall earn an additional one (1) raffle entry upon completely updating the client information pertaining to the Qualified Account/s. To qualify for this additional raffle entry, the depositor must visit his/her branch of account and completely update his/her client information details.
- RCBC client depositors of Qualified Account/s can check the number of raffle entries they earned two (2) days before the draw date through the following:
  - Online Banking

- RCBC Online Retail- for Individual clients
- RCBC Online Corporate- for Corporate clients

7.2 Contact Center

- Clients may call (02) 877 RCBC (877-7222) to inquire about the number of raffle entries they have earned.

7.3 Branch of Account

- Clients may visit or call their branch of account to inquire about the number of raffle entries they have earned.

7.4 Email

- Clients will receive a notification that they have earned raffle entry/ies.

8. RCBC Savings Bank client depositors of Qualified Account/s can check the number of raffle entries they earned two (2) days before the draw date through the following:

8.1 Contact Center

- Clients may call (02) 555 8 RSB (555-8772) to inquire about the number of raffle entries they have earned.

8.2 Email

- Clients will receive a notification that they have earned raffle entry/ies.

8.3 SMS

- Clients will receive a notification that they have earned raffle entry/ies.

**Raffle Prizes:**

9. There will be a total of twelve (12) winners from both RCBC and RCBC Savings Bank. Allocation as follows:

Raffle	Raffle Draw Date	No. of Cars to be Ruffled Off*	Allocation of Car Prizes per Bank
1 <sup>st</sup>	February 14, 2019	4	<p><b>Total of Four (4) Units:</b></p> <p><b>For RCBC</b>  <b>2 2018 Honda Civic 1.8 E CVT AT</b>            1 unit for Individual Account            1 unit for Corporate Account</p> <p><b>For RCBC Savings Bank</b>  <b>2 2018 Honda Civic 1.8 E CVT AT</b>            1 unit for Individual Account            1 unit for Corporate Account</p>
Final	April 15, 2019	8	<p><b>Total of Eight (8) Units:</b></p> <p><b>For RCBC</b>  <b>4 2019 Isuzu MU-X RZ4E 4X2 LS AT 1.9L</b>            2 units for Individual Account            2 units for Corporate Account</p> <p><b>2 2018 Honda Civic 1.8 E CVT AT</b></p>

			1 unit for Individual Account 1 unit for Corporate Account  <b>For RCBC Savings Bank</b> <b>2 2019 Isuzu MU-X RZ4E 4X2 LS AT 1.9L</b> 1 unit for Individual Account 1 unit for Corporate Account
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**Electronic Raffle Draw:**

10. There will be two (2) electronic raffle draws. All draws will be held at the 10/F Yuchengco Tower 1, RCBC Plaza, 6819 Ayala Avenue, Makati City at 3:00 PM. The first raffle draw will be on February 14, 2019 and the final raffle draw will be on April 15, 2019. All draws will be witnessed by an authorized representative from the Department of Trade and Industry (“DTI”).
11. An Account Holder can only win once during the Raffle Draws regardless of number of deposit accounts and raffle entries earned. If an Account Holder’s name is drawn more than once and for prizes of different values, he/she will be awarded the higher-valued prize and a new winner will be drawn for the lesser-valued prize. Non-winning raffle entries from the first raffle draw are still qualified in the final raffle draw.
12. Qualified Account/s for which winning raffle entries are drawn must be active during the Raffle Draw Date. Raffle entries earned by accounts which were closed prior to the raffle draw will be forfeited.
13. RCBC and RCBC Savings Bank have the right to verify the eligibility of the client and to check whether the account is still active at the time of the raffle draw.
14. Winners will be notified through registered mail sent to the address indicated on their customer information file, and by email and phone communication also indicated on their customer information file.

**Claiming of Prizes:**

15. For Individual/Joint and/or winners, bring the notice received from RCBC and RCBC Savings Bank via registered mail and at least two (2) valid, government issued IDs to claim their prize:

For winners of a Honda car unit, present the above requirements at Honda Cars Quezon City, 141 Quezon Avenue, Quezon City.

For winners of an Isuzu car unit, present the above requirements at Isuzu Manila, 1502 Pan Mendoza Guazon Street, Paco Manila 1007.

If the prize will be claimed by a winner's representative, the following documents must also be presented:

- Signed authorization letter from the winner (to claim and transact/to claim and transfer ownership);
- Notarized Special Power of Attorney (to claim and transact/to claim and transfer ownership);
- Two (2) valid government issued IDs of the winner; and
- Two (2) valid government issued IDs of the authorized representative.

Cost of shipping of the unit will be shouldered by RCBC and RCBC Savings. Cost of insurance and registration of the unit will be shouldered by each winner.

16. For Corporate Accounts, any prize under this Promo will be given to the authorized representative of the Corporation as evidenced by a valid Secretary Certificate authorizing such representative to claim such prize. In case of conflicting claims, documents or certifications on the authorized representative, RCBC and RCBC Savings Bank reserve the right to refuse and/or stop the release of the prize until RCBC and/or RCBC Savings Bank are presented with a final and executory order or judgment by competent authority naming the authorized representative of the corporation. In case of conflicting claims, RCBC and RCBC Savings Bank may likewise forfeit the prize in favor of RCBC and/or RCBC Savings Bank if the conflicting claims of the representatives are not resolved within sixty (60) days from the winner's receipt of notification via registered mail with concurrence of DTI. The Corporation shall hold RCBC and/or RCBC Savings Bank free and harmless from any and all claims, suits actions charges and other liabilities and shall indemnify RCBC and/or RCBC Savings Bank, and/or its directors, officers and personnel for all losses, damages, and expenses arising from or connection with such conflict.
17. For joint accounts, regardless if the account is an "and" or an "and/or" account, all Account Holder/s must be physically present to claim any prize. If one is not present, a Special Power of Attorney must be submitted, authorizing their representative to claim the prize on his/her behalf. In case of conflicting claims among the joint Account Holder/s, RCBC and/or RCBC Savings Bank reserve the right to refuse and/or stop the release of the prize until RCBC and/or RCBC Savings Bank are presented with a notarized document containing the concurrence of all the joint Account Holder/s consenting to the release of the trip prize. In case of conflicting claims, RCBC and/or RCBC Savings Bank may, likewise forfeit the trip prize in favor of RCBC and/or RCBC Savings Bank if the conflicting claims of the Account Holder/s is not resolved within sixty (60) days from the winner's receipt of notification via registered mail with concurrence of DTI. The Account Holder/s shall hold RCBC and/or RCBC Savings Bank free and harmless from any and all claims, suits actions charges and other liabilities and shall indemnify RCBC and/or RCBC Savings Bank, and/or its directors, officers and personnel for all losses, damages, and expenses arising from or connection with such conflict.

18. Prizes for this promo are non-transferrable, non-convertible to cash and cannot be assigned to any third person or entity. Claim and receipt of all Prizes shall be subject to RCBC and/or RCBC Savings Bank's policies and procedures.
19. All newly opened and existing accounts are subject to RCBC and/or RCBC Savings Bank's policies and procedures, and RCBC and/or RCBC Savings Bank's standard Terms and Conditions governing Deposit Accounts.
20. In case of dispute, the decision of RCBC and/or RCBC Savings Bank on all matters relating to the Promo, with the concurrence of DTI, shall be final and binding on all clients.
21. Employees of RCBC and RCBC Savings Bank, its advertising agency and printing suppliers, including their relatives up to the second degree of consanguinity or affinity, and affinities, subsidiaries and other entities related to the Bank are disqualified from joining the Promo.
22. This Promo is not valid in conjunction with other promotions carried out by RCBC and RCBC Savings Bank.
23. The winners authorize RCBC and RCBC Savings Bank to disclose and publish their names, photos and other particulars as determined by RCBC and RCBC Savings Bank to any person/s and in any mode or manner, as RCBC and RCBC Savings Bank may deem appropriate, that is not in any way in violation of customer data privacy.
24. RCBC and RCBC Savings Bank will shoulder the tax of all prizes exceeding Php10,000.
25. Prizes not claimed after sixty (60) days from the receipt of notice will be forfeited in favor of RCBC and/or RCBC Savings Bank with prior approval from DTI.

Per DTI FTEB Permit No. 20094 Series of 2018