Tap, Pay and Win Holiday Raffle

1. The promo shall run from November 15, 2026 to January 31, 2027 and open to all RCBC Debit cardholders (“Cardholder”).
2. To participate, Cardholder must register at the official promo landing page in the RCBC website.
3. The Cardholder will earn one (1) raffle entry for every minimum and single RCBC debit card purchase of PHP500 via in-store or online transaction at any merchant. The Cardholder will earn two (2) raffle entries meeting these requirements, when they spend at any SM Department Stores and Supermarket, Landmark Supermarket and Department Store, and Landers Superstore.
4. RCBC Debit Cards are the only mode of payment allowed to qualify in the raffle. RCBC Debit accounts that are qualified in the promo are RCBC MyDebit Card Mastercard, RCBC Hexagon Club Priority Platinum Mastercard Debit Card, RCBC Hexagon Club Privilege Mastercard Debit Card and RCBC Wealth Platinum Debit Mastercard.
5. The electronic raffle draw will be held in the presence of representatives from DTI and RCBC on December 22, 2026 (first round) and February 8, 2027 (second round)
6. The winning account must be active during the raffle draw date. Raffle entries earned through accounts which were closed prior to the raffle draw will be forfeited, with prior approval of DTI.
7. RCBC has 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.
8. The winners for each round will be notified through their registered email and mobile number. The winner will also be posted on the official RCBC Facebook page and website. There will be 30 winners of P100,000 worth of Pluxee e-vouchers, 40 winners of P50,000 worth of Pluxee e-vouchers, and 100 winners of P10,000 worth of Pluxee e-vouchers.

Draw Date	Prize	No. of Winners
Dec. 22, 2026	P100,000 Pluxee e-vouchers	15
	P50,000 Pluxee e-vouchers	20
	P10,000 Pluxee e-vouchers	50
Feb. 8, 2027	P100,000 Pluxee e-vouchers	15
	P50,000 Pluxee e-vouchers	20
	P10,000 Pluxee e-vouchers	50

9. A winner must only win once. If a cardholder's raffle entry was selected twice, the cardholder will receive the higher prize.
10. The winner must present the following when claiming their prize.
    a. One (1) Valid Government-issued, and

b. RCBC Debit Card (front portion only) used during the transactions

A representative may also claim the prize on behalf of the winner provided he/she presents the following:

a. One (1) valid Government-issued ID of winner's representative
b. Winner's valid government-issued ID
c. Signed authorization letter
d. RCBC debit card (front portion only) used during the transaction

11. Winners will be notified via registered mail, email, or phone call.
12. Redemption of prizes is until 60 days upon receipt of notification.
13. Once the winner's identification has been verified, winners will have their prize credited to their RCBC account within 10 to 15 banking days.
14. Prizes can be transferable but not convertible to cash.
15. RCBC 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.
16. For joint accounts, regardless of if the account is an "and" or an "and/or" account, all accountholder/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 accountholder/s, RCBC reserves the right to refuse and/or stop the release of the prize until RCBC is presented with a notarized document containing the concurrence of all the joint Accountholder/s to the release of the prize. If not resolved within (60) sixty days, RCBC may, likewise, forfeit the prize in favor of RCBC, with prior approval of DTI.
17. All RCBC employees – including those who recently resigned within the promo period, its subsidiaries, affiliates, advertising agencies, including its Board of Directors and Advisory Board Members and Mastercard employees including their relatives up to the second degree of consanguinity or affinity are disqualified from this Promo.
18. The winners authorize RCBC to disclose and publish their names, photos and other particulars as determined by RCBC to any person/s and in any mode or manner, for the purpose of announcing the results of the Raffle, and as RCBC may deem appropriate, that is not in any way in violation of customer data privacy.
19. This Promo is not valid in conjunction with other promotions carried out by RCBC.
20. RCBC will shoulder 20% TAX for prizes exceeding P10,000.00.