

YGC REWARDS PLUS TERMS AND CONDITIONS

A. How to qualify for the YGC Rewards Program

1. Interested Customers will need to fill-out the Bankard Application form and submit the requirements.
2. Customers can apply for the YGC Rewards Plus Card via the application forms found in the branches of the participating companies (RCBC, RCBC Savings, Malayan Insurance, Bankard) or online: <http://ygcrewardsplus-apply.rcbcbankard.com/>
3. Application is subject to Bankard Approval.
4. For depositors, in case there are multiple account holders in 1 account, only 1 member of that account will be given the rewards points.

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B. How to Earn Points

Product	How do I earn Points	Points Earned	Reference Period	Terms & Conditions
YGC Rewards Plus	<p>Activate your YGC Card</p> <p><i>Please call Bankard Hotline 888-1-888 to activate your card</i></p>	<p>Welcome Points</p> <p>1,000 points for Platinum MasterCard</p> <p>500 points for Gold Visa</p>	<p>One-time Crediting: within 5 business days from end of calendar month of the activation date.</p>	<p>Points can be earned upon activation of the rewards card. If the Rewards Card is cancelled, points will not be earned and freebies cannot be availed.</p> <p>Rewards, including points value, can be changed or modified at any time without prior notice.</p>
Peso Savings & Checking Account only	<p>Increase your Peso Deposits</p>	<p>1 point for every incremental MTD ADB* of P1,000</p>	<p>Monthly Crediting: Points earned will be credited every 15th day of the succeeding month after the reference period.</p> <p>Reference Period: Previous MTD ADB vs. Current MTD ADB</p>	<p>A minimum MTD ADB of Php10,000 is required before a depositor starts earning points.</p> <p>*MTD ADB – Month to Date Average Daily Balance is the average of the daily balances of the account from first to last day of the month.</p> <p>Incremental ADB will be rounded down to nearest 1,000.</p> <p>Maximum points that can be awarded annually is 60,000 points.</p> <p>Time Deposit is not part of the ADB.</p> <p>Dormant Accounts are not entitled to earn points.</p>

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US Dollar Savings Account	Increase your US Dollar Deposits	1 point for every incremental MTD ADB* of USD50	<p>Monthly Crediting: Points earned will be credited every 15th day of the succeeding month after the reference period.</p> <p>Reference Period: Previous MTD ADB* vs. Current MTD ADB</p>	<p>A minimum MTD ADB of USD1,000 is required before a depositor starts earning points.</p> <p>*MTD ADB – Month to Date Average Daily Balance is the average of the daily balances of the account from first to last day of the month.</p> <p>Incremental ADB will be rounded down to nearest 50.</p> <p>Time Deposit is not part of the ADB. Dormant Accounts are not entitled to earn points.</p>
Auto Loan	Get an Auto Loan	20 points for every P100,000 outstanding balance	<p>Monthly Crediting: Points earned will be credited every 15th day of the succeeding month after the reference period.</p>	<p>New Auto Loan and Home Loan accounts may qualify for the Rewards Plus Program. To qualify, the Auto Loan or Home Loan accounts should have been booked within 30 days of YGC Rewards Plus Card activation date or after.</p> <p>To earn points, the loan borrower should have a qualified RCBC or RCBC Savings Bank savings or checking account and the Auto Loan or Home Loan account should be in good credit standing.</p>
Housing Loan	Get a Housing Loan	20 points for every P200,000 outstanding balance		

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Malayan Insurance	Get Malayan's Insurance Products	20 points for every P500 premium payment	Monthly Crediting: Points earned will be credited every 15 th day of the succeeding month after the reference period.	Rewards program is applicable to Home Insurance, Small/Business Insurance, motorcar comprehensive insurance, and travel insurance.

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C. How to claim the Free Services

Aside from Bankard Points, the customer will also get the following upon registration or approval of the rewards card.

For Platinum Mastercard	Terms and Conditions
<p>One Time Availment via Coupons</p> <p>A. Free Bank Services</p> <p>Free inter-regional cash deposit</p> <p>Free debit card</p> <p>Free check book</p> <p>Free manager's check</p> <p>Free bank certification</p> <p>B. Free Insurance</p> <p>Credit Protect Plus Benefits for 60 days (P100,000 cover)</p> <p>Hospital Income Benefit due to Accident for 90 days</p> <p>Local Travel Insurance Personal Accident for P100,000</p>	<p>The customer must present the YGC Rewards Plus Credit Card and the coupons to avail the free services.</p> <p>The validity period of the coupons is one (1) year from card issuance.</p> <p>The customer can claim the freebies at any branch.</p> <p>There is no replacement for lost coupons. The free services are forfeited without the coupons.</p> <p>The coupons are not convertible to cash.</p> <p>For the free insurance, please call YGC Customer Service at 894-2890 to register.</p>