

PROMO MECHANICS

Earn one (1) e-raffle entry for every P1,000 spend using your PNB EMV Debit Mastercard and get a chance to win as much as P100,000 Cash Prize.

1. This promo is open to all PNB EMV Debit Mastercard cardholders (Tap, Regular, Priority One).
2. Cardholder must make his/her purchase within the period of April 16, 2018 to September 16, 2018.
3. Cardholder will earn one (1) electronic raffle ticket for every single-receipt purchase of at least **P1,000** via Point-of-Sale (POS) terminal. Cash Withdrawal transactions are not qualified.
4. Qualified transactions and electronic raffle tickets are non-transferable.
5. Raffle Draw details:

Raffle	Purchase Period	Date of Draw	Prize (Php)	Number of Winner/s
1 st Draw	April 16, 2018 to June 15, 2018	June 28, 2018	Major Prize: 100,000	1
			Minor Prize 10,000	10
2 nd Draw	April 16, 2018 to September 16, 2018	September 27, 2018	Major Prize: 100,000	1
			Minor Prize: 10,000	10

6. The electronic raffle draw will be held at the 8F PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City, at 4PM.
7. The electronic raffle draw will be held in the presence of Department of Trade and Industry (DTI) and PNB representatives.
8. The deposit account of the winner must be active and not closed during the promo period until the cash prize is credited to his/her account.
9. Cardholder may only win once in the raffle. In case a cardholder gets drawn more than once, the Cardholder will get the prize with the higher amount.
10. 20% Tax for prizes exceeding P10,000 shall be paid by the winner.
11. Winners will be notified by PNB via registered mail, mobile number and/or email.
12. Names of winners will be posted in the PNB website.
13. Winners must claim his/her prize within sixty (60) days upon receipt of registered mail. Unclaimed prizes after the redemption period shall be forfeited in favor of PNB with

prior approval of DTI.

14. Winners must present two (2) valid government ID's to claim his/her prize.
15. A representative may also claim the prize on behalf of the winner provided that he/she must present the following:
 - a. Two (2) valid ID's of the winner and two (2) valid ID's of the representative;
 - b. Authorization letter bearing the signatures of the winner and the representative
16. PNB reserves the right to refuse to award the prize if the documents submitted are incomplete, insufficient, inadequate or when the Bank has any reason to believe that any of the documents submitted is spurious or forged.
17. Winners should present the requirements for validation to the branch where he/she updated his information.
18. Prize amount will be credited to the winner's PNB Deposit Account fifteen (15) days after validation.
19. Winners should agree to be featured in publicity materials.
20. In case of dispute, the decision of PNB with the concurrence of DTI shall be final.
21. All employees of PNB, its subsidiaries, affiliates, advertising agencies, including its Board of Directors and Advisory Board Members and their relatives up to the second degree of consanguinity or affinity are disqualified from this promo.

Per DTI-FTEB Permit No. 3530 Series of 2018.