



Spend and Get a Reward of Your Choice

Spend at least Php 5,000 online or in-store, here and abroad, using your BPI Debit Mastercard and choose a reward between GrabFood and GrabCar.

Promo is from July 24 to October 31, 2021.

PROMO MECHANICS

STEP 1: REGISTER

1. You will receive a promotional material to your BPI email/mobile that contains an 8-digit promo code.
2. Register to the promo by texting the syntax below and send it to 225689. You must have at least P1.00 available load for the registration attempt.

Text **BPIDEBIT <space> 8-digit promo code** and send it to 225689

Example: BPIDEBIT 12345678

You will receive a registration notification within 3-5 banking days.

3. You must be the primary account holder/cardholder to be eligible to register.
4. You must use the same mobile number that you previously provided to BPI.

5. Successful registration is required to qualify for the promo. Only the posted transactions after receipt of successfully validated registration confirmation from BPI will qualify for reward redemption.

Note: The system-generated auto-reply that you will receive to confirm receipt of your registration attempt is not the confirmation notification of successful validation of your registration.

STEP 2: SPEND & GET

After receipt of the confirmation notice of successful registration, you must use your qualified BPI Debit Mastercard for a minimum single-receipt purchase of Php 5,000 online or in-store within the promo period.

You will receive a reward redemption notification 3-5 banking days after your qualified purchase has been posted.

STEP 3: REDEEM YOUR REWARD

Choose a Php 50 e-voucher reward between GrabFood and GrabCar by texting the following syntax and send it to 225689. The Cardholder must have at least P1.00 available load for the redemption attempt.

Choice of Reward	SMS Syntax Text BPIDEBIT <space> REDEEM <space> 8-digit promo code <space> reward code and send it to 225689
Php 50 GRABFOOD e-voucher	BPIDEBIT REDEEM 12345678 GRABFOOD
Php 50 GRABCAR e-voucher	BPIDEBIT REDEEM 12345678 GRABCAR

Qualified Customers

The BPI Debit Cards Spend and Get promo is open to pre-selected BPI Debit Mastercard Cardholders who received promotional material for the “BPI Debit Cards Spend and Get Promo” with a unique promo code sent to their valid and updated mobile number/email address in BPI’s system records.

Qualified Transactions

Valid Debit Card Transactions	Description
Local Retail Transactions	Purchases of goods and services from Philippine merchants (example: SM Supermarket)
Foreign Currency Purchases	Purchases of goods and services from merchants outside the Philippines (example: Hotel accommodation transacted in Singapore)
Mail Order/Telephone Order (MOTO)	Card-not-present transactions where the customer provides their order and payment details by regular mail (not email), fax, or mobile/telephone.

Online or Internet Transactions	Card-not-present transactions where the customer made their transactions online or via the internet. (example: Shopee, ZALORA)
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Unqualified Transactions

The following transactions are excluded in the promo:

- Transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Coins.ph, and the like)
- Transactions from casino/gambling, money transfers, quasi cash financial institution, political organizations and bail & bond payment
- Business transactions such as but not limited to (i) direct or multi-level marketing, as well as from merchants specifically engaged in wholesale and distribution (ii) payment services and (iii) professional services.

Terms and Conditions

- The promo is open to pre-selected BPI Debit Mastercard Cardholders who received promotional material for the "BPI Debit Cards Spend and Get Promo" with a unique promo code, valid and updated mobile number/email address in BPI's system records.
- Promo Period is from July 24, 2021 to October 31, 2021.
- The Cardholder will be asked to use their updated mobile number and the 8-digit promo code provided through the promotional email that was sent to their BPI email/mobile. The Cardholder must register by texting the syntax below and send it to 225689. The Cardholder must have at least P1.00 available load for the registration attempt.

Text **BPIDEBIT <space> 8-digit promo code** and send it to 225689

Example: BPIDEBIT 12345678

- BPI will validate the registration attempt and send a confirmation notice from BPI on the successful registration within 3-5 banking days. The Cardholder will only be entitled to receive his reward on his qualified and posted transaction(s) only after his successful registration.
- For a minimum single-receipt purchase of Php 5,000 online or in-store, here and abroad, within the promo period, qualified BPI Debit cardholders will get to choose their own reward between GrabFood and GrabCar.
- Only the posted transactions after receipt of successfully validated registration confirmation from BPI will qualify for reward redemption. The system-generated auto-reply that you will receive to confirm receipt of your registration attempt is not the confirmation notification of successful validation of your registration.
- The Cardholder will receive a reward redemption notification 3-5 banking days after your qualified purchase has been posted.
- The Cardholder can choose a Php 50 e-voucher reward between GrabFood and GrabCar by texting the following syntax and sending it to 225689. The Cardholder must have at least P1.00 available load for the redemption attempt.

Choice of Reward	SMS Syntax
	Text BPIDEBIT <space> REDEEM <space> 8-digit promo code <space> reward code and send it to 225689

Php 50 GRABFOOD e-voucher	BPIDEBIT REDEEM 12345678 GRABFOOD
Php 50 GRABCAR e-voucher	BPIDEBIT REDEEM 12345678 GRABCAR

9. Redemption of rewards is from July 24 to December 30, 2021.
10. GrabFood and GrabCar reward e-vouchers are valid within 6 months of receipt.
11. Posted transactions from below are included in the promo:

Valid Debit Card Transactions	Description
Local Retail Transactions	Purchases of goods and services from Philippine merchants (example: SM Supermarket)
Foreign Currency Purchases	Purchases of goods and services from merchants outside the Philippines (example: Hotel accommodation transacted in Singapore)
Mail Order/Telephone Order (MOTO)	Card-not-present transactions where the customer provides their order and payment details by regular mail (not email), fax, or mobile/telephone.
Online or Internet Transactions	Card-not-present transactions where the customer made their transactions online or via the internet. (example: Shopee, ZALORA)

12. The following transactions are excluded in the promo:

- Transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Coins.ph, and the like)
- Transactions from casino/gambling, money transfers, quasi cash financial institution, political organizations and bail & bond payment
- Business transactions such as but not limited to (i) direct or multi-level marketing, as well as from merchants specifically engaged in wholesale and distribution (ii) payment services and (iii) professional services.

13. To request a resend of e-vouchers, text the syntax below and send it to 225689. The Cardholder must have at least P1.00 available load for the request.

Text **BPIDEBIT <space> RESEND <space> promo code** and send it to 225689

Example: BPIDEBIT RESEND 12345678

The cardholder will receive his e-vouchers within 3-5 banking days from the request date.

14. The Cardholder is allowed to receive a maximum of five (5) e-vouchers cap per month:

Transaction Coverage	Maximum e-vouchers cap per month
July 24, 2021 to July 31, 2021	Five (5) e-vouchers
August 1, 2021 to August 31, 2021	Five (5) e-vouchers

September 1, 2021 to September 30, 2021	Five (5) e-vouchers
October 1, 2021 to October 31, 2021	Five (5) e-vouchers

The Cardholder who has reached the maximum limit will be notified via SMS. Maximum limit applies per qualified customer.

15. All questions and issues arising from the BPI Spend & Get Promo will only be accepted within sixty (60) banking days after the last day of the promo period or not later than January 31, 2021. After which, BPI will no longer accommodate disputes.
16. Fraud, abuse, or any unauthorized action on credit card transaction or the participation/availment in the promo may result in the disqualification of the cardholder from the promo, suspension and/or cancellation of card privileges and/or the charge of the full value of the e-voucher to the Principal Cardholder's account, according to BPI's discretion.
17. In case of dispute, with respect to BPI only and the customers' availment of the promo, the decision of BPI with the concurrence of DTI shall be considered final. However, if a dispute involves a participating Merchant and its performance and/or delivery of products to customers, subject to the General Provisions set out above, the decision of BPI and participating Merchant with the concurrence of DTI shall be considered final.
18. BPI is authorized to give necessary information to its third-party contractor or agent to perform and complete the registration process and redemption process of the reward/s.
19. Terms and conditions governing the issuance and use of BPI Debit Cards and reminders and other provisions contained in the card carrier, statement of account, charge slips and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable to this promo campaign.

Reminder: To proceed with the registration, BPI will only ask for an updated mobile number and the 8-digit promo code provided through the promotional material that was sent to his BPI email/mobile. BPI will never ask for your card number, expiry date, CVV, and One-time PIN via links in email, SMS, or phone calls.

Visit Frequently Asked Questions to know more about the BPI Debit Cards Spend and Get promo.

Customer Support

For inquiries and comments, send us a message or call our 24-hour BPI Contact Center at (+632) 889-10000.

DTI Fair Trade Permit No. FTEB-123365 Series of 2021.

FREQUENTLY ASKED QUESTIONS

General Mechanics FAQs

• Who can join the promo?

The BPI Debit Cards Spend and Get promo is open to pre-selected BPI Debit Mastercard Cardholders who received promotional material for the "BPI Debit Cards Spend and Get Promo" with a unique promo code sent to their BPI email/mobile.

• When is the promo period?

The promo period is from July 24 to October 31, 2021.

- **How do I qualify for the promo?**

To qualify for the promo, you must fulfill the following requirements:

1. You must register to the promo by texting the syntax below and send it to 225689. You must have at least P1.00 available load for the registration attempt.

Text BPIDEBIT <space> 8-digit promo code and send it to 225689

Example: BPIDEBIT 12345678

You will receive a registration notification within 3-5 banking days.

2. After receipt of the confirmation notice of successful registration, you must use your qualified BPI Debit Mastercard for a minimum single-receipt purchase of Php 5,000 online or in-store, here and abroad, within the promo period.

You will receive a reward redemption notification within 3-5 banking days after your qualified purchase has been posted.

- **Will the transactions made before my registration earn reward/s?**

Only the posted transactions after receipt of successfully validated registration confirmation from BPI will qualify for reward redemption. Transactions made prior to the successful date of registration are not qualified to earn a reward.

- **What are the transactions qualified for this promo?**

Posted transactions from below are included in the promo:

Valid Debit Card Transactions	Description
Local Retail Transactions	Purchases of goods and services from Philippine merchants (example: SM Supermarket)
Foreign Currency Purchases	Purchases of goods and services from merchants outside the Philippines (example: Hotel accommodation transacted in Singapore)
Mail Order/Telephone Order (MOTO)	Card-not-present transactions where the customer provides their order and payment details by regular mail (not email), fax, or mobile/telephone.
Online or Internet Transactions	Card-not-present transactions where the customer made their transactions online or via the internet. (example: Shopee, ZALORA)

- **What are the transactions NOT qualified for this promo?**

The following transactions are excluded in the promo:

- a. Transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GrabPay, GCash, PayMaya, PayPal, Coins.ph, and the like)
- b. Transactions from casino/gambling, money transfers, quasi cash financial institution, political organizations and bail & bond payment
- c. Business transactions such as but not limited to (i) direct or multi-level marketing, as well as from merchants specifically engaged in wholesale and distribution (ii) payment services and (iii) professional services.

Registration FAQs

- **When is the registration period?**

Qualified BPI Debit cardholders can register from July 24 to October 31, 2021.

- **How do I register?**

You will be asked to use your updated mobile number and the 8-digit promo code provided through the promotional email that was sent to your BPI email/mobile. You must register by texting the below syntax and send it to 225689. You must have at least ₱1.00 available load for the registration attempt.

Text **BPIDEBIT<space>8-digit promo code** and send to 225689

Example: BPIDEBIT 12345678

- **Where can I find my 8-digit promo code?**

Your 8-digit promo may be found in the promotional material that was sent to your registered BPI email/mobile. Please check your Spam or Trash folder just in case the promotional email got delivered there instead of your inbox.

- **I did not receive any promotional material in my email/sms regarding this promo.**

Please check your Spam or Trash folder just in case the promotional email got delivered there instead of your inbox. The BPI Debit Cards Spend and Get promo is open to pre-selected BPI Debit Mastercard Cardholders who received promotional material for the "BPI Debit Cards Spend and Get Promo" with a unique promo code sent to their BPI email/mobile

- **How can I get a unique 8-digit promo code to join this promo?**

You may request a unique 8-digit promo code for this promo through the 24-hour BPI Contact Center at 889-10000 or any BPI branches. You must provide the following details to the 24-hour BPI Contact Center at 889-10000 or BPI branches:

1. BPI Debit Mastercard card number
2. Account number primarily linked to your BPI Debit Mastercard card number
3. Valid and updated mobile number/email address in BPI's system record

- **I have multiple BPI Debit Mastercard, can I register all my cards using my 8-digit promo code?**

No, you can only register one (1) BPI Debit Mastercard to the promo. To know the BPI Debit Mastercard qualified in the promo, please refer to the promotional material that was sent to your BPI email/mobile.

- **I am a Secondary Cardholder to a Joint Account, can I register for the promo?**

No, only the Primary Cardholder can register for the promo. However, all qualified Debit Card purchases made by the Secondary Cardholder using the registered Account by the Primary Cardholder will be qualified under this promo.

- **How will I know if my registration attempt was received?**

You will receive an auto-reply confirming receipt of your registration.

- **I registered for the promo but did not get any response (No acknowledgment or Error message)**

Please check and ensure that you followed the registration instructions below. Below are the registration steps:

- 1) You should have received the 8-digit promo code provided through the promotional material sent to your BPI email/mobile.
- 2) Register to the promo by texting the syntax below and send to 225689. You must have at least P1.00 available load for the registration attempt.

Text **BPIDEBIT <space> 8-digit promo code** and send it to 225689

Example: BPIDEBIT 12345678

You will receive a registration notification within 3-5 banking days.

- **How will I know if my registration was successful or unsuccessful?**

You will be notified by "Bank of the Philippine Islands" and/or "BPI" on the registration result (valid or invalid) through your mobile number within 3-5 banking days from the registration date.

- **I received a message saying "mobile number does not match our records", what does it mean?**

It means that the mobile number you used to register is not the same as the contact details in BPI's system records. You must update your contact information first before you can successfully register for the promo. To update your contact information, you must call through the 24-hour BPI Contact Center at 889-10000 or visit any BPI branches near you. You must register again after five (5) banking days from the date of contact information update in BPI's system records using your updated mobile number.

- **I received a message saying "promo code did not match our records", what does it mean?**

It means that the 8-digit promo code does not exist in our records. Please check your registration entry if it includes the correct 8-digit promo code provided through the promotional material sent to your mobile number/email address in BPI's system records. If the promo code is incomplete, incorrect or belongs to a non-qualified card, then the registration will be unsuccessful.

- **My BPI Debit Mastercard was replaced due to lost/stolen/blocked/expired. What will happen to my "BPI Debit Cards Spend and Get Promo" registration?**

Your BPI Debit Cards Spend and Get promo registration is still valid and can still qualify for getting a reward by using your replaced BPI Debit Mastercard for a minimum single-receipt purchase of Php 5,000 online or in-store, here and abroad, within the promo period as long as there are no changes in the Main Default Account.

- **What will happen to my registration if I change my Main Default Account for my BPI Debit Mastercard to a different BPI Account?**

The promo code is specific to the Main Default Account on your Debit Mastercard. Your registration will be forfeited and will no longer be qualified in the “BPI Debit Cards Spend and Get Promo” if you change your Main Default Account.

- **What will happen to my registration if my Main Default Account is closed?**

Your registration will be forfeited and will no longer be qualified in the “BPI Debit Cards Spend and Get Promo”.

- **Can I register a different BPI Debit Mastercard/ Main Default Account in the promo using my existing promo code?**

No, you can only register your qualified BPI Debit Mastercard with your assigned promo code. To know the BPI Debit Mastercard qualified in the promo, please refer to the promotional material that was sent to your BPI email/mobile.

Redemption FAQs

- **What are the rewards I can choose from?**

Rewards	Description
Php 50 GRABFOOD e-voucher	Php 50 e-voucher that can be used via the Grab app.
Php 50 GRABCAR e-voucher	Php 50 e-voucher that can be used via the Grab app.

- **How will I know if I can redeem a reward?**

A reward redemption notification will be sent to your registered mobile within 3-5 banking days after the date of qualified and posted transactions.

- **How do I redeem my reward?**

To redeem your reward(s), you can choose a Php 50 e-voucher reward between GrabFood and GrabCar by texting the following syntax and sending it to 225689. You must have at least P1.00 available load for the redemption attempt.

Choice of Reward	SMS Syntax Text BPIDEBIT <space> REDEEM <space> 8-digit promo code <space> reward code and send it to 225689
Php 50 GRABFOOD e-voucher	BPIDEBIT REDEEM 12345678 GRABFOOD

Php 50 GRABCAR e-voucher	BPIDEBIT REDEEM 12345678 GRABCAR
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- **How will I know if my redemption entry was received?**

You will receive an auto-reply confirming receipt of your redemption.

- **I redeemed for the reward via SMS but did not get any response (No acknowledgment or Error message)**

You may retry the redemption of reward. To redeem your reward(s), you can choose a Php 50 e-voucher reward between GrabFood and GrabCar by texting the following syntax and sending it to 225689. You must have at least P1.00 available load for the redemption attempt.

Choice of Reward	SMS Syntax Text BPIDEBIT <space> REDEEM <space> 8-digit promo code <space> reward code and send it to 225689
Php 50 GRABFOOD e-voucher	BPIDEBIT REDEEM 12345678 GRABFOOD
Php 50 GRABCAR e-voucher	BPIDEBIT REDEEM 12345678 GRABCAR

- **I received a message saying “reward code is invalid”, what does it mean?**

It means that the reward code does not exist in the “BPI Debit Cards Spend and Get Promo”. You need to check your redemption entry if it includes the correct reward code. If the reward code redemption by the Cardholder is incomplete or incorrect, then your reward redemption will be unsuccessful.

- **How will I know if my redemption was successful or unsuccessful?**

You will be notified by "Bank of the Philippine Islands" and/or "BPI" on the redemption result (valid or invalid) to your registered mobile within 3-5 banking days from the redemption date.

- **I received a message saying “promo code did not match our records”, what does it mean?**

It means that the 8-digit promo code does not exist in the “BPI Debit Cards Spend and Get Promo” record. Please check your registration entry if it includes the correct 8-digit promo code provided through the promotional material sent to your BPI email/mobile. If the promo code is incomplete, incorrect or belongs to a non-qualified card, then the registration will be unsuccessful.

- **I received a message saying “there are no valid transactions that are eligible for a reward redemption” what does it mean?**

It means that you have no valid transaction that is eligible for a reward redemption. You must be successfully registered in the promo and use the qualified BPI Debit Mastercard for a minimum single-receipt purchase of Php 5,000 online or in-store, here and abroad, within the promo period.

- **How can I use my reward at my chosen merchant?**

a. For e-voucher redemption via in-stores, simply use your BPI Debit Mastercard and present the e-voucher upon payment.

b. For e-voucher redemption via online stores, use your BPI Debit Mastercard and key in the e-voucher upon check out.

- **Can I use my e-voucher more than once?**

No. The e-voucher is for one-time use only.

- **How many e-voucher can I earn from this promo?**

You are allowed to receive up to a maximum of fifteen (15) e-vouchers (worth ₱5,000) for the whole promo period with a maximum of five (5) e-vouchers cap per month:

Transaction Coverage	Maximum e-vouchers cap per month
July 24, 2021 to July 31, 2021	Five (5) e-vouchers
August 1, 2021 to August 31, 2021	Five (5) e-vouchers
September 1, 2021 to September 30, 2021	Five (5) e-vouchers
October 1, 2021 to October 31, 2021	Five (5) e-vouchers

You will be notified via your registered mobile number if you have reached the maximum e-vouchers cap per month. Maximum limit applies per qualified customer.

- **Will I be allowed to redeem multiple e-vouchers to multiple merchant partners per day?**

Redemption to multiple merchant partners per day is allowed as long as they are unredeemed e-vouchers. However, the number of redemptions per merchant partner, per day varies per merchant. All terms and conditions relating to the e-voucher redemption shall apply.

- **What is the validity of my e-voucher? Does it expire?**

GrabFood and GrabCar reward e-vouchers are valid within 6 months of receipt.

- **I want to cancel and change the item that I redeemed. Would that be allowed?**

No. Once a valid redemption is made, it cannot be cancelled, reversed or applied to another item, or e-voucher.

- **I lost my e-voucher redemption SMS and/or email. Can I request for the resending of my e-vouchers?**

Yes. To request a resend of e-vouchers, text below syntax and send to 225689. Standard telco charges may apply.

Text **BPIDEBIT<space>RESEND<space>promo code** and send to 225689

Example: BPIDEBIT RESEND 12345678

You will receive e-vouchers within 3-5 banking days from the request date.

- **I updated my mobile and/or email. Can I request for resending of my e-vouchers to my updated mobile and/or email?**

Yes. To request a resend of e-vouchers to your updated mobile number, kindly contact 24-hour BPI Contact Center at (+632) 889-10000 or any BPI branches.

You will receive e-vouchers within ten (10) banking days from the request date.

- **My BPI Debit Mastercard/ Main Default Account closed. Can I still request for resending of e-vouchers?**

Yes. To request a resend of e-vouchers to your updated mobile number, kindly contact 24-hour BPI Contact Center at (+632) 889-10000 or any BPI branches.

You will receive e-vouchers within ten (10) banking days from the request date.

Customer Support

For inquiries and comments, send us a message or call our 24-hour BPI Contact Center at (+632) 889-10000.

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