



## #JCBestofJapan Raffle

Exclusive to all Philippine-issued JCB Credit Card

### PROMO MECHANICS

#### I. General

1. The Promotion is open to all Philippine-issued JCB credit cardholders whose accounts are active, current, and in good credit standing\* during the Promotion Period and at the time of the Raffle Draw.
2. Promotion Period is from September 15, 2025 to March 15, 2026.
3. To participate, the Primary JCB cardholder must register through the specified enrolment platforms provided by JCB's issuing banks from 12:00 am of September 15, 2025 until 11:59pm of March 15, 2026.
  - BDO: <https://www.deals.bdo.com.ph/treat-enroll/5310>
  - RCBC: <https://rcbccredit.com/promos/jcbestofjapan3>
  - EWB: <https://www.ewlend.com/2025EWJCBBestOfJapanPromo>
4. Cardholders will automatically earn the corresponding number of raffle entry/ies based on the following conditions:

Condition	No. of E-Raffle Entries
Apply and use your newly issued JCB credit card for the 1 <sup>st</sup> time with a minimum single-receipt transaction of at least P1,000 ("Spend Requirement") on posted straight/retail (face to face or online) purchases, merchant installment transactions (principal amount), using his/her JCB Credit Card within the Promotion Period.	Twenty (20) e-raffle entries
Use your existing JCB credit card for a minimum single-receipt transaction of at least P1,000 ("Spend Requirement") on posted straight/retail (face to face or online) purchases, merchant installment transactions (principal amount)	One (1) e-raffle entry

5. The following transactions are not qualified to earn e-raffle entry:
  - a) Refunded, disputed, unauthorized or fraudulent transactions. In case of reversals, only the remaining amount will be qualified to earn a raffle entry.
  - b) Installment transactions via balance transfer, balance conversion, convert to installment, purchase/retail conversion, and similar on-us installment program/s of the issuing bank.
  - c) Finance charges and all other credit card fees and charges.
  - d) Transactions from betting/casino/gambling, money transfers, quasi cash financial institutions or cash-in to load e-wallet/prepaid cards, political organizations, transactions from trade and remittances and bail & bond payments.
  - e) Local and International Cash Advance transaction/s via ATM or over-the-counter.
  - f) Any type of Bills Payment (under auto-charge, utility/recurring bills, loan payments etc.)
6. E-raffle entries earned by Supplementary Cardholders will be credited to the Principal Cardholder.
7. Transaction/s made before the registration but within the Promotion Period will be qualified to earn e-raffle entry/ies.





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8. Prior to the Raffle Draw, an SMS and/or e-mail notification on earned raffle entries will be sent by the issuing card partner to qualified Cardholders who have an updated mobile number and/or registered e-mail address on his/her issuing Bank credit card account.
9. All employees of JCB International Asia Pacific Pte. Ltd. ("JCB"), its issuing partners, BDO Unibank, Inc., East West Banking Corporation, RCBC Bankard Services Corporation, Rizal Commercial Banking Corporation; and other promo partners namely AnyMind Philippines, Innovasia Media Enterprises, JTB Asia Pacific Phil. Corp, Stratuscast Philippines Inc., Golden Pencil Manila Events and Production Inc, including their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promotion.
10. JCB and its issuing bank partners hold the right to certify eligibility of its winner/s and his/her account satisfies the criteria set in the promo mechanics.
11. By joining this Promotion, the Cardholder confirms that he/she has read, understood, and agreed to the Promo mechanics.
12. The terms and conditions indicated in issuing Bank partner's Terms and Conditions Governing the Issuance and Use of its cards shall apply.
13. All questions or disputes regarding the Cardholder's eligibility for the Promotion shall be resolved by JCB and its issuing banks. In case of disputes relating to the Promotion, the decision of JCB and its issuing banks shall be conclusive with approval of DTI.

## II. RAFFLE DRAW

1. Winners will be drawn using Randomizer.org at the JCB Manila office, Makati Sky Plaza, Ayala Ave., Makati City by JCB in the presence of a DTI representative, and to be witnessed by the Issuing banks' representatives.
2. Number of winners for the First and Grand raffle draws, and the schedule are as follows:

Raffle	Transaction Period	Raffle Draw Date	Prizes	No. of winners
First Draw	Sep. 15, 2025 to Dec. 31, 2025	January 14, 2025	Roundtrip Business Class Ticket to Japan via Japan Airlines for One (1) (choice of Tokyo or Osaka)	<ul style="list-style-type: none"> <li>• One (1) BDO JCB cardholder</li> <li>• One (1) EastWest JCB cardholder</li> <li>• One (1) RCBC JCB cardholder</li> <li>• Seven (7) Philippine-issued JCB cardholders to be drawn randomly</li> </ul>
Grand Draw	Sep. 15, 2025 to March 15, 2025	March 27, 2026	Luxury Trip to Japan for Two (2) (choice of Tokyo or Osaka)	<ul style="list-style-type: none"> <li>• Two (2) BDO JCB cardholders</li> <li>• Two (2) EastWest JCB cardholders</li> <li>• Two (2) RCBC JCB cardholders</li> </ul>





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				Four (4) Philippine-issued JCB cardholders to be drawn randomly
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- Raffle prizes are transferable, not for sale and not convertible to cash.
- A Cardholder can only win once per draw date. All non-winning entries of the First Draw will be qualified in the Grand Draw.
- In the Grand draw, in case the winner is drawn twice, the winner will get the prize of higher value.
- Raffle prizes exceeding P10,000 shall be subject to a 20% prize tax to be shouldered by JCB.
- Prizes and detailed inclusions are as follows:

RAFFLE DRAW	PRIZES (Each Winner)
FIRST DRAW: January 14, 2026	<b>Roundtrip Business Class Ticket to Japan via Japan Airlines for One (1)</b> <ul style="list-style-type: none"> <li>The winner can choose between Tokyo or Osaka flights</li> <li>Inclusive of taxes &amp; 2 pieces 32kg baggage allowance</li> <li>Blackout dates apply</li> </ul>
GRAND DRAW: March 27, 2026	<b>Luxury Trip to Japan for Two (2)</b> The winner can choose any of the following Japan Travel Package: <ol style="list-style-type: none"> <li> <b>Tokyo Travel Package for Two (2)</b>  <u>Inclusions:</u> <ol style="list-style-type: none"> <li>Roundtrip Business Class ticket via JAL (inclusive of 2 pieces 32kg baggage allowance)</li> <li>5Days 4 Nights hotel accommodation at Shinjuku Washington with daily breakfast</li> <li>Round-trip Private Airport Transfers with Airport Assistance</li> <li>Full-day Kawagoe Cultural Tour with English-speaking Tour Guide</li> <li>Full-day Izu Peninsula Tour with English-speaking Tour Guide</li> <li>Meals, Admission Tickets, &amp; Experience Plans as per itinerary</li> <li>Travel Insurance with PHP 1,000,000 Coverage</li> <li>Shared Pocket Wi-Fi Services</li> <li>Japan Tourist Visa Services</li> </ol> </li> <li> <b>Osaka Travel Package for Two (2)</b>  <u>Inclusions:</u> <ol style="list-style-type: none"> <li>Roundtrip Business Class ticket via JAL (inclusive of 2 pieces 32kg baggage allowance)</li> </ol> </li> </ol>





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	<ul style="list-style-type: none"> <li>b. 5Days 4 Nights hotel accommodation at Hotel Monterey Le Frere Osaka with daily breakfast</li> <li>c. Round-trip Private Airport Transfers with Airport Assistance</li> <li>d. Full-day Koyasan Cultural Tour with English-speaking Tour Guide</li> <li>e. Half-day Amanohashidate Panoramic with English-speaking Tour Guide</li> <li>f. Meals, Admission Tickets, &amp; Experience Plans as per itinerary</li> <li>g. Travel Insurance with PHP 1,000,000 Coverage</li> <li>h. Shared Pocket Wi-Fi Services</li> <li>i. Japan Tourist Visa Services</li> </ul>
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### III. NOTIFICATION & CLAIMING OF PRIZES

- Winners will be notified by JCB's cards issuing Bank partner via registered mail, SMS/Viber, and email within fifteen (15) banking days from the Raffle Draw date.

Bank Partner	SMS / Viber Business Name
BDO	BDO Deals
EastWest Bank	EastWest Bank
RCBC	RCBC Credit

- Winners will be announced and posted on JCB's social network channels, and its issuing banks' official website, social media pages, LED billboard and/or electronic direct mail, whichever is applicable.
- Winners will be given sixty (60) days from the receipt of the registered notice to claim the prize. After the claiming period, unclaimed prize/s will be forfeited in favor of JCB with prior approval of DTI.
- To claim the raffle prize, the winner must provide to its JCB credit card Issuing Bank's email indicated in the winner's notification the following:
  - Tax Identification Number (TIN)
  - Scanned copy of a photo bearing valid government-issued ID
  - Signed Winner Acknowledgement Form
- The winners' JCB account in his/her card issuing Bank should be active and in good credit standing\*, and awarded transaction is not reversed or disputed at the time of claiming the prize.
- Detailed prizes and redemption conditions are as follows:

PRIZE	PRIZE REDEMPTION CONDITIONS
<b>Roundtrip Business Class Ticket to Japan via Japan Airlines for One (1)</b> (choice of Tokyo or Osaka)	<ol style="list-style-type: none"> <li>The winners must submit the winner notification they received from JCB's issuing banks to JTB Philippines through any of the following channels to book their preferred Japan package:               <ol style="list-style-type: none"> <li>Email Address: leisure_jtbnml.ph@jtbap.com</li> </ol> </li> </ol>
<b>Luxury Japan Travel Package for Two (2)</b> (choice of Tokyo or Osaka)	





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	<ul style="list-style-type: none"> <li>b. Contact Number: +632 88945528 local 313 or 117</li> <li>c. Travel agency's address: Unit 2, 18<sup>th</sup> Floor, A.T. Yuchengco Centre, 25<sup>th</sup> &amp; 26<sup>th</sup> Streets, Brgy. Bonifacio South, Bonifacio Global City, Taguig Metro Manila 1634</li> </ul> <ol style="list-style-type: none"> <li>2. The winners of the Japan travel package must have a confirmed booking with JTB Philippines by Sep. 30, 2026.</li> <li>3. Travel must be completed by March 31, 2027.</li> <li>4. Blackout dates apply for the Philippines based on regular, special non-working and additional special non-working holidays and Japan holidays.</li> <li>5. The Japan travel package prize winner shall:               <ul style="list-style-type: none"> <li>a. Shoulder other expenses not included in the travel package, such as, but not limited to travel insurance, pocket money, terminal fees, other travel taxes, other meal expenses and other ancillary costs.</li> </ul> </li> <li>6. JTB Philippines will only finalize the tour package arrangements after the visa has been approved and issued by the Japan Embassy. The visa application must be applied at least 90 days before the preferred travel period.</li> <li>7. The Japan Embassy has the sole right and absolute discretion for the approval and denial of the visa application</li> </ol>
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7. The winner authorizes JCB and its issuing bank partners to disclose and publish his/her name, photos, and other particulars determined by JCB to any person/s and in any mode or manner, as JCB may deem appropriate.
8. The winners may be required to participate in publicity programs which JCB may organize from time to time in connection with the Promotion and if so, such winners must attend the said functions. Expenses and/or costs in attending such functions will be shouldered by the winner.

\*Cardholders in good credit standing are those with JCB Credit Cards whose accounts are not delinquent, not under investigation due to fraud, and those who have not violated any of the Issuing Banks' Terms and Conditions governing the Issuance and Use of JCB Credit Cards.