

#JCBestofJapan FIRST CLASS OMOTENASHI RAFFLE  
 JCB 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 and registration is from November 15, 2023 to May 15, 2024.
3. To participate, the JCB cardholder must register through the specified enrolment platforms provided by JCB's issuing banks.
  - a) BDO: <https://www.deals.bdo.com.ph/treat-welcome/1472>
  - b) RCBC: <https://cloud.marketing.rcbcbankard.com/jcbomotenashi>
  - c) EWB: [www.ewlend.com/2023JCBOmotenashi](http://www.ewlend.com/2023JCBOmotenashi)
4. The JCB Credit Cardholder will automatically earn one (1) e-affle entry 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), using his/her JCB Credit Card within the Promotion Period.
5. The following transactions are not qualified to earn e-affle 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-affle 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 and earn raffle entries.
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.

Sample earned e-affle entry on qualified transactions:

| DATE      | MERCHANT TYPE                                 | AMOUNT    | QUALIFIED?<br>(Y/N) | EARNED ENTRIES |
|-----------|---|-----------|---------------------|----------------|
| 2-Nov-23  | Fast food                                     | P345      | N                   | 0              |
| 15-Nov-23 | Appliance<br>(Principal amount)               | P10,000   | Y                   | 1              |
| 20-Nov-23 | Online food delivery                          | P650      | N                   | 0              |
| 5-Dec-23  | Appliance 1/3<br>(first installment, ongoing) | P3,333.33 | N                   | 0              |
| 15-Dec-23 | Casino  | P65,000   | N                   | 0              |
| 25-Dec-23 | Airline                                       | P10,876   | Y                   | 1              |
| 5-Jan-23  | Overseas Duty Free                            | P78,000   | Y                   | 1              |
| 14-Feb-24 | Online retail                                 | P1,250    | Y                   | 1              |
| 8-Feb-24  | Grocery                                       | P8,800    | Y                   | 1              |

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|                             |          |
|-----------------------------|----------|
| <b>Total raffle entries</b> | <b>5</b> |
|-----------------------------|----------|

9. All employees of JCB International Asia Pacific Pte. Ltd. (“JCB”), its issuing partners, BDO Unibank, Inc., Rizal Commercial Banking Corporation, RCBC Bankard Services, Corporation, East West Banking Corporation, AnyMind Philippines, Innovasia Media Enterprises, JTB Philippines, Hotel Okura Manila (Travellers International Hotel Group, Inc.), including their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promotion.
10. JCB and its issuing partners hold the right to certify whether a winning cardholder is an eligible cardholder 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 AND PRIZES**

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. The raffle draw will be on May 29, 2024.
3. The winners’ JCB account in his/her card issuing Bank should be in good credit standing\*, and awarded transaction is not reversed or disputed at the time of claiming of the prize.
4. Raffle prizes and number of winners are as follows:

| NO. OF WINNERS      | PRIZE   |
|---------------------|---|
| Twenty (20) winners | <b>Staycation Voucher at Hotel Okura Manila for two (2) worth P25,000 which includes:</b> <ol style="list-style-type: none"> <li>a) Overnight stay for two (2) at the Hinoki-yu room</li> <li>b) Breakfast at Yawaragi Dining</li> <li>c) F&amp;B Credits worth P5,000 at Yamazato</li> </ol>   |
| Five (5) winners    | <b>Japan Travel Package for two (2) worth P750,000 which includes:</b> <ol style="list-style-type: none"> <li>a) Roundtrip Business Class Ticket inclusive of airline taxes</li> <li>b) 4D/3N premium Japanese accommodation</li> <li>c) Breakfast at the hotel</li> <li>d) Daily chauffeured service</li> <li>e) Dinner at a Michelin Star restaurant</li> <li>f) Private Tour               <ul style="list-style-type: none"> <li><b>Kyoto</b> <ul style="list-style-type: none"> <li>• Sagano Romantic Train Experience</li> <li>• Tea Ceremony Experience</li> <li>• Kiyomizu-dera Temple Tour</li> <li>• Kinkaku-ji Temple Tour</li> </ul> </li> <li><b>Arashiyama</b> <ul style="list-style-type: none"> <li>• Arashiyama Bamboo Grove tour</li> <li>• Private Onsen experience</li> </ul> </li> </ul> </li> </ol> |

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5. Raffle prizes are transferable, not for sale and not convertible to cash.
6. A Cardholder may only win once. In case the winner is drawn twice, the winner will get the prize of higher value.
7. Raffle prizes exceeding P10,000 shall be subject to a 20% prize tax to be shouldered by JCB.

III. **NOTIFICATION & CLAIMING OF PRIZES**

1. Winners will be notified by JCB’s cards issuing Bank partner via SMS/Viber and email to the Cardholder’s mobile number and e-mail on his/her JCB Credit Card account within fifteen (15) banking days from the Raffle Draw date.
2. The 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.
3. 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:
  - a. Tax Identification Number (TIN)
  - b. Scanned copy of a photo bearing valid government-issued ID
  - c. Signed Winner Acknowledgement Form
4. Winners will be given until August 31, 2024, to claim the prize. After the claiming period, unclaimed prize/s will be forfeited of favor of JCB with prior approval of DTI.
5. Verified winners are given until October 31, 2024 to finalize its booking of the applicable prize with JTB Philippines and Hotel Okura. After the Booking Period, unclaimed prize/s will be forfeited in favor of JCB with prior approval of DTI. Detailed prize redemption conditions are as follows:

| PRIZE   | PRIZE REDEMPTION CONDITIONS   |
|---|---|
| <p><b>Staycation Voucher at Hotel Okura Manila for two (2) worth P25,000 which includes:</b></p> <ol style="list-style-type: none"> <li>a) Overnight stay for two (2) at the Hinoki room</li> <li>b) Breakfast at Yawaragi Dining</li> <li>c) F&amp;B Credits worth P5,000 at Yamazato</li> </ol>   | <ol style="list-style-type: none"> <li>1. The winners must submit the winner notification they received from JCB’s issuing partners to Hotel Okura Manila via <a href="mailto:reservations@hotelokuramanila.com">reservations@hotelokuramanila.com</a> to claim their voucher.</li> <li>2. Five (5) days advance booking is required. Room is subject to availability at the time of reservation.</li> <li>3. Blackout date: December 24 and 30, 2024</li> <li>4. Booking Period: until October 31, 2024</li> <li>5. Stay period: until December 29, 2024</li> </ol>  |
| <p><b>Japan Travel Package for two (2) worth P750,000 which includes:</b></p> <ol style="list-style-type: none"> <li>a) Roundtrip Business Class Ticket inclusive of airline taxes</li> <li>b) 4D/3N premium Japanese accommodation</li> <li>c) Breakfast at the hotel</li> <li>d) Daily chauffeured service</li> <li>e) Dinner at a Michelin Star restaurant</li> <li>f) Private Tour</li> </ol> | <ol style="list-style-type: none"> <li>1. 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>a. Email Address: <a href="mailto:leisure_jtbmnl.ph@jtbap.com">leisure_jtbmnl.ph@jtbap.com</a></li> <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> </ol> </li> <li>2. The winners of the Japan travel package must coordinate with JTB Philippines by October 31, 2024.</li> </ol> |

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| PRIZE  | PRIZE REDEMPTION CONDITIONS   |
|--|---|
| <p><b>Kyoto</b></p> <ul style="list-style-type: none"> <li>• Sagano Romantic Train Experience</li> <li>• Tea Ceremony Experience</li> <li>• Kiyomizu-dera Temple Tour</li> <li>• Kinkaku-ji Temple Tour</li> </ul> <p><b>Arashiyama</b></p> <ul style="list-style-type: none"> <li>• Arashiyama Bamboo Grove tour</li> <li>• Private Onsen experience</li> </ul> | <ol style="list-style-type: none"> <li>3. Travel must be completed by May 31, 2025.</li> <li>4. Preference of airline is subject to seat availability.</li> <li>5. Blackout dates apply for the Philippines based on regular, special non-working and additional special non-working holidays and Japan holidays.</li> <li>6. The Japan travel package prize winner shall:             <ol style="list-style-type: none"> <li>a. Shoulder other expenses not included in the travel package, such as, but not limited to, travel insurance, visa fee, pocket money, terminal fees, other travel taxes, other meal expenses and other ancillary costs.</li> <li>b. Responsible for the processing, application, and payment of the required travel documents, such as, but not limited to, passport and visa before his/her travel date.</li> </ol> </li> <li>7. 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>8. The Japan Embassy has the sole right and absolute discretion for the approval and denial of the visa application.</li> </ol> |

6. 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.
7. 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.

Per DTI Fair Trade Permit No. FTEB-179653 Series of 2023