



#JCBestofJapan2026 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 25, 2026 to March 25, 2027.
- 3. To participate, the Principal JCB cardholder must register through the specified enrolment platforms provided by JCB’s issuing banks from 12:00 am of September 25, 2026, until 11:59pm of March 25, 2027.
 - BDO: <https://www.deals.bdo.com.ph/treat-welcome/7884>
 - EWB: <https://www.ewlend.com/2026EWJCBestOfJapanPromo>
 - PNB: Text PNBJCB (space) Last 6 Digits of PNB JCB Credit Card # (space) Promo Code (send to)225600. E.g. PNBJCB 123456 SAMPLE12
 - RCBC: <https://cloud.marketing.rcbcbankard.com/jcbestofjapan>
- 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 st 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.
- 8. All employees of JCB International Asia Pacific Pte. Ltd. (“JCB”), its issuing partners, BDO Unibank, Inc., East West Banking Corporation, Philippine National Bank (PNB), RCBC Bankard Services Corporation, Rizal Commercial Banking Corporation; and other promo partners namely AnyMind Philippines, Innovasia Media Enterprises, JTB Asia Pacific Phil. Corp, Hakuhodo International Philippines; 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.
- 9. 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.
- 10. By joining this Promotion, the Cardholder confirms that he/she has read, understood, and agreed to the Promo mechanics. The Cardholder likewise agrees to the disclosure of his/her name and relevant details to the DTI for promo validation and monitoring purposes and authorizes the Bank to announce and publish his/her name should he/she be declared a winner, subject to applicable data privacy laws and regulations.



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- 11. The terms and conditions indicated in issuing Bank partner’s Terms and Conditions Governing the Issuance and Use of its cards shall apply.
- 12. 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. Raffle draws will be conducted using Randomizer.org at the JCB Manila Office, Makati Sky Plaza, Ayala Avenue, Makati City, by JCB, in the online presence of a DTI representative and representatives of the Issuing Banks.
- 2. Number of winners and the schedule for the First and Grand raffle draws are as follows:

Raffle	Transaction Period	Raffle Draw Date	Prizes	No. of winners
First Draw	Sep. 25, 2026 to Dec. 31, 2026	January 14, 2027	P10,000 Shopping/Cash Credits	Thirty (30) JCB cardholders will be selected at random, regardless of issuing bank.
Grand Draw	Sep. 25, 2026 to March 25, 2027	April 8, 2027	Luxury Trip to Japan for Two (2) worth P1,000,000 consisting of: a. Luxury Trip to Japan tour package for Two (2) with a total value of P800,000 b. Shopping Credits worth P200,000, to be credited to the winner’s JCB Credit Card one (1) week before the scheduled flight to Japan. Choice of: 1. Kyoto-Osaka 2. Takayama-Nagoya 3. Nagoya-Osaka	Five (5) total winners • One (1) BDO JCB cardholder • One (1) EastWest JCB cardholder • One (1) PNB JCB cardholder • One (1) RCBC JCB cardholder • One (1) Philippine-issued JCB cardholder, to be drawn at random from the combined pool of eligible entries from all four (4) issuing banks.

- 3. A Cardholder can only win once per draw date. All non-winning entries of the First Draw will be qualified in the Grand Draw.
- 4. In the First Draw, if the same winner is drawn more than once, the winner will be entitled to only one (1) prize.
- 5. In the Grand Draw, if the same cardholder is drawn more than once, whether from the same or different issuing bank partners, the cardholder will be entitled to only one (1) prize. In such cases, the issuing bank from which the cardholder’s name was first drawn will be recognized as the winning bank, and any subsequent draw of the same cardholder will be disregarded.
- 6. All prizes in the form of Shopping Credits, Cardholder’s JCB Credit Card must be active and of good credit standing at the time of crediting, otherwise, the earned Shopping Credits shall be forfeited.
- 7. Raffle prizes are transferable, not for sale and not convertible to cash. In the event that the winner is unable to complete the Trip to Japan for any reason, including but not limited to visa denial or personal circumstances, the winner may transfer the Trip to Japan prize to any person of his/her choice. However, the Shopping Credits included in the prize shall remain with the original winner and shall be credited to his/her JCB credit card account.



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- 8. The Luxury Trip is strictly non-convertible and non-substitutable. The winner shall not be permitted to downgrade, modify, or otherwise change any component of the Luxury Trip for the purpose of accommodating additional travelers.
- 9. Raffle prizes exceeding P10,000 shall be subject to a 20% prize tax to be shouldered by JCB.
- 10. Prizes and detailed inclusions are as follows:

RAFFLE DRAW	PRIZES (Each Winner)
FIRST DRAW: January 14, 2027	P10,000 Shopping/Cash Credits
GRAND DRAW: April 8, 2027	Luxury Trip to Japan for Two (2) worth P1,000,000 consisting of: a. Luxury Trip to Japan tour package for Two (2) with a total value of P800,000 (see inclusions below) b. Shopping Credits worth P200,000, to be credited to the winner’s JCB Credit Card one (1) week before the scheduled flight to Japan. The winner can choose any of the following Japan Tavel Package: 1. Kyoto-Osaka Tour Package for Two (2) <u>Inclusions:</u> a. Roundtrip Business Class ticket via Philippine Airlines (PAL), Japan Airlines (JAL), or All Nippon Airways (ANA) inclusive of 2 pieces 32kg baggage allowance b. A total of Five (5) Days Four (4) Nights of premium accommodation with daily breakfast at: • Nazuna Kyoto Nijo-jo (Kyoto) • Swissotel Nankai Osaka (Osaka) c. Round-trip Private Airport Transfers d. Kyoto Cultural Day Tour with English-speaking Local tour guide: visit Fushimi Inari Taisha Shrine, Ninenzaka, Sannenzaka, & Gion District Tour Options: Option A: Private Photography Session with Kimono Wearing Experience (60 minutes and 100pcs of Photo) Option B: Maiko Entertainment with Tea Ceremony (Premium Seat Option – SS Seats or First Row & Dinner) e. Visit Kobe Sanda Premium Outlet f. One-time Michelin-starred dining experience g. Meals, Admission Tickets, & Experience Plans as per itinerary h. Travel Insurance with P2,500,000 Coverage i. Shared Pocket Wi-Fi Services (3GB daily data) j. Japan Tourist Visa Services 2. Takayama-Nagoya Tour Package for Two (2) <u>Inclusions:</u> a. Roundtrip Business Class ticket via Philippine Airlines (PAL), Japan Airlines (JAL), or All Nippon Airways (ANA) inclusive of 2 pieces 32kg baggage allowance b. A total of Five (5) Days Four (4) Nights of premium accommodation with daily breakfast at: • Machiyado Ichiryu (Takayama) • TIAD, Autograph Collection (Nagoya) c. Round-trip Private Airport Transfers d. Cultural Tour with English-speaking Local tour guide • Takayama Old Town • Shirakawa-go Village e. Visit Toki Premium Outlets f. One-time Michelin-starred dining experience



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	g. Meals, Admission Tickets, & Experience Plans as per itinerary h. Travel Insurance with P2,500,000 Coverage i. Shared Pocket Wi-Fi Services (3GB daily data) j. Japan Tourist Visa Services
	3. Nagoya-Osaka Tour Package for Two (2) Inclusions: a. Roundtrip Business Class ticket via Philippine Airlines (PAL), Japan Airlines (JAL), or All Nippon Airways (ANA) inclusive of 2 pieces 32kg baggage allowance b. A total of Five (5) Days Four (4) Nights of premium accommodation with daily breakfast at: TIAD, Autograph Collection (Nagoya) Swissotel Nankai Osaka (Osaka) c. Round-trip Private Airport Transfers d. Cultural Tour with English-speaking Local tour guide Nagoya Castle & Hommaru Palace Tokugawa Art Museum & Garden & Midland Square Sky Promenade e. Premium Class Seat on HINOTORI f. Visit Kobe-Sanda Premium Outlets g. One-time Michelin-starred dining experience h. Meals, Admission Tickets, & Experience Plans as per itinerary i. Travel Insurance with P2,500,000 Coverage j. Shared Pocket Wi-Fi Services (3GB daily data) k. Japan Tourist Visa Services

III. NOTIFICATION & CLAIMING OF PRIZES

1. Winners will be notified by JCB’s Issuing Bank partners via registered mail, SMS/Viber, and email within fifteen (15) banking days from the Raffle Draw date.
2. Winners will be announced and posted on JCB’s social network channels, and its issuing banks’ official website, social media pages, or electronic direct mail, whichever is applicable.
3. Winners will be given sixty (60) calendar 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.
4. To claim the 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
5. 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 or crediting of the prize.
6. Detailed prizes and redemption conditions are as follows:

Draw	PRIZE	PRIZE REDEMPTION CONDITIONS
First Draw: Jan. 14, 2027	P10,000 Shopping/Cash Credits	1. Winner must provide their Signed Winner Acknowledgement Form, and a valid government-issued ID to be sent to their respective Issuing bank via email.
Grand Draw: April 8, 2027	Luxury Japan Travel Package for Two (2) worth P1,000,0000 consisting of: a. Luxury Trip to Japan for Two (2) with a total value of P800,000	1. Winner must provide their Signed Winner Acknowledgement Form, and a valid government-issued ID to be sent to their respective Issuing bank via email.



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	(see inclusions below) b. Shopping Credits worth P200,000, to be credited to the winner’s JCB Credit Card one (1) week before the scheduled flight to Japan. Choice of: • Kyoto-Osaka • Takayama-Nagoya • c. Nagoya-Osaka	2. The winners must submit the winner notification they received from their respective issuing banks to JTB Philippines through any of the following channels to book their preferred Japan package: a. Email Address: leisure_jtbnl.ph@jtbap.com b. Contact Number: +632 88945528 local 313 or 117 c. Travel agency’s address: Unit 2, 18th Floor, A.T. Yuchengco Centre, 25th & 26th Streets, Brgy. Bonifacio South, Bonifacio Global City, Taguig Metro Manila 1634 3. The winners of the Japan travel package must have a confirmed booking with JTB Philippines by October 31, 2027. 4. Travel must be completed by April 30, 2028. Blackout dates apply for the Philippines based on regular, special non-working and additional special non-working holidays and Japan holidays. 5. The Japan travel package prize winner shall shoulder other expenses not included in the travel package, such as but not limited to pocket money, terminal fees, other travel taxes, other meal expenses, expenses for securing certificates, clearances, supporting documents, and other requirements for visa application purposes, and other ancillary costs and other ancillary costs. 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 ninety (90) days before the preferred travel period. 7. The Japan Embassy has the sole right and absolute discretion for the approval and denial of the visa application. In the event that the visa application is denied, the winner may re-apply for a visa or transfer the Prize to a qualified transferee, subject to the approval of the issuing bank and/or JCB and compliance with the applicable Promo requirements. Any re-application for a visa and all related expenses shall be for the account of the winner or transferee. In all cases, the Prize must be claimed and the travel completed on or before April 30, 2028, otherwise the Prize shall be forfeited in favor of JCB, with prior DTI approval, if required.
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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.

Per DTI Fair Trade Permit No. FTEB-268025 Series of 2026