

GTourist Terms & Conditions

1. What is GTourist?

GTourist is a GCash service that provides 30-day temporary access to select GCash features for eligible foreign visitors using a non-Philippine mobile number, with activation permitted only when the user's geolocation is within the Philippines.

2. Who may use GTourist?

GTourist may be used by foreign nationals aged 18 and above from the United States.

3. How do I access GTourist?

To get started with GTourist on GCash:

- a) Download the GCash App and register using your international mobile number.
- b) Complete the Know-Your-Customer (KYC) and registration process using your valid foreign passport.
- c) GTourist will automatically be activated once your registration is complete and you are located in the Philippines with your geolocation turned on ("**Activation Date**").

4. What features are available?

Users will be able to access the following GCash Services:

- **International Bank Cash-in.** International Bank Cash In is a GCash remittance feature that allows users to top up their wallets directly from a foreign bank account, bypassing the need for third-party remittance websites or outlets. Foreign exchange (FX) conversion rates apply and is determined by GCash's nominated partners. [Click here for more details.](#)
- **Express Send.** Express Send is a send money feature that allows GCash user to send money to another GCash user. GTourist users may only send to users with a Fully Verified Account based in the Philippines. [Click here for more details.](#)
- **Pay QR.** Pay QR is a GCash feature that enables GCash user to make cashless payments by scanning a QR code of GCash's partner merchant. [Click here for more details.](#)

5. What are the limits and fees applicable for the GCash Services?

- [Click here for limit details.](#)
- [Click here for details about fees and charges.](#)

6. How long is GTourist accessible?

GTourist is valid for 30 days from the Activation Date. After 30 days, the GCash Account will be automatically deactivated, and users will no longer have access to their GCash Wallet.

7. Can I still access my account outside the Philippines if I am still within the 30-day account validity?

All use cases will be inaccessible if the user is outside the Philippines. To make sure no funds are left in your wallet, make sure to use any remaining balance before flying out of the Philippines.

8. My SIM/phone got lost or stolen. What should I do?

If you lost your SIM card or phone, report it to GCash immediately by following the steps [here](#).

9. Will I be given access to GTourist if I return to the Philippines for another visit?

Access to GCash Tourist for subsequent visits to the Philippines remains at the sole discretion of GCash.

10. Will I be able to use the funds in my GCash Wallet after deactivation?

No, your funds will be inaccessible once your account is deactivated. However, you can request to transfer your remaining balance to a nominated US bank account by submitting a ticket through our Help Center.

By requesting a transfer, you agree to the following:

- GCash will share necessary personal and banking details with partner institutions to complete the transaction.
- Your balance will be converted from PHP to USD using the prevailing market rate.
- All service fees and intermediary bank charges related to the transfer may be deducted from your total GCash Wallet balance. If your wallet balance is insufficient to fully cover the applicable transfer processing fee, the remaining balance may be applied toward such fee, and no additional amount shall be payable by GCash.

GCash accounts that have been deactivated for two years or more and still contain funds are subject to maintenance fees at the discretion of GCash. You will be notified before any deductions are made from your wallet balance.

11. Data privacy

- a) The GCash Group shall process, collect, transmit, and use your personal data in connection with the following activities:
 - i) Determining if you are eligible to use any of the GCash Services;
 - ii) Analyzing the information you provided during the registration and verification process, your transactions, and your App usage to flag any suspicious activities. If required under the law or existing regulations, we will report it to financial regulators and other proper authorities;
 - iii) Responding to your questions, addressing your concerns, or fulfilling your requests using the personal data in your account, as well as other information you may additionally provide to us;
 - iv) Communicating to you important updates and announcements about your account, the services you use, new features, security alerts, and other relevant communications;
 - v) Tailoring offers, promotions, and suggestions that match the patterns and trends of your App usage;
 - vi) Improving the GCash App and developing the functions, features, services, and products of GTourist;
- b) Depending on which feature of the GCash App you use, we will collect, transmit, maintain, use, or process your personal data to enable that particular product or service. You can find more information about the personal data processed as part of your use of that particular GCash feature the first time you decide to use it.

To know more about how we collect, process, share, and protect your personal data when using GCash Services, please read the [GTourist Privacy Notice](#).

12. If I have concerns regarding GTourist, how can I seek assistance and support?

For concerns regarding GTourist, please visit our [GCash Help Center](#).

13. What other information about GTourist that I need to know?

Access to GTourist is not a matter of right and may be denied, suspended, or terminated by GCash at any time.

By Using GTourist, you agree to be bound by the foregoing terms and the [GCash App Terms and Conditions](#).