

Subject to the comprehensive Terms and Conditions for the Metrobank Credit Card Rewards Program available at [www.metrobankcard.com](http://www.metrobankcard.com), the following are general overview of the policies and procedures for Metrobank credit cardholders:

#### **GENERAL POLICIES**

1. The Rewards Program (“Program”) of Metropolitan Bank & Trust Company (Metrobank) is open to all Metrobank Peso Visa/Mastercard, Femme Visa, Femme Signature Visa, Travel Platinum Visa, Platinum Mastercard, World Mastercard, and Toyota Mastercard credit cardholders.
2. Rewards Points earned from the Program can be exchanged for rewards items specified in the relevant Rewards Catalogue, applied as payment for annual fees, converted to air miles or cash credits/rebates, or donated to charity (“Participating Programs”).
3. By redeeming Rewards under this Program, the Cardholder consents to the disclosure by Metrobank of the cardholder’s information to third party service providers as needed to carry out the redemption request.
4. Metrobank reserves the right to adjust the number of required points for Rewards as deemed necessary.

#### **ELIGIBILITY**

1. All Principal Cardholders (“the Cardholder/s”) of good credit standing (current and not over limit) are qualified/eligible to participate in the Program.
2. Rewards Points accumulated by both Principal and Supplementary cardholders shall be credited to the Principal’s account.
3. Metrobank reserves the right to disqualify any Cardholder from further participation in this the Program and forfeit all Rewards Points earned by the Cardholder if the Cardholder is delinquent, defaults in his payment or, if in Metrobank’s judgment, the said Cardholder has violated these Terms & Conditions and/or the Terms and Conditions governing the issuance and use of his Metrobank credit card.

#### **ACCUMULATION OF REWARDS POINTS**

1. The Cardholder shall earn 1 Rewards Point for every P20.00 charged on his/her credit card account for each purchase of goods or services. Rewards Points are computed on a per transaction basis, not on the total/aggregate amount of purchases.
2. All purchase transactions are eligible in the accumulation of Rewards Points including the monthly amortization of retail and installment purchases and Bills2Pay Auto-Charge Program.
3. Charges not eligible to earn Rewards Points include, but are not limited to, cash advances, Cash2Go, Balance Transfer, Conversion to Installment, and all types of fees and penalties such as annual fees, interest and finance charges, late payment charges, etc.
4. Cardholder’s right to use the Rewards Points is non-transferable. Accumulated Rewards Points are not convertible to cash. Other than their intended use in this Program, the Rewards Points hold no other commercial or financial value. Rewards Points redeemed cannot be converted back to Rewards Points.

#### **DURATION AND LOSS OF REWARDS POINTS**

1. Transfer of Rewards Points is not allowed, regardless of card status.

2. Fraud and abuse relating to the earning of Rewards Points in the Rewards Program or the redemption of rewards, including the transfer of Rewards Points to Participating Programs, may result in the forfeiture of earned Rewards Points.
3. All questions or disputes regarding eligibility of Rewards Points for redemption of rewards will be resolved by Metrobank at its sole discretion.

#### **REWARDS REDEMPTION**

1. Air Miles and Rewards eVouchers (once redeemed by the Cardholder) are not exchangeable, refundable or redeemable for cash or credit under any circumstances, and are subject to the terms and conditions as may be prescribed by the issuer of the same.

#### **REDEMPTION PROCEDURE**

1. A Cardholder may redeem an item by calling the Customer Service Hotline at 8-700-700 or 1-800-18-885775 (Domestic Toll-Free) so that an Metrobank Customer Service Representative may assist him.
2. Processing of redemption may take within 3-5 business days from the date the redemption request is received by Metrobank.
3. Rewards eVouchers will be sent within 3-5 business days via SMS to the cardholder's mobile number on record.
4. Any dispute concerning non-delivery of Rewards eVouchers should be escalated to Metrobank whether through telephone or in writing, within 60 days from redemption date. Should there be no follow up or complaint received, it is assumed that the Rewards eVoucher/s has been successfully received.
5. Any complaints on vouchers redeemed should be received by Metrobank within 3 days from date of acceptance. Otherwise it is understood that vouchers have been duly accepted without disputes.
6. Any dispute concerning goods or services received from merchants in exchange for gift certificates redeemed under the Program shall be settled between the Cardholder and the merchant and/or supplier that supplied the goods or services. Metrobank will bear no responsibility in resolving such disputes.

#### **Rewards eVoucher Redemption**

1. Metrobank, through its third party provider, will send a notification SMS to the qualified customers' mobile number based on Metrobank's records.
2. The Rewards eVoucher can be used at any of the branches indicated in the Merchant Branch Directory.
3. Rewards eVoucher are non-expiry and fully transferable.
4. Each Rewards eVoucher has a unique code that corresponds to an amount or item. To use the Rewards eVoucher at the store, or equivalent (ex. online store), the code must be given to the store for validation.
5. The Rewards eVoucher is for one-time use only. If the total value of the Rewards eVoucher is not used up, there will be no cash change given. If the purchase goes beyond the Rewards eVoucher amount, the cardholder is to pay for the difference.
6. Multiple Rewards eVouchers may be used per transaction.
7. The cardholder is responsible for the safekeeping of the Rewards eVoucher. The cardholder must only give this to the store manager, or its equivalent (ex. online checkout) upon using it at the store.
8. In the event that the store's Rewards eVoucher validation system is offline or unavailable, the store will not be able to accept the eVoucher. The cardholder may still use the Rewards eVoucher when the system is back online.

9. The Rewards eVoucher may not be valid for use on certain promotional items/services and it cannot be exchanged for cash.

#### **Air Miles Redemption**

1. Cardholders must be enrolled in the relevant Air Miles program in order to convert Rewards Points to Air Miles.
2. Air Miles shall be credited to the Cardholder's air miles account within 1-2 weeks from redemption.

#### **MISCELLANEOUS PROVISIONS**

1. Items photographed in the Rewards Catalogue may differ slightly in color, perceived size or texture from the actual items to be delivered to the Cardholder.
2. The terms and conditions may be modified by Metrobank in its sole discretion from time to time. Similarly, the redemption process may be modified by Metrobank in its sole discretion, with appropriate communication.
3. The cardholder agrees to hold Metrobank or any of its officers or representatives free and harmless from any liability or action arising from or in connection with the availment or processing of any reward for which the cardholder is entitled to receive.