



## Terms and Conditions

When you are in the need of cash, make a cash advance through your Metrobank Card anytime, any day through any Metrobank or PSBank ATM or any ATM with a Visa or Mastercard / Cirrus symbol, here and abroad.

### How to make a cash advance through ATM.

- Insert your Metrobank credit card in the ATM.
- Type your 4-digit Metrobank Cash Advance Personal Identification Number (PIN) when the ATM prompts for your PIN.
- Choose "Withdrawal", "Get Cash" or "Cash Advance".
- Press the amount you wish to avail of (please take note of the corresponding ATM's limit per transaction).
- Press "OK" or "Confirm" when done.
- Get your credit card before the cash.

Your Cash Advance PIN is system-generated and cannot be exchanged. Cash advance limit is part of the cardholder's total credit limit. Cash advance fee is 3% or PHP600 (peso account) or USD12 (dollar account), whichever is higher.

When a non-Metrobank or PSBank ATM is used, additional charges from the ATM system proprietor may be incurred.

Finance charges shall be computed from the day the cash advance was availed of or transacted until it is fully settled.

For more information, please call our 24-hour Customer Service Hotline 88-700-700 or 1-800-1888-5775 (Domestic Toll-Free).

## **24-Hour Cash Advance Terms and Conditions**

### **PRIVATE AND CONFIDENTIAL**

Availing of Cash Advance shall be subject to the following terms and conditions, in addition to the Terms and Conditions governing the issuance of the Metrobank credit card.

#### **1. DEFINITIONS**

MCC means Metrobank Card Corporation, the institution offering Metrobank credit cards.

Card means the Metrobank credit card issued by MCC and shall include the Principal card and every Extension card under the card account, unless the context otherwise requires.

Card Member means the principal and/or extension Metrobank cardholder.

Card Account means the Metrobank credit card account opened by MCC for the purpose of entering all credit received from the debits incurred by the Card Member by using the Card.

Cash Advance means any cash amount in any currency lent by MCC to the Card Member through Automated Teller Machines (ATMs) of Metrobank or PSBank or through the Visa networks, Mastercard / Cirrus ATM networks or associated networks of Mastercard and Visa whether in the Philippines or abroad.

PIN refers to the 4-digit personal identification number issued to the Card Member to enable the card to be used for Cash Advances at authorized ATMs. PINs are provided by MCC and cannot be changed by the Card Member. PIN generation and regeneration is systems controlled and confidential.

#### **2. AGREEMENT TO THESE TERMS AND CONDITIONS**

Any use of the Card together with the Cash Advance PIN to obtain cash in any of the authorized ATMs constitutes the Card Member's agreement to these Cash Advance Terms and Conditions.

#### **3. PIN**

3.3. Every qualified Card Member, whether Principal or Extension is given a unique PIN.

3.2. The Principal Card Member is responsible to MCC for all the transactions of his/her extension Card Member/s on the Card Account with regards to Cash Advances.

3.3. The security of the Cash Advance is very important. The Card Member, Principal or Extension shall not under any circumstances, disclose the PIN to anyone and shall take all the steps to prevent its discovery by any other party. Failure to observe the security requirements shall result in the Card Member/s liability for unauthorized transactions on the Card.

#### **4. RESPONSIBILITY IN CASH ADVANCE**

The Card Member shall be fully responsible to MCC for all Cash Advance made with the PIN and all charges imposed in relation thereto, as provided for in a clause / hereof, regardless of whether such Cash Advance was made with or without the knowledge or authorization of the Card Member. The Card Member authorizes MCC to charge the Card account the amount of any Cash Advance in accordance with MCC's records.

#### **5. CASH ADVANCE LIMIT**

The Card Member may use his/her Card to other Cash Advances up to the limit determined by MCC from time to time, whether or not such limits made known to the Card Member.

#### **6. TRANSACTION RECORDS**

Cash Advance transactions are recorded and substantiated either by a transaction record or a receipt. The Card Member accepts these documents as conclusive and binding evidence of the Cash Advance transactions.

#### **7. CHARGES**

Cash Advance transactions are subject to the service fees and finance charges, the rates of which may be changed from time to time by MCC. Finance charges shall be computed from the day the Cash Advance was availed of or transacted. Notice of changes in service fees and finance charges may be done by way of announcement in monthly statements and/or billing inserts.

#### **8. INTERNATIONAL CASH ADVANCE ACCESS**

In connection with the Cash Advances at ATMs located outside the Philippines, the Card Member declares that while availing of the Cash Advance, he/she is a resident of the Philippines. Once he/she ceases to be a resident, he/she undertakes to inform MCC of this fact.

MCC must make arrangements for transaction data to be collected, shared and communicated for processing. Such processing may include identifying account balance information and will, in whole or part, be performed by other entities in the country where the ATM is use elsewhere. In line with this, the Card Member accepts and understands that the Cash Advance transactions necessitates, (1) the collection, storage, communication and processing or identifying account balance information, by any means necessary for MCC to maintain appropriate transaction and account records, (2) the release and transmission to participant and processors in Visa and Mastercard Networks of details of Card Member's account and transaction information and other data necessary to enable his/her availment of Cash Advance outside the country, (3) the retention of such information and data by the said participants and processors in both networks, (4) compliance by the said participants and processors with laws and regulations governing disclosure of information to which such participants and processors are subject.

The records evidencing availment of Cash Advance outside the Philippines constitutes the application required under CB Circular No. 1389, as amended for the purpose of foreign exchange for non-trade purposes. Finally, the Card Member warrants that Cash Advance shall not be used for foreign investments or payments of foreign loans in violation of pertinent rules, regulations and circulars of the Bangko Sentral ng Pilipinas applicable to foreign exchange.

## **9. CHANGES IN TERMS AND PARTICULAR CONDITIONS**

MCC shall be entitled to change all or any of these "Terms and Conditions" with advance notice to Card Members. References to these "Terms and Conditions" and to any particular condition, in the "Terms and Conditions" shall be interpreted to mean these Terms and Conditions or that particular condition respectively as changed from time to time in accordance herewith.

## **10. EFFECT OF OTHER TERMS AND CONDITIONS**

The Terms and Conditions governing the Card Member's Metrobank credit card shall remain in full force and effect insofar as the same is not inconsistent herewith. Cash Advances shall also be subject to the rules and regulations of Visa/Mastercard/Cirrus networks.

## **11. GOVERNING LAW**

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Philippines.

## **12. ACCEPTANCE OF THE TERMS AND CONDITIONS**

The Card Member, by availing of the Cash Advances described herein, shall be deemed to have read, understand and agreed to be bounded by these Terms and Conditions.

## **13. DISCLOSURE**

By availing of the Cash Advance in relation to the card, the Card Member consents to the disclosure by MCC of the details regarding his/her Cash Advance transactions to organizations participating in Cash Advance offering particularly for the purpose of charging those Cash Advance.