

PAYMENT REMINDERS

Payment Due Date. All payments shall be in the billing currency of the issued card. Your Payment Due Date is at least 21 days after your statement cut-off date. If it falls on a holiday or non-banking day, the payment due date shall be automatically moved to the next business day. Please contact our 24-hour Customer Service at (632) 8-700-700 if you still have not receive your SOA a week before your usual Payment Due Date.

METROBANK DOLLAR MASTERCARD TABLE OF FEES AND RATES

Annual Fee (Principal)	USD80 (Waived on 1st Year)
Annual Fee (Supplementary)	USD40 (Waived on 1st Year)
Retail Monthly Effective Interest Rate	3.54% based on Non-Cash Advance balances
Cash Advance Monthly Effective Interest Rate	3.96% on Cash Advance balances
Cash Advance Fee	3% of the cash amount availed or a flat fee of USD12, whichever is higher. Additional USD10 if transacted over-the-counter
Late Payment Fee	USD16 or Unpaid Minimum Amount Due (MAD), whichever is lower
Overlimit Fee	USD10 per occurrence
Refund Fee	1% of the refund amount or USD2, whichever is higher, for every refund request
Account Maintenance Fee	USD4 or an amount equivalent to the credit balance, whichever is lower will be charged to accounts with credit balance that are closed or with no activity for the past 12 months.
Gaming Fee	5% of the amount transacted
Foreign Exchange Transactions	All charges, advances or amounts in currencies other than US Dollar (USD) shall be converted to USD based on Mastercard's currency conversion rate at the time of posting and charged Mastercard's assessment fee plus 1% processing fee or service fees. The processing or service fee shall likewise apply to transactions involving foreign currencies converted to USD at point of sale, whether executed in the Philippines, abroad or online and shall cover assessment fee and such other costs incurred or necessary to discharge the amount(s) due Mastercard or the acquiring bank and/or foreign merchant affiliates.

Payment of only the minimum amount due or any amount less than the total amount due for the billing cycle/period would result to the imposition of interest and/or other charges.

SAMPLE INTEREST RATE COMPUTATION

Retail Transaction

Payment amount due: 5% of the outstanding balance or \$20.00 whichever is higher.

Payment timing: 1 day after statement date

Retail Effective Interest Rate

Principal amount 500

Monthly Effective Interest Rate 3.54%

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	500	0	0	500	500
2		25	34	475	510
3		25	17	475	501
4		25	17	475	493
5		25	17	469	486
6		24	15	461	476

Cash Advance Transaction

Payment amount due: 5% of the outstanding balance or \$20.00 whichever is higher.

Payment timing: 1 day after statement date

Cash Advance Effective Interest Rate

Principal amount 500

Monthly Effective Interest Rate 3.97%

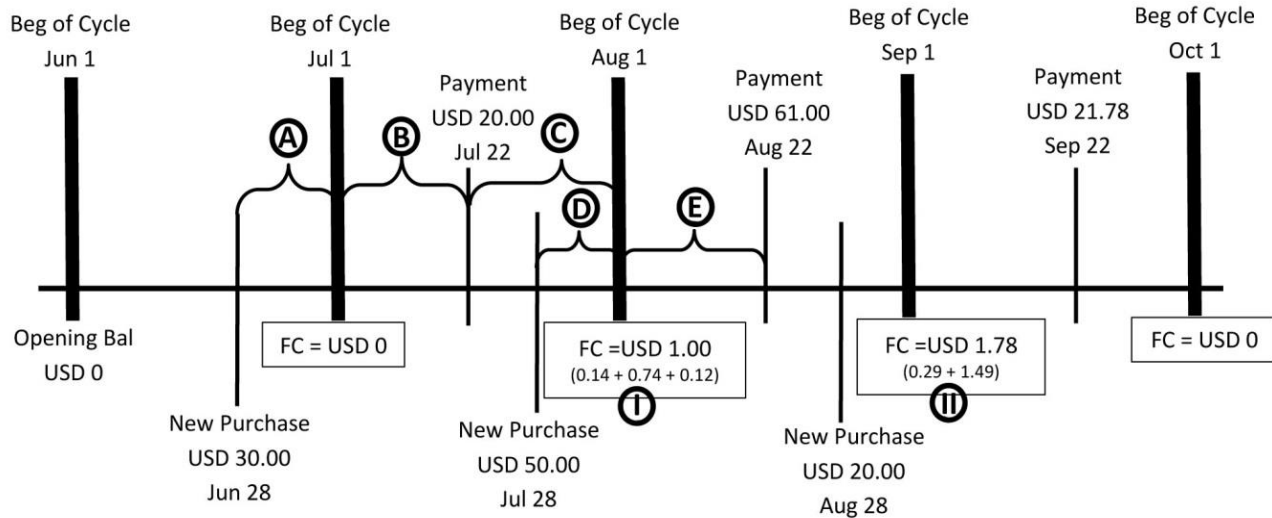
Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	500	0	20	515	535
2		27	19	508	527
3		26	19	501	520
4		26	19	494	513
5		26	17	488	505
6		25	19	480	498

*Sample computation in the tables of Retail and Cash advance transactions are based on actual calendar days assuming September being month 1.

IMPORTANT ADVISORY ON FINANCE CHARGES

Currently, Finance Charges (FC) are waived as long as you always pay the Total Amount Due reflected on your current Statement of Account (SOA) on or before your Payment Due Date. If you leave any unpaid balance, however, this will incur FC.

Effective September 2016, any unpaid balance from your previous SOA will incur FC that will be reflected in your next SOA. Note that you need to pay your Total Amount Due on or before your Payment Due Date for two (2) consecutive SOA to avoid being charged with FC. Below is an illustration:



- I. The FC of USD1.00 was charged in the Aug 2016 SOA because the payment of USD20 was less than the July 2016 Total Amount Due worth USD30. This FC is the sum of A, B, and C computed as follows: **(A)** New purchases from previous SOA (July 1, 2016) where FC was deferred (USD30.00) x 42% / 360 days x 4 days [from transaction date (June 28, 2016) to the previous statement date (July 1, 2016)] = USD0.14 **(B)** Ending balance from previous SOA (USD30.00) x 42% / 360 days x 21 days [from start of the current SOA cycle (July 2, 2016) to payment date (July 22, 2016)] = USD0.74 **(C)** Remaining Unpaid Balance from July 1 SOA (USD10.00) x 42% / 360 days x 10 days [from a day after the payment date (July 23, 2016) to the current SOA date (Aug 1, 2016)] = USD0.12
- II. The FC of USD1.78 was charged in the Sep 2016 SOA based on the remaining unpaid balance from the July 2016 SOA that was billed in the Aug 2016 SOA. This FC is the sum of D and E computed as follows: **(D)** New purchases from previous SOA (Aug 1, 2016) where FC was deferred (USD50.00) x 42% / 360 days x 5 days [from transaction date (July 28, 2016) to the previous statement date (Aug 1, 2016)] = USD0.29 **(E)** Ending balance from previous SOA (USD61.00) x 42% / 360 days x 21 days [from start of the current SOA cycle (Aug 2, 2016) to payment date (Aug 22, 2016)] = USD1.49

To save on finance charges, you are encouraged to pay more than your Minimum Amount Due on or before your Payment Due Date.