

**DISCLOSURE STATEMENT ON CREDIT TRANSACTION  
(As Required under R.A. No. 3765, Truth in Lending Act)**

**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) 88-700-707 if you still have not receive your SOA a week before your usual Payment Due Date.

**METROBANK TRAVEL PLATINUM VISA TABLE OF FEES AND RATES**

Annual Fee (Principal)	PHP5,000 (Waived on 1st Year)
Annual Fee (Supplementary)	PHP2,500 (FREE for life on the 1st Supplementary)
Retail Monthly Interest Rate / Finance Charge	3.5% based on calendar days
Cash Advance Monthly Interest Rate	3.75% based on calendar days
Cash Advance Fee	PHP600 or 3% of the cash amount availed, whichever is higher. Additional PHP500 if transacted over-the-counter.
Late Payment Fee	PHP850 or Unpaid Minimum Amount Due (MAD), whichever is lower
Overlimit Fee	PHP750 per occurrence
Refund Fee	1% of the refund amount or PHP100, whichever is higher, for every refund request
Account Maintenance Fee	PHP200 or an amount equivalent to the credit balance, whichever is lower, will be charged monthly to accounts with overpayments that are closed or active accounts that have no activity for the past 12 months until the credit balance is zeroed out.
Installment Pre-Termination Fee*	PHP550 or 5% of the remaining principal balance, whichever is higher
Gaming Fee	5% of the amount transacted
Returned Check Fee	PHP1,500 for every returned check
Card Replacement Fee	PHP400 for every card replacement
Installment Processing Fee	PHP250 will be charged for every approved Cash2Go, Balance Conversion, or Balance Transfer transaction
Foreign Exchange Transactions	All charges, advances, or amounts in currencies other than Philippine Peso (PHP) shall be converted to PHP. Transactions in US Dollar, Hong Kong Dollar, Japanese Yen, Euro, Singapore Dollar, Australian Dollar, British Pound, Canadian Dollar, Chinese Yuan, Swiss Francs and Danish Kroner shall be converted using the foreign exchange selling rate of Metropolitan Bank and Trust Company on transaction posting date. Transactions denominated in currencies other than the aforementioned shall be converted using Visa's currency conversion rate at the time of posting. All converted transactions shall be charged Visa's assessment fee plus 2.5% processing fee, the rate of which may be adjusted from time to time. The assessment fee shall likewise apply to transactions involving foreign currencies converted to PHP at point of sale, whether executed in the Philippines, abroad, or online. Service fees may also be charged to cover costs incurred to discharge the amount(s) due Visa and/or 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.

\*Applies to merchant installment, Cash2Go, Balance Transfer and Balance Conversion.

## SAMPLE INTEREST COMPUTATION

### Retail Transaction

Principal Amount                      Php20,000.00  
 Monthly Finance Charge Rate        3.50%  
 Annual Finance Charge Rate        42.00%  
 Minimum Amount Due                5% or Php500.00 whichever is higher  
 Payment Due Date                    Cycle date plus 21 days  
 Cycle Date                              1<sup>st</sup> of every month  
 Monthly Effective Interest Rate    3.48%

Assumptions:

- a. No retail purchases made, no installment transaction and no additional fees and charges incurred
- b. Retail purchases made a day after the cycle date
- c. Cardholder consistently pays the minimum amount due

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	20,000	20,000
2		1,000	644	19,000	19,644
3		982	698	18,662	19,360
4		968	666	18,392	19,058
5		953	677	18,105	18,782
6		939	646	17,843	18,489
7		924	657	17,565	18,222
8		911	647	17,311	17,958
9		898	618	17,060	17,678
10		884	628	16,794	17,422
11		871	600	16,551	17,151
12		858	609	16,293	16,903

### Cash Advance Transaction

Principal Amount                      Php20,000.00  
 Monthly Finance Charge Rate        3.75%  
 Annual Finance Charge Rate        45.00%  
 Minimum Amount Due                5% or Php500.00 whichever is higher  
 Payment Due Date                    Cycle date plus 21 days  
 Cycle Date                              1<sup>st</sup> of every month  
 Monthly Effective Interest Rate    4.07%

Assumptions:

- a. No Cash Advance transaction made, no installment transaction and no additional fees and charges incurred
- b. Cash advance transaction (including the applicable fees and charges) made a day after the cycle date
- c. Cardholder consistently pays the minimum amount due

Month	Cash Advance (including Cash Advance Fee)	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,600	0	750	20,000	21,350
2		1,068	809	20,000	21,091
3		1,055	727	20,000	20,764
4		1,038	790	19,726	20,516
5		1,026	757	19,490	20,247
6		1,012	771	19,234	20,005
7		1,000	738	19,005	19,743
8		987	751	18,755	19,507
9		975	742	18,532	19,274
10		964	711	18,310	19,021
11		951	724	18,070	18,794
12		940	693	17,854	18,547

### Installment Loan Availment

The computation of the Monthly Installment Amortization shall be on a diminishing balance method. It means that interest per installment period shall be calculated based on the remaining principal balance of the loan at the beginning of each installment period. The principal and interest portion of the computed monthly installment amortization for the duration of the term will not be equal from month to month, but the sum of principal and interest will be the same. The first billing of the monthly amortization shall be on the day the installment transaction was posted to the account and the succeeding monthly installments shall be billed on the same date of every month. The last billing of the amortization amount may have a slight difference which could be higher or lower due to rounding-off differences.

Principal Amount                      Php20,000.00  
 Monthly Add-on Rate                 1.50%  
 Monthly Effective Interest Rate    2.643%  
 Monthly Factor Rate                 0.0983333  
 Term of Loan                          12 months

Month	Monthly Installment Amortization	Principal Portion	Interest Portion	Outstanding Principal Balance
				20,000.00
1	1,966.67	1,438.06	528.61	18,561.94
2	1,966.67	1,476.07	490.60	17,085.87
3	1,966.67	1,515.09	451.58	15,570.78
4	1,966.67	1,555.13	411.54	14,015.65
5	1,966.67	1,596.23	370.44	12,419.43
6	1,966.67	1,638.42	328.25	10,781.01
7	1,966.67	1,681.72	284.95	9,099.29
8	1,966.67	1,726.17	240.50	7,373.12
9	1,966.67	1,771.80	194.87	5,601.32
10	1,966.67	1,818.62	148.05	3,782.69
11	1,966.67	1,866.69	99.98	1,916.00
12	1,966.63	1,916.00	50.63	-