

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 16 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. If it is already a week before your usual Payment Due Date and you still have not received your SOA, please contact our 24-hour Customer Service at (632) 88-700-707.

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 Interest Rate / Finance Charge	2% Monthly Interest Rate or 24% Annually
Cash Advance Monthly Interest Rate	2% Monthly Interest Rate to be computed from the date when cash advance was availed
Cash Advance Fee	USD4 per transaction regardless of the cash advance amount
Minimum Amount Due	USD20 or 3% of outstanding balance, whichever is higher
Late Payment Fee	USD20 or Unpaid Minimum Amount Due (MAD), whichever is lower
Overlimit Fee	USD15 per occurrence
Refund Fee	1% of the refund amount or USD2, whichever is higher, for every refund request
Card Replacement Fee	USD10 for every card replacement
Account Maintenance Fee	USD4 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.
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 COMPUTATION

Retail Transaction

Principal Amount	USD500.00
Monthly Finance Charge Rate	2.00%
Annual Finance Charge Rate	24.00%
Minimum Amount Due	5% or USD20.00 whichever is higher
Payment Due Date	Cycle date plus 21 days
Cycle Date	1 st of every month
Monthly Effective Interest Rate	1.97%

Assumptions:

- a. No retail purchases made 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	500	0	0	500	500
2	-	25	9	475	484
3	-	24	10	460	470
4	-	23	9	446	456
5	-	23	9	433	442
6	-	22	9	420	429
7	-	21	9	407	416
8	-	21	8	395	404
9	-	20	8	383	391
10	-	20	8	371	379
11	-	20	7	359	367
12	-	20	7	347	354

Cash Advance Transaction

Principal Amount	USD500.00
Monthly Finance Charge Rate	2.00%
Annual Finance Charge Rate	24.00%
Minimum Amount Due	5% or USD20.00 whichever is higher
Payment Due Date	Cycle date plus 21 days
Cycle Date	1 st of every month
Monthly Effective Interest Rate	2.17%

Assumptions:

- a. No Cash Advance transaction made 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	504	0	10	500	514
2	-	26	10	488	499
3	-	25	9	474	483
4	-	24	10	459	469
5	-	23	9	445	454
6	-	23	9	432	441
7	-	22	9	419	428
8	-	21	9	406	415
9	-	21	8	394	403
10	-	20	8	382	390
11	-	20	8	370	378
12	-	20	7	358	366