

## **Terms and Conditions for Toyota Mastercard Double Rewards**

- 1. The Metrobank Toyota Mastercard Double Rewards program is open to all principal and supplementary Metrobank Toyota Mastercard credit cardholders ("Card Member") only.
- The Card Member shall earn Rewards Points for all transactions made using his/her Metrobank
  Toyota Mastercard excluding but not limited to, cash advances, Cash2Go Installment, Balance
  Transfer, Conversion to Installment, PayBills, PayNow, and all others types of fees and penalties
  such as annual fees, interest and finance charges, late payment charges, etc.
- 3. Card Members shall earn two (2) Rewards Points for every P20 spend at the Card Member's preferred Toyota dealer and swiped at Metrobank's point-of-sale (POS) terminals.
- 4. Rewards Points earned by a supplementary Card Member shall automatically be credited to the principal Card Member's account. A supplementary Card Member's nominated preferred Toyota dealer must be the same as principal Card Member's nominated preferred Toyota dealer to earn double Rewards Points for transactions made at the said Toyota dealer.
- 5. Rewards Points earned will be automatically credited to the Card Member's account within two (2) statement cycles from the date of qualified purchase.
- Converted Rewards Points shall be rounded down to the nearest whole number.
- Rewards Points earned from the program can be exchanged from rewards items specified in the relevant Rewards Catalog, applied as payment for annual fees, converted to air miles or donated to charity by calling the Metrobank Customer Service Hotline at (02) 88-700-700 or 1-800-1888-5775 (domestic toll-free).
- 8. Rewards Points are only redeemable by the Card Member if the account is active and remains in good credit standing.
- 9. Unused points will be forfeited after voluntary or involuntary cancellation of the Metrobank Toyota Mastercard.
- 10. All questions and disputes regarding eligibility of Rewards Points for redemption of rewards will be resolved by Metrobank at its sole discretion.
- 11. The current Metrobank Card Rewards Catalog Terms and Conditions shall apply in the accumulation, duration and redemption of Rewards Points earned from the program. The terms and conditions may be modified by Metrobank in its sole discretion from time to time upon at least sixty (60) days' prior notice, unless otherwise directed by the Bangko Sentral ng Pilipinas, existing laws, rules and regulations. Card Member shall be responsible in informing the co-obligor (if any) of these Terms and Conditions.



- 12. Metrobank reserves the right to change the types of transactions and or amount of Rewards Points, categories which are eligible for Rewards Points or suspend, cancel or discontinue the program with prior notice.
- 13. Metrobank reserves the right to disqualify a previously approved transaction subsequently cancelled or charged back. Should a cardholder receive the Rewards Points, but was later on deemed unqualified for not meeting the requirements of the program due to disputes arising from, but not limited to, erroneous, invalid, fraudulent or unauthorized transactions, the cost of the Rewards Points shall be charged by Metrobank to the Card Member's credit card account.
- 14. Any dispute concerning the products or services of Toyota under this program shall be settled directly between the cardholder and the respective Toyota dealer. Metrobank shall not be responsible for any liability in the event of such dispute.
- 15. The use of the Metrobank Toyota Mastercard is subject to the Terms and Conditions Governing the Issuance and Use of Metrobank Credit Cards.
- 16. By using the Metrobank Toyota Mastercard under this program, the Card Member acknowledges that he/she has read, fully understood and agreed to these terms and conditions.
- 17. For inquiries or concerns, please call the Metrobank Customer Service Hotline at (02) 88-700-700 (Domestic Toll-Free Hotline 1-800-1888-5775), or International Toll-Free Hotline at (+ your country and area codes) 800-8700-0707. For general inquiries, Card Members may send Metrobank an email at <a href="mailto:customercare@metrobank.com.ph">customercare@metrobank.com.ph</a>.

Metrobank is regulated by the Bangko Sentral ng Pilipinas <a href="https://www.bsp.gov.ph">https://www.bsp.gov.ph</a>