

## **Promo Mechanics**

- The Promotion is applicable to all Metrobank Peso Visa/Mastercard, Metrobank Vantage Visa/Mastercard, M Mastercard, Titanium Mastercard, Platinum Mastercard, World Mastercard, PSBank Credit Mastercard, Toyota Mastercard, Robinsons Mastercard, Rewards Plus Visa, Femme Visa, Femme Signature Visa, Cashback Visa, Travel Platinum Visa credit cardholders in good standing. The Promotion is also applicable to Metrobank PRIME, Elite, Premier + Debit, Prepaid cards. The Promotion is not applicable to Metrobank Dollar Mastercard, ON Internet Mastercard and YAZZ Prepaid Visa.
- 2. The promo period is from August 1 to October 31, 2021.
- 3. Qualified cardholder who shop at AbensonHome will get a FREE Sofa bed for a minimum single-receipt 0% installment purchase of P60,000.
- 4. Only 0% interest for 3, 6 or 12 months and Shop Now, Pay Later (SNPL) up to 90 days after are qualified for the promo. The installment offer is applicable on selected items and terms. Straight purchases are excluded from the promo.
- 5. Promo is applicable for furniture items only. Small appliances are excluded in the promo.
- 6. A cardholder may only have one (1) redemption per day per branch.
- 7. The free items under this promo are not convertible to cash or discount and cannot be exchanged for any other item/s.
- 8. Splitting of transactions is prohibited and shall not be allowed for redemption. Splitting is defined as an intentional act of dividing a merchant installment transaction into multiple charge slips to redeem more than one reward incentive. Presumption of split transactions is having 2 or more transactions in one merchant outlet or establishment over one and the same product, and the interval of these transactions were made within 5-10 minutes.
- 9. Metrobank credit card reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the program period. Should the cardholder receive the incentive but was later on deemed unqualified for not meeting the requirements of the incentives due to disputes arising from erroneous, invalid, fraudulent or unauthorized transactions, the cost of the incentive shall be charged by Metrobank credit card to the cardholder's credit card account.

10. Full installment amount under the 0% installment and Shop Now, Pay Later program shall be deducted from the cardholders available credit limit.

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- 11. The terms and conditions governing the issuance of Metrobank Credit Cards, reminders and other provisions contained in the card carrier, statement of account, charge slips and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable in this Promo.
- 12. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and AbensonHome with the concurrence of the DTI.
- 13. In case of dispute in respect of Metrobank only and the cardholder's availment of the Promo, the decision of Metrobank with the concurrence of the DTI shall be considered final.
- 14. The promotion is not valid in conjunction with other AbensonHome and Metrobank credit card offers.

Per DTI-FTEB Permit Number 114121, Series of 2021 Supervised by the Bangko Sentral ng Pilipinas Email Address: consumeraffairs@bsp.gov.ph SEC Registration No. 0000127904. SEC Certificate of Authority No. 994 (2008)