

METROBANK SWITCH CAMPAIGN 2022: DOUBLE YOUR WELCOME GIFT AND ZERO PERCENT BALANCE TRANSFER PROMO

PROMO MECHANICS FOR DOUBLE YOUR WELCOME GIFT PROMO

1. The Double Your Welcome Gift Acquisition Promo 2022 (the "Promo") is from August 1 to December 31, 2022 only. ("Promo Period and Card Application Period").
2. The Promo is open to newly approved and qualified principal Metrobank credit card cardholders ("Cardholders") who:
 - a. Have applied and submitted complete application requirements within the Promo Period and are subsequently approved for the following credit card types:
 - Metrobank Toyota Mastercard
 - Metrobank Platinum Mastercard
 - Metrobank World Mastercard
 - Metrobank Travel Platinum Visa
 - Metrobank Cashback Visa
 - b. Do not have an existing or cancelled Principal credit card issued by Metropolitan Bank & Trust Company ("Metrobank") and have not had one in the last 6 months;
 - c. Must have an existing, active principal credit card account in good standing with another bank; and
 - d. Must meet the required accumulated valid spend within 90 calendar days from date of card approval.
3. With the exception of the 0% Balance Transfer promo from August 1 to December 31, 2022, a cardholder may only qualify for one acquisition promo at any given time. If a Cardholder qualifies for two (2) or more Cards under different promotions within the same promo period, they will be entitled to only one Welcome Gift. If a Cardholder qualifies under another acquisition promo during the same promo period, they will no longer be able to participate in this Promo.
4. Qualified cardholders will be awarded by Metrobank with a Welcome Gift worth up to 260,000 reward points ("Welcome Gift") upon meeting the required minimum accumulated valid spend of P20,000 on their new Metrobank credit card with the following card types:

Eligible Principal Credit Card Type	Minimum Accumulated Valid Spend	Welcome Gift Reward Points
Metrobank Toyota Mastercard	P20,000	160,000
Metrobank Platinum Mastercard	P20,000	260,000
Metrobank World Mastercard	P20,000	260,000
Metrobank Travel Platinum Visa	P20,000	260,000

*Additional 26,000 reward points will be awarded to cards sourced via online and to existing depositors acquired through Metrobank branches.

For Cashback Visa, welcome gift will be awarded through cash rebate.

Eligible Principal Credit Card Type	Minimum Accumulated Valid Spend	Welcome Gift Cash Rebate
Metrobank Cashback Visa	P20,000	P10,000

*Additional P1,000 cash rebate will be awarded to cards sourced via online and to existing depositors acquired through Metrobank branches.

5. Accumulation of valid spend must be within ninety (90) calendar days from date of card approval. ("Spend Period").

6. "Valid spend" will include all retail purchase and merchant installment transactions, inclusive of domestic, international, and online transactions. For merchant installment transactions, only the principal amount of transactions booked within the Spend Period will be counted as valid spend. Supplementary account/s' valid spend will be counted as part of the principal cardholder's spend. The following transactions and fees will not be considered as valid spend: card fees, annual fees, cash advance and cash advance fees, balance transfer and balance transfer charges, loans and loan charges, cash2go and cash2go charges, balance conversion and balance conversion charges, interest charges, PayNow and other miscellaneous fees and recurring payments.
7. Upon reaching the accumulated valid spend on their newly approved credit card, the qualified cardholder will receive an SMS confirmation of his/her eligibility to receive the Welcome Gift.
8. To redeem the welcome gift, the cardholder must do the following:
 - a) Wait for an SMS confirmation from Metrobank for the welcome gift containing a unique promo code;
 - b) Go to the promo redemption link in the Metrobank website, scroll down to Featured Promotions then select View More then search Double Your Welcome Gift promo and click the redemption link;
 - c) From the redemption page, provide his/her personal and other information, unique promo code and agree that such information will be subject to the Confidentiality, Data Privacy and Security Policy/Terms of the e-gift provider, Giftaway Inc., and is subject further to the Data Privacy Act of 2012 (R.A. 10173);
 - d) Click on Redeem to claim the welcome gift;
 - e) The welcome gift will be credited as reward points to the cardholder's credit card after 30 calendar days from cardholder's clicking of the redeem button; Reward points can be converted to the items from the Rewards Catalogue found in the Metrobank website;
 - f) Cap for airmiles and cashback redemption will be waived for qualified customers for this promo until December 31, 2023. Redemptions made after December 31, 2023 will be subject to the prevailing redemption cap;
 - g) For reward points converted to airmiles, the cardholder holds responsibility in coordinating the conversion of airmiles to airline tickets with their preferred airline company. Reward points converted to airmiles does not include travel fees or accommodation to the preferred destination of the cardholder; To convert the points to rewards items, cardholder may redeem these by calling the customer service hotline at (02)88-700-700; and
 - h) For Cashback Visa, cash rebates should be redeemed via customer service hotline at (02)88-700-700. Cash rebates earned in the account cannot be used to redeem rewards items from the Rewards Catalogue.
9. Cardholder must redeem the Welcome Gift code within sixty (60) calendar days from receipt of the SMS. After which, the unredeemed Welcome Gift will be forfeited. In addition, the Welcome Gift cannot be exchanged for cash, other products or discounts. Redeemed welcome gifts are valid until fully consumed.
10. Metrobank will no longer accommodate Cardholder requests for re-sending of SMS due to, but not limited to, the following reasons:
 - a) SMS sent successfully to the principal cardholder but was accidentally deleted by the cardholder, members of their family or friends or due to upgrade or reformatting done to the cardholder's mobile device; or
 - b) Lost, stolen, or defective mobile device; or
 - c) SMS sent successfully to the principal Cardholder's mobile number maintained in Metrobank's database during the Promo and Redemption Period and Cardholder failed to update Metrobank.

Cardholders may contact Metrobank's Customer Service Hotline at (02)88-700-700 to request for validation of the SMS and redemption link that were redeemed already but was deleted or lost.
11. Metrobank reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the Promo 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 to the Cardholder's credit card account.
12. Converted card types or change in the card type approved will disqualify the cardholder from receiving the welcome gift.
13. In case of dispute on Cardholder's eligibility, Metrobank's decision shall prevail. All questions or

disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by Metrobank at its discretion.

14. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and the appropriate merchant, with the concurrence of the DTI.
15. In the event that the principal Cardholder cancels his/her Metrobank credit card within eighteen (18) months from the card opening date, Metrobank reserves the right to charge the equivalent pro-rated amount of Welcome Gift awarded to the cardholder.
16. All credit card applications shall be subject to Metrobank's final approval and credit card terms and conditions.
17. 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.
18. The use of the Metrobank credit card in connection with this Promo is subject to the Terms and Conditions governing the issuance and use of Metrobank credit card.
19. For any questions or clarifications, please contact Metrobank at (02)88-700-700.

PROMO MECHANICS FOR ZERO PERCENT BALANCE TRANSFER PROMO

1. The 0% Balance Transfer (BT) Promo 2022 (the "Promo") shall run from August 1 to December 31, 2022 ("Promo Period and Card Application Period") only.
2. The Promo is open to newly approved and qualified principal Metrobank Credit Card cardholders ("Cardholders") who:
 - a. Have applied and submitted complete application requirements within the Promo Period and are subsequently approved for the following credit card types:
 - Metrobank Toyota Mastercard
 - Metrobank Platinum Mastercard
 - Metrobank World Mastercard
 - Metrobank Travel Platinum Visa
 - Metrobank Cashback Visa
 - b. Do not have an existing or cancelled Principal credit card issued by Metropolitan Bank & Trust Company ("Metrobank") and have not had one in the last 6 months; and
 - c. Must have an existing, active principal credit card account in good standing with another bank.
3. Newly approved principal cardholders who are in good credit standing, may apply for Balance Transfer (Transfer of outstanding balances, inclusive of finance and other fees and charges, from non-Metrobank credit card(s) to the newly approved Metrobank credit card).
4. The special monthly interest can only be availed within 60 days from cardholder's approval.
5. The 0% interest rate is only valid for payment tenors 12 months and below.
6. The 0% Balance Transfer offer can be availed together with the Double Your Welcome Gift Acquisition Offer 2022.
7. To avail of the special Balance Transfer at 0%, the cardholder must do the following:
 - a. Cardholder must wait for an SMS or Viber update informing him/her that he is qualified to avail of Balance Transfer at 0% special interest rate;
 - b. Call the hotline indicated in the SMS/Viber message; and
 - c. Accomplish the Balance Transfer application requirements within the promo period.
8. The Cardholder shall be responsible for following up with Metrobank on the status of his/her application. The Cardholder may call (02)88-700-919 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free).

9. Balance Transfer payments shall only be made to account / card numbers under the name of the applicant. The applicant warrants the truthfulness and veracity of all declared information to Metrobank. More importantly, the account / card numbers must be correct, valid and truly belong to the applicant. In the event that payment was made to an account which was later on discovered or established to belong to a different person and the account number(s) or other account identification(s) supplied by the applicant are incorrect or erroneous or does not belong to said applicant, applicant shall be liable for the amount paid by Metrobank unless the same was returned in full to Metrobank by the beneficiary of said erroneous crediting of payment.
10. The Balance Transfer Application shall be subject to the sole verification and credit approval by Metrobank. For the application to be considered, the Balance Transfer Amount applied for must meet ALL of the following requisites:
 - a. It must not exceed 90% of the principal Card Member's available credit limit; and
 - b. The required minimum transaction amount is P6,000.

Upon the date of authorization/approval by Metrobank of the BT Amount, the Cardholder's availment of the BT Facility is deemed irrevocable and may not be cancelled.

11. Only the amount of transactions that form part of a Cardholder's outstanding balance on the non-Metrobank Card at the time of application may be subject to BT. In the case of installment transactions, only the monthly installment amount posted to the card at the time of application will be covered by the BT transaction. Metrobank shall handle payment delivery to the issuer of the Cardholder's non-Metrobank Card(s).
12. Metrobank shall have the absolute and exclusive right to approve or reject all Balance Transfer applications. Should the Cardholder's available credit limit not be sufficient to cover the Balance Transfer amount applied for, Metrobank, at its sole discretion, may determine and approve only a portion of the Balance Transfer amount applied for without need of prior notice to the Card Member. In case of disapproval of a BT application, Metrobank is not required to notify the Card Member of such rejection and the reason thereof. Metrobank shall not be liable for delinquency of the cardholder's non-Metrobank card, interest or penalty charge imposed upon the as a result of the disapproval by Metrobank of his/her application.
13. After the posting of the payment representing the Cardholder's Balance Transfer amount approved by Metrobank, the latter shall not be liable for any residual outstanding balance** which may arise from any transaction, interest, finance charge, or any other fee or debit posted to the Cardholder's non-Metrobank card before or after the posting of the Metrobank-approved BT amount. The Cardholder agrees to be responsible for the aforementioned residual outstanding balance. The approved BT amounts will be subject to prevailing monthly add-on interest rates, depending on the chosen repayment period.
14. Once the Balance Transfer application is approved, the corresponding approved amount (inclusive of the finance charges and fees) shall be earmarked against the Cardholder's Available Credit Limit. The Cardholder agrees to settle the monthly BT amortization due which shall be billed monthly through the SOA. The Monthly BT Amortization shall be computed as the Total Amount Payable (BT Amount Approved and Interest) divided by the approved Term of payment. Successive Monthly BT Amortizations shall be billed to the Cardholder in the succeeding SOAs until the Total Amount Payable is billed in full. Approved Balance Transfers shall not be eligible for earning rewards points.
15. The monthly BT Amortization shall form part of the Minimum Amount Due in the SOA. If the Cardholder opts to pay only the Minimum Amount Due or any amount below the Total Amount Due, only a portion of the monthly BT Amortization shall be considered paid. The unpaid portion of the monthly BT amortization shall be subject to the regular finance charges.
16. The Balance Transfer transaction is not qualified in the valid spend for on-going Acquisition promo/s.
17. A processing fee of P350 shall be charged for all approved Balance Transfer applications.
18. Approved Balance Transfer applications shall not be eligible to earn rewards points.
19. Payment will be made to non-Metrobank card company eight (8) business days from date of approval.
20. All credit card applications shall be subject to Metrobank's final approval and credit card terms and conditions.

21. 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.
22. The use of the Metrobank credit card in connection with this Promo is subject to the Terms and Conditions governing the issuance and use of Metrobank credit card.
23. For any questions or clarifications, please contact Metrobank at (02)88-700-700.

