

PROMO MECHANICS

1. The Metrobank – InLife Health Care Promo (“Promo”) is applicable to all Metrobank Peso Visa / Mastercard, Metrobank Vantage Visa / Mastercard, M Mastercard, ON Virtual Mastercard, Titanium Mastercard, Platinum Mastercard, World Mastercard, PSBank Credit Mastercard, NCCC Mastercard, Toyota Mastercard, Rewards Plus Visa, Femme Visa, Femme Signature Visa, Cashback Visa, Travel Platinum Visa, Metrobank PRIME, Elite, Premier + Debit, and Prepaid cards and YAZZ Prepaid Visa cardholders in good standing. The promo is not applicable to Metrobank Dollar Mastercard.

This Promo applies to the Inhealth Persona and PrivilegeCare, HMO products underwritten by InLife Health Care. These products are comprehensive products for the insured which include the following benefits: emergency healthcare, preventive healthcare, dental care and elective healthcare. These products are governed by terms and conditions and are approved by the Insurance Commission.

2. Promo period is from **September 20 to December 31, 2021** only.
3. Use your Metrobank credit or prepaid card at InHealth Persona and Privilege Care and get either of the following offers:
 - One (1) unit of ER Care All-In 80 Adult for a minimum single spend of P30,000; or
 - One (1) unit of ER Care All-in 100 Adult for a minimum single spend of P70,000.
4. Promo is applicable to new members and payment of membership fees only. Promo is valid for straight and installment purchases only.
5. How to avail:
 - a. InLife Health Care agents advise you of InHealth Persona and Privilege Care when your application is approved and when you can proceed to pay.
 - b. Decide on the payment mode of the membership fee, that is, quarterly, semi-annual, or annual.
 - c. You will be advised of the promotional offer available to Metrobank credit and prepaid cardholders including its terms and conditions.
 - d. You will be directed to visit <https://www.insularhealthcare.com.ph/onlinepayments/> to initiate payment using your Metrobank credit or prepaid card.
 - e. Follow the instructions to complete the straight or installment transaction, including keying in your OTP. You may be redirected to the website page of the payment gateway.
 - f. Upon successful payment, you will receive confirmation of the transaction as follows:
 - Installment transactions will be confirmed by 2C2P
 - Straight transactions will be confirmed by Paynamics

- g. Forward the proof of payment to your InLife Health Care agent who will forward it to the Marketing & Sales Division.
- h. InLife Health Care will validate if the transaction is qualified for the promo offer, including but not limited to checking the BIN of the credit card used to settle payment.
- i. If InLife Health Care confirms that the credit card transaction is qualified for the promo, it will send you an email that you are qualified for the promo offer. The email will include details on the specific product for which you qualified under the promo and provide you with instructions on how to redeem the product.
- j. You must assign the ER Care All-In product that has been given to any adult, aged 18 to 64 years old. You have up to 90 calendar days to register the person to be covered. After which, the product can no longer be registered. You may not register the ER Care All-In product under your name since it conflicts with the underwriting policies of the InHealth Persona and Privilege Care.

6. Promo Terms and Conditions

- a. Only new members of InHealth Persona or Privilege Care can avail of the promotional offer.
- b. New members must pay for the membership fees only to avail the promotional offer. Members can pay using their credit or prepaid cards. For credit card payments, the member can choose to pay straight or in zero installment. The offer is based on the amount of single spend, as follows:
 - One (1) unit of ER Care All-In 80 Adult for a minimum single spend of P30,000; or
 - One (1) unit of ER Care All-in 100 Adult for a minimum single spend of P70,000.
- c. The Metrobank credit or prepaid cardholder can be the same or different person from the member.
- d. Only one (1) promo offer can be awarded to each InHealth Persona or Privilege Care account. The membership fee that is due on one (1) InLife Persona or Privilege Care account cannot be split up for multiple availments of the promo offer.
- e. If a member chooses to pay membership fees on quarterly or semi-annual basis, the member can only receive one (1) promo offer within the first year of membership. The member may choose to transact the required minimum amounts, on straight or on installment, on the first or any of the subsequent payments so long as the Metrobank credit or prepaid card payment is transacted on or before December 31, 2021.
- f. As provided under the terms of approval of the InHealth Persona and Privilege Care by the Insurance Commission, there is a free- look provision of fifteen (15) calendar days from the date of payment. If the member decides to cancel the InHealth Persona or Privilege Care within the free- look period, the charges to the Metrobank credit or prepaid card will be reversed by InLife Health Care, following the standard procedures for cancellation of transaction by merchants. In terms of amount, the Metrobank cardholder will be credited

with the same amount as the charged amount. Metrobank will not deduct any amount from the transaction amount to be refunded to the cardholder. Expenses related to the cancellation of the transaction, if any, will be shouldered by Metrobank. This rule will apply for both straight and installment transactions.

7. The promo is non-transferrable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discounts, promotions, fixed priced items, unless otherwise provided.
8. Metrobank reserves the right to disqualify a previously approved transaction which is subsequently cancelled or charged back. Should the cardholder receive the discount but was later on deemed unqualified for not meeting the requirements of the discount due to disputes arising from erroneous, invalid, fraudulent or unauthorized transactions, the cost of the of the incentive shall be charged by Metrobank to the cardholder's credit card account.
9. 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 as may be applicable in this Promo.
10. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and InLife Health Care with the concurrence of the DTI.
11. In case of any 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.

Per DTI-FTEB Permit Number 127312, Series of 2021.

Supervised by the Bangko Sentral ng Pilipinas

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