

PROMO MECHANICS

1. The promo period is from April 6 to July 6, 2022.
2. This promo is open to newly registered PayMaya users, with a mobile number from any of the local telco providers (i.e. Smart/Sun Cellular/TNT, Globe/TM, DITO, etc), who are currently residing in the Philippines, will transact using the PayMaya app, and Metrobank Peso Mastercard/Visa credit cardholders.
3. All qualified Metrobank credit cardholders who do not have a PayMaya account can participate in this promo and;
 - (a) Get PHP 50 welcome voucher when they register and upgrade their PayMaya account. They also need to use the code **MBMAYA** upon account registration.
 - (b) Get additional PHP 100 cashback when they do their first Metrobank credit card payment through PayMaya worth at least PHP 5,000 for a single, unique transaction as payment for a single, unique Metrobank credit card account.
4. To pay for a Metrobank credit card bill using the PayMaya app, follow these steps:
 - a. Open the PayMaya app and log in to your account.
 - b. Tap "Pay Bills" in the app's home screen.
 - c. Select "Credit Cards" from the categories.
 - d. Select "Metrobank Credit Card" from the list of billers.
 - e. Enter the correct account details and the amount to be paid.
 - f. Review and confirm your payment details, then click "Pay".
5. The maximum amount that a unique PayMaya user can get during the entire promo period is PHP 150.
6. This promo only covers Metrobank credit card bill payments made through the PayMaya app.
7. Metrobank Dollar Mastercard credit cardholders are excluded from participating in this promo.
8. Splitting the same bill for the same biller and account number into multiple transactions will not be counted as unique and valid transactions.
9. Qualified users will receive their reward/s through the PayMaya app. To redeem the reward voucher, please follow these steps:
 - a. Open the PayMaya app and log in to your account.
 - b. Tap "Vouchers" in the home screen.
 - c. Select the voucher you want to redeem under "Available" and tap "Claim".
 - d. Review the details and amount of the voucher and tap "Claim Now".
 - e. You will receive a notification of the voucher redemption in-app and via SMS.
 - f. Redeemed voucher amount will be reflected in your PayMaya account balance.
10. PayMaya users will receive their cashback rewards within a maximum of 14 business days after the end date of the promo.
11. Unclaimed cashback vouchers will expire within 60 days upon receipt.
12. All transactions must be cleared, successful, and posted before the user is credited with the cashback reward.
13. This promo is applicable to unique and valid PayMaya consumer accounts only registered under a unique mobile number and device. User will not be eligible to participate in the promo if he/she creates multiple accounts. Moreover, accounts created, and transactions made outside of the PayMaya app are not eligible for this promo.
14. If a new user is invited by multiple people with invite codes, the promo will only be attributed to the consumer or enterprise whose invite code was entered in the app.
15. PayMaya users with merchant accounts and under PayMaya Negosyo are disqualified from participating in this promo. Moreover, PayMaya reserves the right to withdraw rewards or prizes if one person has already received the prize or benefit, even if already issued.

16. Refunded transactions made through the PayMaya will not qualify for this promo. Moreover, splitting the same bill for the same biller and account number into multiple transactions is not allowed and is subject to withdrawal of cashback and disqualification from winning the raffle.
17. All PayMaya users must follow strict compliance with mandatory social distancing requirements as imposed by the Philippine government to prevent the spread of the COVID-19 virus. For your health and safety, always remember to maintain spacing of at least 1 meter in diameter between you and other people while in public areas.
18. PayMaya users with duplicate accounts or who are blacklisted cannot participate in this promo. PayMaya reserves the right to cancel or withdraw the prize or benefit if proven to be a duplicate account or participant is blacklisted.
19. PayMaya prohibits users from using multiple unique phone numbers to pay for just one credit card account number. This is considered as a fraudulent transaction and is subject to blacklisting of the phone numbers, withdrawing of cashback reward, and other measures deemed necessary to protect both PayMaya and its partner, Metrobank Credit.
20. PayMaya reserves the right to refuse and withdraw the awarding of rewards or prizes to accounts that are proven to be invalid or fraudulent or a result of gaming (i.e. abuse of system or weakness in the promo to win prizes or receive benefits).
21. Should the qualified transaction be cancelled or declined, whether the cancellation is customer- or biller-initiated, PayMaya reserves the right to withdraw the cashback or reward equivalent to the cancelled payment transaction, even if the cashback or reward has already been credited. PayMaya reserves the right to debit any points/cash reward credited from your balance. If your balance is insufficient to cover the amount to be withdrawn at the time of withdrawal, PayMaya reserves the right to debit the balance not withdrawn when your balance is sufficient.
22. Any amendments in the promo's mechanics and terms and conditions are subject to DTI approval.
23. 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 in integral part hereof by reference, shall likewise be resorted to in instances where they are applicable to this Promo.
24. Any reward credited to the qualified user shall be deemed final unless the customer notifies Metrobank and PayMaya of mistake in crediting, such as, but not limited to: incorrect reward credited or uncredited reward, within 30 days from the end of the promo period. The decision of Metrobank and PayMaya on the complaint with concurrence of DTI shall be considered final. For clarifications and complaints relative to this promo, please call 8845-7788 or email support@paymaya.com.
25. PayMaya users who have exceeded their aggregate limits may not receive their cashback on time. The cashback can only be credited the following month or once a user's account balance is once again within the allowable limits – PHP 50,000 for starter accounts and PHP 100,000 for upgraded accounts.

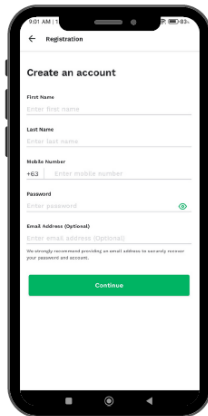
Per DTI Fair Trade Permit No. FTEB-140163, Series of 2022.



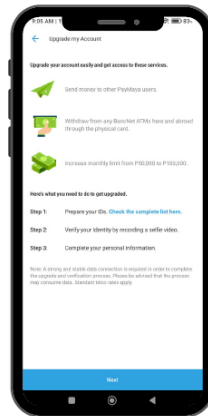
GET PHP50 WELCOME REWARD WHEN YOU SIGN UP TO PAYMAYA & UPGRADE WITH THE CODE 'MBMAYA'.



HERE'S HOW:



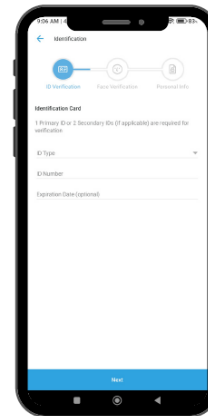
Step 1:
Download the PayMaya app and create your account.



Step 2:
Upgrade your account.



Step 3:
Use the code 'MBMAYA'.



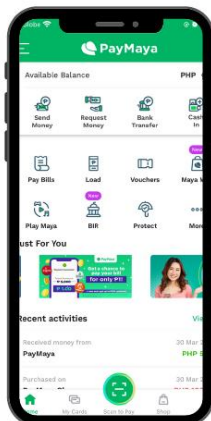
Step 4:
Submit the necessary requirements for upgrading your account. Once upgraded, you will receive your P50 voucher reward.



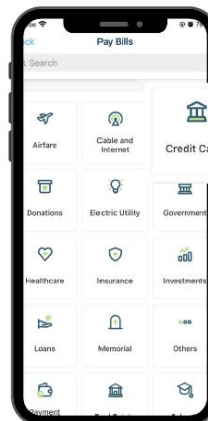
GET PHP100 REWARD WHEN YOU PAY YOUR METROBANK CREDIT CARD BILLS FOR THE FIRST TIME!



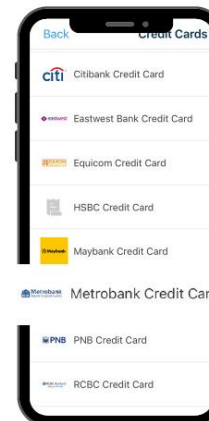
HERE'S HOW:



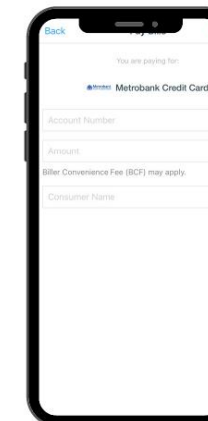
Step 1:
Open your PayMaya app and select 'Pay Bills'.



Step 2:
Select 'Credit Cards'.



Step 3:
Under 'Credit Cards' select 'Metrobank Credit Card'.



Step 4:
Fill out the necessary details and pay at least P5,000 and get P100 voucher reward.