

# Metrobank 2023 Cashback Platinum Visa Rebate Promo

## DEFINITION

1. **“2023 Metrobank Cashback Platinum Visa Program”** (the **“Promo”**) refers to the rebate promo of Metropolitan Bank & Trust Company (**“Metrobank”**) that may be participated in by New-to-Bank principal cardholders, and existing primary and supplementary cardholder which are subject to the card’s terms and conditions;
2. **“Cashback Program”** refers to the rebate program of Metropolitan Bank and Trust Company that may be participated in by Primary and Supplementary cardholders and which are subject to the card’s terms and conditions.
3. **“Card”** refers to the Metrobank Cashback Visa credit card issued by Metropolitan Bank and Trust Company.
4. **“Cardholder”** refers to the person to whom or for whose use a Card was issued by Metropolitan Bank and Trust Company
5. **“Principal Cardholder”** refers to the Cardholder in whose name the credit card account is maintained
6. **“Supplementary Cardholder”** refers to the Cardholder to whom a Card was issued as an extension of the Primary Cardholder
7. **“Cash Rebate”** refers to the rebate earned through usage of the Metrobank Cashback Visa as specified in the Terms and Conditions which can be redeemed as may be determined by the Bank in its absolute discretion
8. **“Merchant Category”** means the classification of each merchant establishment as determined by the acquiring bank based on the nature of merchant’s business.

## ELIGIBILITY and REDEMPTION OF REBATES:

1. The Metrobank 2023 Cashback Platinum Visa Rebate Promo (the **“Promo”**) shall run from September 1, 2023 to August 31, 2024 (**“Promo Period”**).
2. The Metrobank 2023 Cashback Platinum Visa Rebate Promo open to all existing principal and supplementary Metrobank Cashback Visa cardholders of good credit standing and New-to-Bank principal cardholders acquired during the promo period.

\* Good credit standing refers to Cardholders whose accounts are not delinquent, not under investigation due to suspected fraudulent

activities, those whose Metrobank credit cards are not reported lost or stolen, and those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of Metrobank Credit Cards.

3. A cardholder will earn cash rebates at the following rates for purchases of goods or services charged to the Metrobank Cashback Visa card while the card is open, remains in good credit standing and is currently within terms and conditions:
  - a. **5% Cashback** on all supermarket/grocery, telecom (eg. cable, streaming services), school and bookstore spend (Merchant Category Code: 5411, 5300, 5310, 5311, 5331, 5399, 5462, 5499, 4814, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 5942, 5943, 4899, 5422, 5815, 5818, 5499, 5817, 5968, 7829);  
  
***\*No Additional spend required from other categories to avail of the 5% Rebate***
  - b. **0.2% cashback on all other retail purchases** (*excluded from rebate earning: quasi cash transactions e.g loading of e-wallet – Lazada, Shopee Pay, Gcash, Maya etc.*).

***Promo Period: September 1, 2023 to August 31, 2024***

4. The cash rebates earned in the current cardholder's statement will be posted and reflected in the succeeding statement of account.
5. The rebate amount shall be computed on a per transaction basis and shall be rounded off to the nearest peso.
6. The maximum cash rebate that can be earned under the cashback program is P1,000 per statement cycle.
7. Cash2Go, Balance Transfers, Balance Conversions, Cash Advance, PayNow transactions and Fees and Charges that are debited to the account shall not earn any cash rebate.
8. A cardholder will be disqualified from the cashback program if his or her Metrobank Cashback Visa becomes delinquent, suspended, cancelled or terminated before crediting the cash rebate.
9. Fraud and abuse relating to the earning of cash rebates in the Metrobank Cashback Visa shall result in the forfeiture of earned cash rebates.

10. The Cardholder can redeem a minimum of P1,000 worth of cash rebates and in increments of P1,000. Upon redemption, the rebate amount shall be credited to the Metrobank Cashback Visa card.
11. Cash rebates can be redeemed via Customer Service Hotline 88-700-700. Cash rebates earned in the account cannot be used to redeem rewards items from the Rewards Catalogue.
12. Metrobank reserves the right to disqualify any Cardholder from further participation in this the Cashback Program and forfeit all Cash Rebates earned by the Cardholder in the Metrobank Cashback Visa if the Cardholder is delinquent, defaults in his payment or, if in Metrobank's judgment, the said Cardholder has violated these Terms & Conditions and/or the Terms and Conditions governing the issuance and use of his Metrobank credit card.
13. Transferring of rebates to another Metrobank credit or debit card product is not allowed.
14. The Metrobank Cashback Visa is not entitled to earn rewards points nor miles.
15. The cash rebate credited to the cardholder's account shall not be used to offset the Minimum Amount Due/Total Amount Due. The cardholder is required to settle at least the Minimum Amount Due in the statement to avoid late charges from being billed to his account.
16. In cases that the cardholder upgrades, downgrades or converts the Metrobank Cashback Visa card to another product type prior to the crediting of cash rebates for a specific month, the new product type will not be able to earn cash rebates from transactions made in the previous statement cycle, prior to the upgrade, downgrade, or conversion.
17. The cash rebate credited for any eligible transaction that is subsequently reversed or disputed will automatically be deducted from the total cash rebate amount eligible in the same cycle when the reversal or cancellation is posted.
18. Metrobank reserves the right to change the types of transactions and or cash rebate rates, categories which are eligible for Cash Rebates or suspend, cancel or discontinue the Cashback Program with prior notice.
19. Any changes in these Terms and Conditions, the eligible transactions, spend categories eligible to earn cash back and percentage of cash back that can be earned, shall be communicated to the customers via the following channels:

- a. Statement of Account (SOA) announcement in the cardholder's electronic statement
- b. The updates shall also be published in the Metrobank Card website ([www.metrobankcard.com](http://www.metrobankcard.com))

It shall be the Cardholder's responsibility to regularly check Metrobank's official websites and other official channels for any changes or announcements related to the Metrobank Credit Cards and Metrobank's Privacy Policy. A Cardholder's continued use of the Metrobank Cashback Visa shall constitute his/her acceptance of these terms and conditions as amended.

20. The use of the Metrobank Card is subject to the Terms and Conditions governing the issuance of Metrobank Credit Cards.

21. 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, Cardholders may send Metrobank an email at [customercare@metrobank.com.ph](mailto:customercare@metrobank.com.ph).