

Promo Mechanics

1. The Metrobank Free For Life Annual Fee Acquisition Promo 2021 (“Promo”) shall run from September 1 to September 30, 2021 (“Promo Period” and “Card Application Period”).
2. The Promo is open to the applicants who do not have an existing or cancelled principal Metrobank credit card and have not had one in the last 6 months, and are either:
 - a. Newly approved and qualified principal Metrobank credit card applicants (“Principal Cardholders”) who have completed and submitted their application requirements within the Promo Period and are subsequently approved for the following credit card types:

| | |
|--------------------------------|------------------------------------|
| Metrobank Toyota Mastercard | Metrobank Titanium Mastercard |
| Metrobank World Mastercard | Metrobank Travel Platinum Visa |
| Metrobank Femme Signature Visa | Metrobank Peso Platinum Mastercard |
| Metrobank Rewards Plus Visa | |

- b. Newly approved and qualified first (1st) supplementary cardholders (“Supplementary Cardholders”) who have applied and submitted their government-issued photo bearing valid ID and specimen signature within thirty (30) calendar days from the date of card approval and are subsequently approved within the Promo Period for the following credit card types:

| Supplementary Credit Card |
|----------------------------------|
| Metrobank Toyota Mastercard |
| Metrobank Rewards Plus Visa |
| Metrobank Titanium Mastercard |
| Metrobank Cashback Visa |

3. New Principal Cardholders who have no existing nor cancelled Metrobank credit card will be awarded by Metrobank with FREE FOR LIFE ANNUAL FEE (“Welcome Gift”) upon meeting the required minimum accumulated valid spend of P20,000 on their new Metrobank credit card within the Spend Period.
4. For qualified first (1st) Supplementary cardholders of the participating credit card types, upon submission of their government-issued photo bearing valid ID and specimen signature within thirty (30) calendar days from date of card approval, their new Metrobank supplementary credit card will be entitled with a Welcome Gift.
5. Accumulation of valid spend for principal cardholders shall be ninety (90) calendar days from the date of card approval (“Spend Period”).
6. Valid spend will include all retail purchases 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. A Supplementary Cardholder’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, and other miscellaneous fees and recurring payments.

7. Transactions made by the same qualified Cardholder in the companion Metrobank ON Virtual Mastercard within the Spend Period shall be included in the accumulated valid spend.
8. Upon reaching the spend requirement, the qualified Cardholders will receive an SMS confirmation of his/her eligibility to receive the Welcome Gift.

No Annual Fee

- Upon reaching an accumulated valid spend of P20,000, qualified cardholders will receive an SMS confirmation including a link which needs to be clicked to redeem the Welcome Gift.
 - To redeem the Welcome Gift, the qualified Cardholder must:
 - i. Go to the redemption link, choose the Free for Life Annual Fee gift and click on “Redeem”;
 - ii. Provide his/her personal and other information to Giftaway, and agree that such information will be subject to the Confidentiality, Data Privacy and Security Policy/Terms of Giftaway Inc., and the Data Privacy Act of 2012 (R.A. 10173);
 - iii. Redeem through Giftaway the Welcome Gift of the new Metrobank credit card within sixty (60) calendar days from the date of approval indicated in the SMS confirmation. After which, the unredeemed Welcome Gift will be forfeited.
 - Cardholders may contact Metrobank’s Customer Service Hotline at (02)8700-700 to request for validation of the SMS and redemption link that were redeemed already but was deleted or lost.
9. In case the Principal Cardholder applied within the same Promo Period and qualifies for two (2) or more Cards (either 1 from set A and 1 from set B, or 2 from set B) within the same day, only one (1) Welcome Gift will be awarded, based on the hierarchy of cards below, upon reaching the accumulated valid spend:

| Set | Card Type |
|-----|---|
| A | Metrobank World Mastercard Metrobank Platinum Mastercard Metrobank Travel Platinum Visa Metrobank Femme Signature Visa |
| B | Metrobank Rewards Plus Visa Metrobank Toyota Mastercard Metrobank Titanium Mastercard |

10. In the event that a cardholder requests for an upgrade or conversion of the qualified card in the future, the free for life annual fee feature cannot be transferred to the newly upgraded or converted card.
11. Only the first approved supplementary non-premium card within the Promo Period shall be eligible for the Welcome Gift. In case of card cancellation, the Free for Life Annual Fee benefit cannot be transferred to another supplementary card.

12. A Principal and Supplementary Cardholder can qualify for one Welcome Gift.
13. The free annual fee for life feature is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
14. Metrobank reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the Promo Period. Should a Cardholder receive the Welcome Gift but was later on deemed unqualified for not meeting the requirements of the incentive due to disputes arising from erroneous, invalid, fraudulent or unauthorized transactions, the cost of the annual fee shall be charged by Metrobank to the Cardholder's credit card account upon the anniversary of the card.
15. 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.
16. In the event that the principal Cardholder cancels his/her Metrobank credit card within twelve (12) months from the card opening date, Metrobank reserves the right to charge the equivalent pro-rated amount of Welcome Gift given.
17. All credit card applications shall be subject to Metrobank's final approval and applicable terms and conditions.
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.

Per DTI Fair Trade Permit Number FTEB 125966, Series of 2021.

Metropolitan Bank & Trust Company is regulated by the Bangko Sentral ng Pilipinas

<https://www.bsp.gov.ph/>

SEC Registration No. 0000127904. SEC Certificate of Authority No. 994 (2008)