



Stand Out in Style Acquisition Promo Mechanics

1. The Stand Out in Style (the “Promo”) shall run from July 22 to October 22, 2019. (the “Promo Period and Card Application Period”).
2. The Promo is open to newly approved and qualified principal Metrobank Credit Card cardholders (“Cardholders”) who:
 - Have applied and submitted complete application requirements within the Promo Period and are subsequently approved.
 - Do not have an existing or cancelled Principal credit card issued by Metrobank Card Corporation [A Finance and General Insurance Company] (“Metrobank Card” or “MCC”) and have not had one in the last 6 months.

Metrobank Classic Mastercard/Visa
Metrobank Gold Mastercard/Visa
Toyota Mastercard
Metrobank Femme Visa

Metrobank Platinum Peso Mastercard
Metrobank World Mastercard
Metrobank Femme Signature Visa

3. New Cardholders who have no existing nor cancelled Metrobank credit card will be awarded by MCC with a Welcome Gift worth up to P2,000 (“Welcome Gift”).
 - Php500 will be awarded upon approval and delivery of the new Metrobank credit card. (“Approval Gift”)
 - Php500 upon activation and first use of the new Metrobank credit card. (“Activation Gift”)
 - Php1,000 upon reaching an accumulated P10,000 valid spend on their newly approved Metrobank credit card. (“Usage Gift”)
4. Accumulation of valid spend shall seventy-five (75) calendar days from date of card approval. (“Spend Period”).
5. 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, and other miscellaneous fees and recurring payments.
6. The Welcome Gift will be sent to qualified Cardholders as follows:
 - Upon approval and delivery of the new Metrobank credit card, qualified Cardholders will receive a Participation Code via SMS for the Approval Gift.
 - Upon activation and first use of the new Metrobank credit card, qualified Cardholders will receive a Participation Code via SMS for the Activation Gift.
 - Upon reaching an accumulated valid spend of Php10,000 on their newly approved and activated Metrobank credit card, qualified Cardholders will receive a Participation Code via SMS for the Usage Gift.
 - To redeem the Welcome Gift, the qualified Cardholder must:
 - i. Go to the redemption link and click on “Redeem”;
 - ii. Provide his/her personal and other information to Giftaway, and agrees that such information will be subject to the Confidentiality, Data Privacy and Security Policy/Terms of Giftaway Inc., and subject further to the Data Privacy Act of 2012 (R.A. 10173);
 - iii. Redeem through Giftaway the Welcome Gift until the date indicated in the SMS.
 - iv. The Cardholder will receive the Promo Code through his/her registered mobile number with MCC, and shall have sixty (60) calendar days to redeem the Welcome Gift; and
 - v. Qualified MCC Cardholders may redeem the Welcome Gift in any participating branch of H&M. The Welcome Gift cannot be used for online purchases made through <https://m2.hm.com>.

7. The maximum amount of Welcome Gift that a Cardholder can receive under this Promo is P2,000.
8. Cardholder must redeem the Welcome Gift within sixty (60) calendar days from receipt of the SMS. All unredeemed Welcome Gift will be forfeited after the expiration date indicated in the SMS. In addition, the Welcome Gift cannot be exchanged for cash, other products or discounts. Change will not be given for transactions less than the face value of the Welcome Gift. The Welcome Gift cannot be used for online purchases made through <https://m2.hm.com>.
9. MCC will no longer accommodate Cardholder requests for re-sending of codes due to, but not limited to, the following reasons:
 - a. Promo codes sent successfully to the principal cardholder but were accidentally deleted by the cardholder, members of their family or friends or due to upgrade or reformatting done to the cardholder's mobile device;
 - b. Lost, stolen, or defective mobile device;
 - c. Promo codes sent successfully to the principal Cardholder's mobile number maintained in MCC's database during the Promo and Redemption Period and Cardholder failed to update said number.
10. MCC 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 MCC to the Cardholder's credit card account.
11. 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 promo during the same promo period and has already received a Welcome Gift, then they will no longer be able to participate in this Promo.
12. In case of dispute on Cardholder's eligibility, MCC's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by MCC at its discretion.
13. In the event that the principal Cardholder cancels his/her Metrobank Card within eighteen (18) months from the card opening date, MCC reserves the right to charge the equivalent pro-rated amount of Welcome Gift awarded.
14. All credit card applications shall be subject to MCC's final approval and credit card terms and conditions.
15. The use of the Metrobank Card in connection with this Promo is subject to the Terms and Conditions governing the issuance and use of Metrobank Credit Card.

Per DTI-FTEB Permit No. 13527, Series of 2019.
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