

## PROMO MECHANICS

1. The Promotion is applicable to all Metrobank Peso Visa/Mastercard, Metrobank Vantage Visa/Mastercard, M Mastercard, Titanium Mastercard, Platinum Mastercard, World Mastercard, PSBank Credit Mastercard, Toyota Mastercard, Rewards Plus Visa, Femme Visa, Femme Signature Visa, and Travel Platinum Visa credit cardholders in good standing. The Promotion is not applicable to Metrobank Dollar Mastercard, ON Virtual Mastercard, Metrobank PRIME, Elite, Premier + Debit, Prepaid cards and YAZZ Prepaid Visa.
2. Enjoy 0% installment for 12 and 24 months at Our Home using your Metrobank credit card. Shop Now, Pay Later is also available up to 90 days after.
3. The promo period is from April 9 to June 15, 2021.
4. Promo is applicable to the following:
  - All regular priced items.
  - Sale and markdown items with 10% and 20% discount.
5. Promo is not applicable to the following:
  - Sale and markdown items with 30% and 50% discount.
  - During 3-day sale, SM Prestige and in-house sale event of Our Home
6. Promo is valid in all Our Home branches nationwide.
7. Only 0% interest and Shop Now, Pay Later (SNPL) up to 90 days after are qualified for the promo. The installment offer is applicable on select items and terms.
8. Full installment amount under the 0% installment program shall be deducted from the cardholders' available credit limit.
9. All installment purchases are subject to the Terms and Conditions governing the issuance and use of Metrobank credit card and all related provisions of Metrobank credit card's 0% installment program.
10. All 0% installment purchases are subject to Metrobank credit card's approval and valid only if monthly dues are paid in full.
11. 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 in instances where they are applicable in this Promo.
12. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and Our Home with the concurrence of the DTI.
13. In case of 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 No. 115502, 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)