

### Promo Mechanics

1. The Metrobank Rainy Day Rebates (the “Promo”) shall run from July 16 to October 15, 2020. (the “Promo Period and Card Application Period”). Extended until February 28, 2021, as approved by DTI-FTEB.
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 Metropolitan Bank & Trust Company (“Metrobank”) and have not had one in the last 6 months.
3. 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, they will no longer be able to participate in this Promo.
4. New Cardholders who have no existing nor cancelled Metrobank credit card will be awarded by Metrobank with a Welcome Gift worth up to P5,500 (“Welcome Gift”).
  - Php3,000 for approved Vantage Mastercard/Visa, Rewards Plus Visa, Titanium Mastercard, Femme Visa and Toyota Mastercard.
  - Php5,000 for approved Femme Signature Visa, Platinum Mastercard, Travel Platinum Visa, World Mastercard.
  - Additional P500 will be awarded to cards sourced online and to existing depositors acquired through Metrobank branches.
5. Accumulation of valid spend shall ninety (90) calendar days from date of card approval. (“Spend Period”).
6. 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.
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. The Welcome Gift will be sent to qualified Cardholders as follows:
  - Upon reaching an accumulated valid spend of Php30,000 on their newly approved and activated Metrobank credit card, qualified cardholders will receive an SMS containing 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 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 expiration date indicated in the SMS.

- iv. The welcome gift will be posted on the new Metrobank credit card as a credit entry within 30 days from the date the spend requirement was met. The transaction description of the rebate shall be "Rainy Day Rebates". The maximum amount of Welcome Gift that a Cardholder can receive under this Promo is P5,500.
9. Cardholder must redeem the Welcome Gift within sixty (60) calendar days from receipt of the SMS. After which, the unredeemed Welcome Gift will be forfeited. In addition, the Welcome Gift cannot be exchanged for cash, other products or discounts. Redeemed welcome gift are valid until fully consumed. Redemption of codes should be valid until 60 days from end of promo period.
10. Metrobank will no longer accommodate Cardholder requests for re-sending of codes due to, but not limited to, the following reasons:
  - a. SMS sent successfully to the principal cardholder containing the redemption link 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. SMS containing the redemption link sent successfully to the principal Cardholder's mobile number maintained in Metrobank's database during the Promo and Redemption Period and Cardholder failed to update said number.

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.

11. Metrobank 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 Metrobank to the Cardholder's credit card account.
12. 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.
13. In the event that the principal Cardholder cancels his/her Metrobank credit 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 Metrobank's final approval and credit card terms and conditions.
15. 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 101848, Series of 2020.  
Supervised by the Bangko Sentral ng Pilipinas  
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