

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, NCCC 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. The promo period is from September 25 to November 25, 2020.
3. Get a P500 cashback for a minimum single-receipt 0% installment purchase of P30,000 at SM Appliance Center using your Metrobank credit card.
4. The P500 cashback earned will be automatically credited to the cardholder's Statement of Account within 60 business days from the end of the promo period with the transaction description: 2020 SM Appliance Center P500 cashback.
5. The promo is applicable to 0% installment and Shop Now, Pay Later ("SNPL") scheme of up to 90 calendar days. Straight purchases and online purchases made at SM Appliance Center website are excluded from this promo.
6. The P500 cashback in this promo cannot be exchanged for any other item/s.
7. The P500 cashback earned by a supplementary cardholder from this promo will be automatically credited to the Principal cardholder's account.
8. To qualify for this promo, cardholder must have an active account and have no outstanding past due obligations. Otherwise, P500 cashback earned under this promo will be forfeited.
9. Metrobank credit card reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the program 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.
10. Full installment amount under the 0% installment and SNLP program shall be deducted from the cardholders available credit limit.
11. 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.
12. All 0% installment purchase/s are subject to Metrobank credit card's approval and only valid if monthly dues are paid in full.
13. The promotion is not valid in conjunction with other SM Appliance Center and Metrobank credit card offers.

Per DTI Fair Trade Permit Number FTEB 105433, Series of 2020.
Supervised by the Bangko Sentral ng Pilipinas
Email Address: consumeraffairs@bsp.gov.ph
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