

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, NCCC 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. Qualified cardholders who shop at any The SM Store will be entitled to:
 - Earn 5x Rewards Points for a minimum single 0% installment spend of P10,000 and
 - Earn P500 cash back for a minimum accumulated 0% installment spend of P30,000.
 3. The promo period is from February 15 to April 30, 2021.
 4. Promo can be availed at the following:
 - All branches of The SM Store nationwide
 - The SM Store Call to Deliver
 5. How to avail of the 0% installment via Call to Deliver:
 - a. Visit The SM Store Catalogue at <http://thesmstorecatalog.com> and choose among the items available.
 - b. Speak to a representative via Viber, Facebook Messenger, or the SM Call to Deliver hotline to place orders. Representatives are available daily from 10AM to 7PM.
 - ✓ SM Call to Deliver Hotline: #143SM (#14376)
 - ✓ Messenger: m.me/TheSMStore
 - ✓ Viber: bit.ly/JoinSMViber and message Call to Deliver Admins
 - c. Personal shopper to get the following information from the customers.
 - ✓ Name
 - ✓ Delivery Address
 - ✓ Email Address
 - ✓ Telephone / Cellphone Number
 - d. Upon order confirmation from the personal shopper the cardholder have option to either pay via POS terminal or pay by link.
 - ✓ Payment via POS terminal
 - Upon delivery of the item/s by SM Call to Deliver rider / personnel, customer will swipe his / her credit card using the POS terminal.
 - ✓ Payment via Pay By Link
 - Personal shopper will send payment link to the email address of the cardholder.
 - Choose either Metrobank 0% Installment or Metrobank 0% Installment with Shop Now, Pay Later in the payment options.
 - Cardholder to send the proof of payment to the personal shopper, and wait for the item/s to be delivered.
- Note: The SM Store Personal shoppers will never ask for your credit card information, such as but not limited to credit card number, cvv, OTP. All transactions should be made via the link sent to your email address or POS terminal.
6. 5x Rewards Points and P500 cash back earned will be automatically credited to the cardholder's account with 60 business days from the end of the promo period.

7. Only 0% interest for 3 months 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. The maximum amount of 0% installment spend qualified to earn 5x Rewards Points is P20,000 (single-receipt purchase).
9. The Rewards and Cashback pertaining to this promo cannot be exchanged for any other item/s.
10. Valid spend includes 0% installment and Shop Now, Pay Later (SNPL) purchases made at The SM Store or via Call to Deliver and excludes Straight Retail Transactions, Cash Advances, Bills2Pay, Balance Transfer, Balance Conversion, Cash2Go, Payment Arrangement Transactions, finance charges, penalty fees, annual membership fees and other fees/charges.
11. Rewards Points and Cashback credit earned by a Supplementary cardholder from this promo will be automatically credited to the Principal cardholder's account.
12. To qualify for this promo, cardholder must have an active account and have no outstanding past due. Otherwise, Rewards Points and Cashback earned under this promo will be forfeited.
13. 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.
14. Full installment amount under the 0% installment and Shop Now, Pay Later program shall be deducted from the cardholders available credit limit.
15. 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.
16. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and The SM Store with the concurrence of the DTI.
17. 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 Number 113326, Series of 2021.

Supervised by the Bangko Sentral ng Pilipinas

Email Address: consumeraffairs@bsp.gov.ph

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