

### 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 October 19 to December 31, 2020.
3. Cardholders who shop at The SM Store for a minimum single-receipt 0% installment spend of P15,000 will get a FREE P500 eGC.
4. The P500 eGC can be exchanged for P500 worth of SM eGC.
5. Only 0% interest installment purchases and Shop Now, Pay Later (SNPL) up to 90 days are qualified for the promo.
6. Cardholders who met the qualified purchase at The SM Store will receive an eGC code via SMS. To redeem, cardholders should present the SMS at the Customer Service of any The SM Store branch.
7. Redemption period for the free eGCs is from October 20, 2020 to February 28, 2021, or not later than sixty (60) calendar days from the end of the promo period. All unredeemed eGC code(s) will be forfeited after the expiration date indicated in the SMS.
8. The eGC codes cannot be exchanged for cash, other products or discounts.
9. Metrobank will no longer accommodate requests for re-sending for eGC codes for reason such as, but not limited to the following:
  - a. eGC 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. Due to loss, stolen, or defective mobile device;
  - c. eGC code sent successfully to the principal cardholder's registered mobile number maintained in Metrobank credit card's database during the promo and redemption period.

Should the principal cardholder request for a change in his or her mobile number during the promo period, only succeeding eGC codes earned will be sent to the new mobile number.

10. Valid spend includes only 0% installment purchases at made The SM Store and excludes Straight Retail and Online Transactions, Cash Advances, Bills2Pay, Balance Transfer, Balance Conversion, Cash2Go, Payment Arrangement Transactions, finance charges, penalty fees, annual membership fees and other fees/charges.
11. eGC codes earned by a Supplementary cardholder from this promo will be automatically sent to the Principal cardholder's mobile number.
12. Splitting of transactions is prohibited and shall not be allowed for redemption. Splitting is defined as an intentional act of dividing a merchant installment transaction into multiple charge slips to redeem more than one reward incentive. Presumption of split transactions is having 2 or more transactions in one merchant outlet or establishment over one and the same product, and the interval of these transactions were made within 5-10 minutes.
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 P500 eGC 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.
14. Full installment amount under the 0% installment and Shop Now, Pay Later program shall be deducted from the cardholders available credit limit.
15. 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.
16. All 0% installment purchase/s are subject to Metrobank credit card's approval and only valid if monthly dues are paid in full.

Per DTI Fair Trade Permit Number FTEB 106322, Series of 2020.

Supervised by the Bangko Sentral ng Pilipinas

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