

### 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. Enjoy 0% installment for 3 months for a minimum single-receipt purchase of P5,000 at The SM Store using your Metrobank credit card.
3. The promo period is from January 1 to December 31, 2021.
4. 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.
5. Full installment amount under the 0% installment program shall be deducted from the cardholders' available credit limit.
6. 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.
7. All 0% installment purchases are subject to Metrobank credit card's approval and valid only if monthly dues are paid in full.
8. 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.
9. 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.
10. 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 Numbers 111426 and 11425, Series of 2020.

Supervised by the Bangko Sentral ng Pilipinas

Email Address: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)

SEC Registration No. 0000127904. SEC Certificate of Authority No. 994 (2008)