

### PROMO MECHANICS

1. The promo 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, Cashback Platinum Visa, and Travel Platinum Visa cardholders in good standing only. The promo is not applicable to Metrobank Dollar Mastercard, ON Internet Mastercard, Metrobank PRIME, Elite, Premier + Debit, Prepaid cards and YAZZ Prepaid Visa.
2. Cardholders who shop at any The SM Store for a minimum single-receipt 0% installment spend of P15,000 will get a FREE P500 eGC. The eGC can be exchanged for SM Gift Card.
3. The promo period is from July 1 to September 15, 2021 only.
4. Promo can be availed at the following:
  - All branches of The SM Store nationwide
  - The SM Store Call to Deliver
  - ShopSM
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. How to avail of 0% installment via ShopSM:
  - a. Visit the ShopSM website (<https://shopsm.com>).
  - b. Log in, browse, and add items to your cart.
  - c. Once items are in your cart, select preferred delivery method (shipping or Store pick-up)
  - d. Completely fill out the contact information page and the shipping address. Then, proceed to payment.
  - e. Select "iPay88 Online Payment" in the payment page. Then, choose either Metrobank 0% Installment or Metrobank 0% Installment with Shop Now, Pay Later.
  - f. You will be redirected to the confirmation page. Click on the "Credit Card" tab on the upper left side of the screen and choose Metrobank.
  - g. Select "Proceed" to be redirected to the payment page.
  - h. Input required card credentials in the payment page and click "continue payment" to be redirected to One-Time Password (OTP) page.
  - i. Input your OTP to push through with the payment.
  - j. If details and OTP are correct, you will be redirected to a successful payment page.
7. Cardholder who met the qualified purchase at The SM Store will receive an eGC via SMS. To redeem, cardholders should present the SMS at the Customer Service of any The SM Store branch.
8. Redemption period for the free eGC is from July 5, 2021 to September 17, 2021 or not later than sixty (60) calendar days from the end of the promo period. All unredeemed eGC will be forfeited after the expiration date indicated in the SMS.
9. The eGC cannot be exchanged for cash, other products, or discounts.
10. Metrobank will no longer accommodate cardholder in re-sending requests for eGC codes such as, but not limited to the following reasons:
  - 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 codes 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.
11. 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.
12. Valid spend includes only 0% installment purchases made at The SM Store, SM Call to Deliver, or ShopSM 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.

13. eGC earned by a Supplementary cardholder from this promo will be automatically credited to the Principal cardholder's account.
14. To qualify for this promo, cardholder must have an active account and have no outstanding past due. Otherwise, eGC earned under this promo will be forfeited.
15. 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.
16. Full installment amount under the 0% installment and Shop Now, Pay Later program shall be deducted from the cardholders available credit limit.
17. 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.
18. 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.
19. 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 122412 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)