

METROBANK VISA WELCOME REWARDS 2023 PROMO MECHANICS

1. The Metrobank Visa Welcome Rewards 2023 (the "Promo") shall run from February 3, 2023 to until September 30, 2023 ("Promo Period or Card Application Period").
2. The Promo is open to newly approved and qualified principal Metropolitan Bank & Trust Company ("Metrobank") credit card cardholders ("Cardholders") who:
 - a. Have applied and submitted complete application requirements within the Promo Period for the following credit card types:
 - Metrobank Cashback Visa
 - Metrobank Travel Platinum Visa
 - b. Do not have an existing or cancelled principal credit card issued by Metrobank and have not had one in the last six (6) months prior to the Promo Period.
3. A cardholder may only qualify for one acquisition promo at any given time. If a Cardholder qualifies for two (2) or more credit cards under different acquisition promos within the same Promo Period, he/she will be entitled to the special offer of the first credit card approved. If a Cardholder already qualified under another acquisition promo during the same Promo Period, he/she will no longer be able to participate in this Promo.
4. Qualified Cardholders will be awarded by Metrobank with a Welcome Reward upon meeting the required minimum accumulated valid spend on their new Metrobank credit card within the required Spend Period below:

Eligible Principal Credit Card Type	Minimum Accumulated Valid Spend	Required Spend Period
Metrobank Cashback Visa	Php 20,000.00	Within sixty (60) calendar days from date of card approval
Metrobank Travel Platinum Visa	Php 30,000.00	

5. Qualified Cardholders who meet the minimum accumulated valid spend requirement will receive the assigned welcome rewards awarded through rewards points. Redeemed rewards points can be converted to any item from the Metrobank Card Rewards Catalogue such as airmiles conversion, cash credit, or eGCs.

Approved Credit Card Type	Welcome Rewards
Metrobank Cashback Visa	3,000 reward points
Metrobank Travel Platinum Visa	50,000 reward points

6. Valid Spend includes only retail purchase and merchant installment transactions, inclusive of domestic, international, and online transactions. For merchant installment transactions, only

the principal amount of transactions booked within the Spend Period will be counted as Valid Spend. Supplementary account/s' Valid Spend will be counted as part of the principal cardholder's spend.

7. The following transactions and fees will not be considered as Valid Spend: card fees, annual fees, cash advance and cash advance fees, balance transfer and balance transfer charges, loans and loan charges, cash2go and cash2go charges, balance conversion and balance conversion charges, interest charges, late payment charges, Bills2Pay, PayNow and other miscellaneous fees and recurring payments.
8. Upon reaching the accumulated valid spend on their newly approved credit card, the qualified cardholder will receive an SMS confirming his/her eligibility to receive the Welcome Reward.
9. To redeem the Welcome Reward, the cardholder must do the following:
 - a) Go to the promo redemption link in the Metrobank website (www.metrobank.com.ph) and search the promo name, then:
 - b.1. Scroll down to Featured Promotions. Select View More then search "Welcome Rewards" and click the link under the Promo Mechanics, "what are the mechanics?"; OR
 - b.2. Use the search field in the main page of Metrobank website, enter "Welcome Rewards" and click search. Under the Promo Mechanics click, "what are the mechanics?".
 - b) From the redemption page, qualified Cardholders should provide his/her Metrobank-registered mobile number and agree that such information will be subject to the Confidentiality, Data Privacy and Security Policy/Terms of the e-gift provider, Giftaway Inc., and is subject further to the Data Privacy Act of 2012 (R.A. 10173). The redemption page will never ask for the card number, expiry date, or CVV.
 - c) Click on redeem to claim the welcome reward.
 - d) Rewards points will be credited to the Cardholder's credit card account after 30 calendar days from the Cardholder's clicking of the redeem button;
 - e) Only successful redemptions will receive the Welcome Reward;
 - f) For reward points converted to airmiles, the Cardholder holds the responsibility in coordinating the conversion of airmiles to airline tickets with their preferred airline company. Reward points converted to airmiles does not include travel fees or accommodation to the preferred destination of the cardholder. To convert the points to reward items, the Cardholder may call the customer service hotline at (02)88-700-700.
 - g) Cap for airmiles redemption will be waived for qualified Cardholders for this Promo until December 31, 2024. Redemptions made after December 31, 2024 will be subject to the prevailing redemption cap.

- h) Qualified cardholder entitled for the Promo may redeem the reward points and convert to airmiles based on the required amount of airmiles of their preferred airline. Free trip advertisement such as Japan, Seoul, Bangkok, Singapore, Dubai, Sydney, etc. were computed based on PAL Mabuhay Airline table of airmiles conversion as of January 2022. Metrobank does not have jurisdiction over changes in airline conversion to actual tickets.
10. Should there be any change/s in the Cardholder's Metrobank-registered mobile number, it is the responsibility of the Cardholder to update his/her contact information by calling the Metrobank Customer Service Hotline at (02)88-700-700.
11. Cardholders must redeem the Welcome Reward within sixty (60) calendar days from receipt of the confirmatory SMS. Upon expiration of the redemption period, all unredeemed Welcome Rewards will automatically be forfeited. In addition, the Welcome Reward cannot be exchanged for cash, other products or discounts. Redeemed welcome rewards are valid until fully consumed.
12. Metrobank will not accommodate Cardholders' requests for re-sending the confirmatory SMS due to, but not limited to, the following reasons:
- a) SMS was sent successfully to the principal Cardholder, but was accidentally or intentionally deleted by the Cardholder, members of his/her family or friends or due to any upgrading or reformatting done to the Cardholder's mobile device; or
 - b) Lost, stolen, or defective mobile device; or
 - c) SMS was sent successfully to the principal Cardholder's mobile number maintained in Metrobank's database during the Promo and Redemption Period, but the said mobile number is longer in use by the Cardholder and he/she failed to update his/her registered number with Metrobank.
- Cardholders may contact Metrobank's Customer Service Hotline at (02)88-700-700 to request for confirmation regarding the validity and authenticity of any SMS and redemption links for Welcome Rewards.
13. Metrobank reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the Promo Period. Should the Cardholder receive the Welcome Reward, but was later on deemed unqualified for not meeting the requirements of the Promo due to disputes arising from, but not limited to, erroneous, invalid, fraudulent or unauthorized transactions, the cost of the Welcome Reward shall be charged by Metrobank to the Cardholder's credit card account.
14. Any conversion, upgrading, or change in the card type approved will disqualify the Cardholder from receiving the Welcome Reward.
15. In case of dispute on any Cardholder's eligibility for the Promo, Metrobank's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by Metrobank at its discretion.
16. Any dispute concerning the products or services related to the Promo shall be settled

directly between the cardholder and the appropriate merchant, with the concurrence of the DTI.

17. In the event that the principal Cardholder cancels his/her Metrobank credit card within eighteen (18) months from the card opening date, Metrobank reserves the right to charge the equivalent pro-rated amount of Welcome Reward awarded to the cardholder.
18. All credit card applications shall be subject to Metrobank's final approval and terms and conditions governing the issuance and use of Metrobank credit cards.
19. The terms and conditions governing the issuance and use 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.
20. The use of the Metrobank credit card in connection with this Promo is subject to the terms and conditions governing the issuance and use of Metrobank credit cards.
21. By joining or availing of this promo, the cardholder confirms that he/she has read, understood and agreed to the promo mechanics and its terms and conditions.
22. For any questions or clarifications, please contact Metrobank at (02)88-700-700 (domestic toll-free 1-800-1888-5775) or send an e-mail to customerservice@metrobankcard.com.

Metrobank is regulated by the Bangko Sentral ng Pilipinas (BSP). Cardholders may likewise refer their concerns or comments at 8811-1277 or send an email to consumeraffairs@bsp.gov.ph.