

### 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, NCCC Mastercard, PSBank Credit Mastercard, Toyota Mastercard, Rewards Plus Visa, Femme Visa, Femme Signature Visa, Cashback Platinum Visa, and Travel Platinum Visa credit cardholders in good standing. The Promotion is not applicable to ON Internet Mastercard, Metrobank Dollar Mastercard, Metrobank PRIME, Elite, Premier + Debit, Prepaid cards and YAZZ Prepaid Visa.
2. Avail of 0% installment up to 24 months at Western Appliances branches with your Metrobank credit card. Also available for Shop Now, Pay Later up to 90 days after.
3. 0% installment up to 12 months is available online via <https://western.com.ph>.
4. 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.
5. Full installment amount under the 0% installment shall be deducted from the cardholders available credit limit.
6. 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.
7. 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.

Metropolitan Bank & Trust Company is regulated by the Bangko Sentral ng Pilipinas

<https://www.bsp.gov.ph>

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