

## Insurance Terms and Conditions

1. The AXA Insurance 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 offer is not applicable to ON Internet Mastercard, Metrobank Dollar Mastercard, Metrobank PRIME, Elite, Premier + Debit, Prepaid cards and YAZZ Prepaid Visa.
2. AXA Insurance can be availed via MB-AXA's co-branded page in AXA website.
  - Product quotation, application, and payment facilities are available via straight through process for motor and travel insurance.
  - Appointment setting form is available for AXA agent assisted arrangements for health products.
3. Payment Options:
  - AXA Smart Traveller is paid via straight payment.
  - AXA Motor & Health Insurance can be paid through straight payment or 0% installment for 3 and 6 months to pay with your Metrobank Credit Card with a minimum spend requirement of PHP 3,000.
    - Full installment amount under the 0% installment shall be deducted from the cardholder's available credit limit.
    - All installment items and corresponding installment terms are subject to governing the issuance and use of Metrobank Credit Card and all related provisions of the Metrobank Credit Card 0% installment programs.
    - All 0% installment purchase/s are subject to Metrobank Credit Card approval and are only valid if monthly dues are paid in full.
4. Metrobank Credit Card reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the program period.
5. 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.
6. In case of dispute in respect of Metrobank only and the cardholder's avilment of the product, the decision of Metrobank with the concurrence of the DTI shall be considered final.