

Metrobank Terms and Conditions Online Bills Payment

This document supplements the other terms and conditions set forth in the Metropolitan Bank & Trust Company (Metrobank) credit cards website, www.metrobankcard.com. If you visit and use this in "M Online Bills Payment", you are deemed to have understood, agreed and accepted the following terms and conditions.

Metrobank reserves the right to change or modify these Terms and Conditions at any time for any reason, and your continued use of this website and services offered in this website following any modifications will be deemed to constitute acceptance of such modifications.

Online Bills Payment

Online Bills Payment is a service offered to Peso Metrobank credit cards by Metrobank and its third-party provider through "M Online".

Access to Online Bills Payment

Online Bills Payment is intended for the use by the authorized online banking user only. You must maintain the confidentiality of the URL provided by Metrobank through reminders and assume full responsibility for all transactions made under your Credit Card, BancNet ATM Card and Debit Visa/Mastercard.

Use of Online Bills Payment

You may use "M Online Bills Payment" facility direct to the payment page via the URL sent to your registered Mobile, Email, Letter or Statement of Account to make payments for your Peso Metrobank credit cards that are registered in "M Online".

Payment Method

You may use your BancNet ATM Card, Debit Mastercard or Debit Visa in the Service. BancNet Card, Debit Mastercard or Debit Visa enrollment is no longer needed. Your BancNet Card, Debit MasterCard or Debit Visa will be charged as soon as you submit your payment and payment is confirmed.

Metrobank will take effect the payment transactions to the account number being paid, provided that information you supplied in the Service's Payment Details Screen is accurate and correct. It is your responsibility to ensure sufficient, accurate and correct information is provided in Payment Details Screen. Any charges or penalties as a result of an unsuccessful transaction due to insufficiency, inaccuracy or incorrect information of the account will be your sole responsibility.

Confirmation of Payment

Once your payment has been authorized, a confirmation screen will be displayed showing the payment transaction reference number. Please take note of the transaction reference number as this will be required when making queries with your payment.

Service Availability

The availability of "M Online" may be subject to interruption and delay due to causes beyond our reasonable control. You hold Metrobank and its subsidiaries and affiliates, including their respective directors, officers, employees and representatives, free and harmless from any and all liabilities, claims,

damages or suits of whatever nature arising out of or in connection with circumstances over which Metrobank has no direct control such as but not limited to interconnection problems, system downtime, severe weather, floods, earthquakes, fire or other similar events.

Service Fees and Additional Charges

There is no monthly fee for using Online Bills Payment. You will be responsible for any late payment charge, finance charge, penalty or default that may result from failure to pay your Metrobank credit card on time.

Unauthorized Transactions

You authorize us to process any transaction initiated by the use of your access code/s (username and password). It is your sole responsibility to maintain the security and confidentiality of your access code/s.

METROBANK SHALL NOT BE LIABLE FOR DAMAGES YOU MAY SUSTAIN FOR ANY UNAUTHORIZED TRANSACTION MADE USING YOUR ACCESS CODE(S) THAT OCCURS BEFORE METROBANK IS NOTIFIED OF POSSIBLE UNAUTHORIZED USE AND METROBANK HAS HAD A REASONABLE OPPORTUNITY TO ACT ON SAID NOTICE.

Disclaimer of Liability

Metrobank shall not be liable and you hold Metrobank and its subsidiaries and affiliates, including its respective directors, officers, employees and representatives, free and harmless from any and all liabilities, claims, damages or suits of whatever in the event of erroneous payment by you using incorrect card number or details.