

Subject to the comprehensive Terms and Conditions for the Metrobank Card Rewards Program available at www.metrobankcard.com, the following are general overview of the policies and procedures for Metrobank Credit Card cardholders:

GENERAL POLICIES

1. The Rewards Program ("Program") of Metrobank Card Corporation (MCC) is open to Metrobank Visa/MasterCard Credit Card, Femme Visa, Femme Signature Visa, Platinum MasterCard, World MasterCard, and Toyota MasterCard.
2. Rewards Points earned from the Program can be exchanged for rewards items specified in the relevant Rewards Catalogue, applied as payment for annual fees, converted to air miles, or donated to charity ("Participating Programs").
3. By redeeming Rewards under this Program, the Cardholder consents to the disclosure by MCC of the cardholder's information to third party service providers as needed to carry out the redemption request.
4. MCC reserves the right to adjust the number of required points for Rewards as deemed necessary.

ELIGIBILITY

1. All Principal Cardholders ("the Cardholder/s") of good credit standing (current and not over limit) are qualified/eligible to participate in the Program.
2. Rewards Points accumulated by both Principal and Supplementary cardholders shall be credited to the Principal's account.
3. MCC reserves the right to disqualify any Cardholder from further participation in this the Program and forfeit all Rewards Points earned by the Cardholder if the Cardholder defaults in his payment or, if in MCC's judgment, the said Cardholder has violated these Terms & Conditions and/or the Terms and Conditions governing the issuance and use of his Metrobank Card.

ACCUMULATION OF REWARDS POINTS

1. The Cardholder shall earn 1 Rewards Point for every P20.00 charged on his/her credit card account for each purchase of goods or services. Rewards Points are computed on a per transaction basis, not on the total/aggregate amount of purchases.
2. All purchase transactions are eligible in the accumulation of Rewards Points including the monthly amortization of retail installment purchases and Bills2Pay Auto-Charge Program.
3. Charges not eligible to earn Rewards Points include, but are not limited to, cash advances, Cash2Go, Balance Transfer, Conversion to Installment, and all types of fees and penalties such as annual fees, interest and finance charges, late payment charges, etc.
4. Cardholder's right to use the Rewards Points is non-transferable. Accumulated Rewards Points are not convertible to cash. Other than their intended use in this Program, the Rewards Points hold no other commercial or financial value. Rewards Points redeemed cannot be converted back to Rewards Points.

DURATION AND LOSS OF REWARDS POINTS

1. Transfer of Rewards Points from an expired or closed account to a current account will not be allowed.
2. Fraud and abuse relating to the earning of Rewards Points in the Rewards Program or the redemption of rewards, including the transfer of Rewards Points to Participating Programs, may result in the forfeiture of earned Rewards Points.
3. All questions or disputes regarding eligibility of Rewards Points for redemption of rewards will be resolved by MCC at its sole discretion.

REWARDS REDEMPTION

1. Air Miles and Claim at Merchant Vouchers (once redeemed by the Cardholder) are not exchangeable, refundable or redeemable for cash or credit under any circumstances, and are subject to the terms and conditions as may be prescribed by the issuer of the same.

REDEMPTION PROCEDURE

1. A Cardholder may redeem an item by calling the Customer Service Hotline at 8-700-700 or 1-800-18-885775 (Domestic Toll-Free) so that an MCC Customer Service Representative may assist him.
2. Processing of redemption may take within 2-3 weeks from the date the redemption request is received by MCC. However, in case of stock unavailability, MCC shall inform the Cardholder in 3-5

days of such condition and offer a suitable alternative. Claim at Merchant vouchers will be delivered within 10 business days for Metro Manila and within 15 business days for provincial areas.

- Any dispute concerning non-delivery of Claim at Merchant vouchers should be escalated to MCC whether through telephone or in writing, within 60 days from redemption date. Should there be no follow up or complaint received, it is assumed that the Claim at Merchant voucher/s has been successfully received.
- Any complaints on vouchers redeemed should be received by MCC within 3 days from date of acceptance. Otherwise it is understood that vouchers have been duly accepted without disputes.
- Any dispute concerning goods or services received from merchants in exchange gift certificates redeemed under the Program shall be settled between the Cardholder and the merchant and/or supplier that supplied the goods or services. MCC will bear no responsibility in resolving such disputes.

Claim at Merchant Redemption

1. Cardholders must nominate the Claim at Merchant participating branch of choice.
2. Cardholder must present his Metrobank Card and Valid ID upon redemption at the branch of choice. Cardholder must also present one government ID at the branch of redemption
3. Claim at Merchant branch will not release the item without presentation of voucher.
4. Voucher is valid for 60 days from the date of issuance.
5. Delivery fees and/or item upgrade will be shouldered by the cardholder.
6. If a representative will pick up in behalf of the cardholder, cardholder must accomplish the authorization provided together with the Claim at Merchant voucher . Representatives must also bring a photocopy of the cardholders' valid/government ID and his own government ID.
7. LOST or STOLEN vouchers will not be replaced.

Air Miles Redemption

1. Cardholders must be enrolled in the relevant Air Miles program in order to convert Rewards Points to Air Miles.
2. Air Miles shall be credited to the Cardholder's air miles account within 1-2 weeks from redemption.

MISCELLANEOUS PROVISIONS

1. Items photographed in the Rewards Catalogue may differ slightly in color, perceived size or texture from the actual items to be delivered to the Cardholder.
2. The terms and conditions may be modified by MCC in its sole discretion from time to time. Similarly, the redemption process may be modified by MCC in its sole discretion, with appropriate communication.
3. The cardholder agrees to hold MCC or any of its officers or representatives free and harmless from any liability or action arising from or in connection with the availment or processing of any reward for which the cardholder is entitled to receive.