

GENERAL POLICIES

1. The Rewards Program ("Program") of Metropolitan Bank & Trust Company (Metrobank) is open to all Metrobank Vantage, Rewards Plus Visa, Titanium Mastercard, Toyota Mastercard, Femme Visa, NCCC Mastercard, Femme Signature Visa, Platinum Mastercard, World Mastercard and Travel Platinum Visa cardholders.
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 cash credits/rebates, or donated to charity ("Participating Programs").
3. By redeeming Rewards under this Program, the Cardholder consents to the disclosure by Metrobank of the cardholder's information to third party service providers as needed to carry out the redemption request.
4. Metrobank reserves the right to amend the rules on accumulating or earning Rewards Points and adjust the required Rewards Points to redeem. Changes will be announced through any of the following channels; Statement of Account, email, SMS blast, website posting or through other modes determined sufficient by Metrobank.
5. Metrobank shall be entitled to engage an agent or service provider to carry out any, all or part of the Rewards Program on its behalf. To this end, the Cardholder consents and hereby authorizes Metrobank to supply any such agent or service provider with such information as may be necessary or required for them to perform their duties.

ELIGIBILITY

1. All Principal Cardholders ("the Cardholder/s") of good credit standing (i.e., current, not suspended or cancelled 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. Metrobank 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 credit card account is past due, suspended or cancelled, over limit or, if in Metrobank's judgment, the said Cardholder has violated these terms and conditions. The Program shall be subject to these Terms & Conditions and/or the Terms and Conditions governing the issuance and use of his/her Metrobank credit 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. Converted Rewards Points shall be rounded down to the nearest whole number.

Sample computation:

Transaction amount - P5,000 / P20 (1 pt) = 250 points

Transaction amount - P5,750 / P20 (1 pt) = 287 points

Transaction amount - P25 / P20 (1 pt) = 1 point

3. All purchase transactions are eligible in the accumulation of Rewards Points including the monthly amortization of retail and installment purchases and Bills2Pay Auto-Charge Program.
4. Charges not eligible to earn Rewards Points include, but are not limited to, cash advances, Cash2Go, Balance Transfer, Conversion to Installment, PayNow, PayBills facility using Metrobank Online or the Metrobank App, casino, betting or gambling transactions, cryptocurrency, remittance, cash transfer, e-wallet top up, all types of fees and penalties such as annual fees, interest and finance charges, late payment charges and all other fees and charges similar to the foregoing as determined by Metrobank.
5. Metrobank's decision as to what transactions are included for the purpose of earning Rewards Points shall be final and conclusive.
6. Cardholder's right to use the Rewards Points is non-transferable. Accumulated Rewards Points are not convertible to cash. Redeemed Rewards Points cannot be converted back to Rewards Points.
7. The foregoing terms and conditions shall not preclude the right of Metrobank to correct at any time any computation, posting or award of Rewards Points which it has determined to be erroneous.
8. Rewards Points earned by the Cardholder shall be reflected in the monthly Statement of Account. Cardholder shall examine the Statement of Account and notify Metrobank for any error, discrepancy, or question no later than thirty (30) calendar days from Statement date. If the Cardholder does not dispute the number of Rewards Points earned for that particular billing cycle within the specified period, the Rewards Points earned as reflected on the statement shall be deemed correct, final and binding upon the Cardholder unless Metrobank needs to augment, reverse or deduct the Rewards Points earned due to erroneous crediting or any necessary adjustments.
9. In case of erroneous processing of rewards points redemption where the e-Vouchers or Air Miles processed is not equivalent to the amount of rewards points earned and redeemed, Metrobank reserves the right to rectify such error by the following action:
 - i. Shortage (e.g., incomplete e-Vouchers or Air Miles) – Metrobank will process the short fall to complete the rewards redemption; or
 - ii. Overage (e.g., duplicate e-Voucher or Air Miles) – Metrobank will recover the excess e-Voucher or Air Miles by deducting the same from the existing rewards points of the credit card account. If the existing rewards points is insufficient, cost of the rewards will be charged to the credit card account using the prevailing cost of the e-Voucher or Air Miles.

DURATION AND LOSS OF REWARDS POINTS

1. Transfer of Rewards Points is not allowed, regardless of card and account status.
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 Metrobank at its sole discretion.
4. Rewards Points accumulated from rewards-earning cards that were converted into non-rewards-earning cards will no longer be redeemable. These are Points that were carried over as a result of Cardholder's failure to redeem the Points prior to conversion and will be forfeited.
5. If an account is not in good credit standing, the Rewards Points earned in the Rewards Program may be forfeited. The account may also be cancelled or Rewards Points earned may be forfeited due to the Cardholder's failure to adhere to the Rewards Program Terms and Conditions or the Terms and Conditions Governing the Issuance and Use of the card.
6. Should any violation of these Terms and Conditions occur after a redemption request has been made, Metrobank reserves the right to defer and/or stop the processing of the redemption request.
7. Subject to these Terms and Conditions, if a Cardholder's card is involuntarily cancelled, the unused Rewards Points will be forfeited at the same time.

REWARDS REDEMPTION

1. Air Miles and Rewards eVouchers (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 Rewards through MIA (Metrobank Interactive Assistant) at m.me/MiaOfMetrobankCard.
2. Processing of redemption may take within 3 to 5 banking days from the date the redemption request is received by Metrobank.
3. Rewards eVouchers will be sent within 3 to 5 banking days via SMS to the cardholder's mobile number on record.
4. Any dispute concerning non-delivery of Rewards eVouchers should be escalated to Metrobank whether through telephone or in writing, within 60 banking days from redemption date. Should there be no follow up or complaint received, it is assumed that the Rewards eVoucher/s has been successfully received.

5. Any complaints on vouchers redeemed should be received by Metrobank within 3 banking days from date of acceptance. Otherwise, it is understood that vouchers have been duly accepted without disputes.
6. Any dispute concerning goods or services received from merchants in exchange for gift certificates redeemed under the Program shall be settled between the Cardholder and the merchant and/or supplier that supplied the goods or services. Metrobank will bear no responsibility in resolving such disputes.
7. Once the request for redemption is accepted by Metrobank, the same cannot be revoked or cancelled by the Cardholder.

REWARDS E-VOUCHER REDEMPTION

1. Metrobank, through its third-party service provider, will send a notification SMS to the qualified cardholder's mobile number based on Metrobank's records.
2. The Rewards eVoucher can be used at any of the branches indicated in the Merchant Branch Directory.
3. Rewards eVouchers have no expiry dates and are fully transferable.
4. Each Rewards eVoucher has a unique code that corresponds to an amount or item. To use the Rewards eVoucher at the store, or equivalent (ex. online store), the code must be given to the store for validation.
5. The Rewards eVoucher is for one-time use only. If the total value of the Rewards eVoucher is not used up, there will be no cash change given. If the purchase goes beyond the Rewards eVoucher amount, the cardholder shall pay for the difference.
6. Multiple Rewards eVouchers may be used per transaction.
7. The cardholder is responsible for the safekeeping of the Rewards eVoucher. The cardholder must only give this to the store manager, or its equivalent (ex. online checkout) upon using it at the store.
8. In the event that the store's Rewards eVoucher validation system is offline or unavailable, the store will not be able to accept the eVoucher. The cardholder may still use the Rewards eVoucher when the system is back online.
9. The Rewards eVoucher may not be valid for use on certain promotional items/services and it cannot be exchanged for cash

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.
3. Capping for Air Miles redemption:

| Card Type | PHILIPPINE AIRLINES MABUHAY MILES | | SINGAPORE AIRLINES KRIS FLYER | | CATHAY PACIFIC ASIA MILES | |
|---------------------------------------------------------------------------------------------|-----------------------------------|---------------------------|-------------------------------|---------------------------|---------------------------|---------------------------|
| | Minimum Redemption | Maximum Annual Redemption | Minimum Redemption | Maximum Annual Redemption | Minimum Redemption | Maximum Annual Redemption |
| Metrobank Vantage, Rewards Plus Visa & Titanium Mastercard Toyota Mastercard, Femme Visa | 20,000 | 100,000 | 20,000 | 100,000 | 20,000 | 100,000 |
| Femme Signature Visa / Mastercard Platinum | 10,000 | 30,000 | 10,000 | 50,000 | 10,000 | 50,000 |
| World Mastercard / Travel Platinum Visa | 10,000 | None | 10,000 | None | 10,000 | None |

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. All questions or disputes regarding eligibility for the Rewards Program or redemption of rewards will be resolved by Metrobank at its sole discretion.
3. The terms and conditions may be modified by Metrobank in its sole discretion from time to time. Similarly, the redemption process may be modified by Metrobank in its sole discretion, with appropriate communication through any mode deemed sufficient by Metrobank.
4. The cardholder agrees to hold Metrobank or any of its officers or representatives free and harmless from any liability or action arising from or in connection with the avilment or processing of any reward for which the cardholder is entitled to receive.
5. By participating in the Rewards Program, the Principal Cardholder agrees to be bound by these Terms and Conditions.
6. For any questions or clarifications, please contact Metrobank at 88700-700 or email customerservice@metrobankcard.com.
7. Metrobank is regulated by the Bangko Sentral ng Pilipinas. Cardholders may likewise refer their concerns to the Bangko Sentral ng Pilipinas at 8811-1277 or send an email to consumeraffairs@bsp.gov.ph.