

### Terms and Conditions

All new applicants and existing cardholders (both principal and extension), who are in good standing\*, may apply to transfer outstanding balances, inclusive of finance and other fees and charges, from non-MCC Card(s) to MCC Cards.

1. To avail, cardholders must do any of the following.
  - Log on to <https://www.metrobankcard.com/onlineservices>.
  - Text MCC<space>BALANCE<space>FULL NAME<space>last 4 digits of card number and send to 2929-0622.
  - Call Metrobank Card Corporation's (MCC) Customer Service Hotline at 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free).

The Card Member must be the principal cardholder of the non-MCC Card(s).

2. Balance Transfer payments shall only be made to account / card numbers under the name of the applicant. The applicant warrants the truthfulness and veracity of all declared information to MCC. More importantly, the account / card numbers must be correct, valid and truly belong to the applicant. In the event that payment was made to an account which was later on discovered or established to belong to a different person and the account number(s) or other account identification(s) supplied by the applicant are incorrect or erroneous or does not belong to said applicant, applicant shall still be liable for the amount paid by MCC unless the same was returned in full to MCC by the beneficiary of said erroneous crediting of payment.
3. The BT Application shall be subject to verification and credit approval by MCC. For the application to be considered, the BT Amount applied for must meet ALL of the following requisites:
  - a) It shall not exceed the Total Amount Due from the Card Member's non-MCC Card(s);
  - b) The required minimum transaction amount is P6,000;
  - c) It must not exceed the principal Card Member's Available Credit Limit. If the BT applicant is the extension Card Member, the BT Amount must not also exceed his available Monthly Spending Limit.

Upon the date of authorization/approval by MCC of the BT Amount, the Card Member's avilment of the BT Facility is deemed irrevocable and may not be cancelled.

4. Only the amount of transactions that form part of a Card Member's outstanding balance on the non-MCC Card at the time of application may be subject to BT. In the case of installment transactions, only the monthly installment amount posted to the card at the time of application will be covered by the BT transaction. MCC shall handle payment delivery to the issuer of the Card Member's non-MCC Card(s).
5. MCC shall have the absolute and exclusive right to approve or reject all BT applications. Should the Card Member's available credit limit not be sufficient to cover the BT amount applied for, MCC, at its sole discretion, determine and approve only a portion of the BT amount applied for without need of prior notice to the Card Member beforehand. In case of disapproval of a BT application, MCC is not required to notify the Card Member of such rejection and the reason thereof. MCC shall not be liable for delinquency of the card member's non-MCC card, interest or penalty charge imposed upon the Card Member as a result of the disapproval by MCC of his/her application.
6. After the posting of the payment representing the Card Member's BT amount approved by MCC, MCC shall not be liable for any residual outstanding balance\*\* which may arise from any transaction, interest, finance charge, or any other fee or debit posted to the Card Member's non-MCC card before or after the posting of the MCC-approved BT amount. The Card Member agrees to be responsible for the aforementioned residual outstanding balance. The approved BT amounts will be subject to prevailing monthly interest rates, depending on the chosen repayment period.

7. The Card Member may call 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free) to inquire on the status of his/her application.
8. Once the BT application is approved, the corresponding approved amount (inclusive of the finance charges and fees) shall be earmarked against the Card Member's Available Credit Limit. The Card Member agrees to settle the monthly BT amortization due which shall be billed monthly through the SOA. The Monthly BT Amortization shall be computed as the Total Amount Payable (BT Amount Approved and Interest) divided by the approved Term of payment. Successive Monthly BT Amortizations shall be billed to the Card Member in the succeeding SOAs until the Total Amount Payable is billed in full. Approved Balance Transfers shall not be eligible for earning rewards points.
9. The monthly BT Amortization shall form part of the Minimum Amount Due in the SOA. If the Card Member opts to pay only the Minimum Amount Due or any amount below the Total Amount Due, only a portion of the monthly BT Amortization shall be considered paid based on application of payment. The unpaid portion of the monthly BT amortization shall be subject to the regular finance charges.
10. Failure to pay the minimum amount due shall constitute default, in which event, MCC may bill the entire remaining unbilled Principal and interest amortizations in full and the total outstanding balance shall immediately become due and demandable without need of notice or demand. Amounts paid after due date shall be charged with interest and penalty charges similar to that charged to other past due accounts.
11. If the Card Member chooses to accelerate the installment contract with MCC, with or without advice, a pre-termination fee of P550 or 5% of the installment principal balance, whichever is higher, shall be billed to the Card Member. Any remaining balance (i.e. remaining principal amount based on Diminishing Balance computation and/or penalties, interest and other charges) shall be billed in the next statement cycle together with the applicable interest charge.
12. All other terms and conditions governing the issuance of MCC credit cards not inconsistent with the foregoing terms and conditions shall be incorporated hereto.

\*Good credit standing refers to cardholders whose accounts are not delinquent, not under investigation due to suspected fraudulent activities, those whose MCC Credit Cards are not reported lost or stolen, and those who have not, otherwise, violated any of the Terms and Conditions governing the Issuance and Use of MCC Credit Cards.

\*\*Residual balance is the amount that was not covered by the Balance Transfer.