



Cash2Go Terms and Conditions

1. All principal and supplementary credit cardholders of Metrobank Peso Visa/Mastercard Classic/Gold, Metrobank Vantage Visa/Mastercard, MFree Mastercard, Titanium Mastercard, Platinum Mastercard, World Mastercard, Toyota Mastercard, Robinsons Mastercard, Rewards Plus Visa, Femme Visa, Femme Signature Visa, and Travel Platinum Visa for at least 3 months and in good credit standing* are eligible to apply for the conversion of their unused credit limit into cash through the Metrobank Cash2Go Installment Program.
2. To avail of the Cash2Go Installment Program ("Cash2Go"), cardholders may contact Metrobank's Contact Center at (02)88-700-919 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free) or apply via the Metrobank App.
3. The required minimum transaction amount is PESOS: SIX THOUSAND (Php 6,000.00).
4. All Cash2Go applications shall be subject to verification and approval by Metrobank, and will be processed within five (5) business days.
5. A Cash2Go application may no longer be cancelled once approved.
6. For approved Cash2Go applications, proceeds will be released within (5) business days from the date of approval to the nominated existing Metrobank current or savings account. Deposits to a nominated non-Metrobank current or savings account (third party transfers) will be made within seven (7) to ten (10) business days from the date of approval. Cash2Go is not applicable to corporate, time deposit, cash deposit and dollar accounts.
7. Metrobank is not obliged to inform the nominated deposit accountholder and his/her bank that the proceeds to the account have been credited. The cardholder shall be responsible for informing the accountholder of the nominated deposit account that proceeds have been credited to the account, and provide him/her with the necessary details such as Payment Amount, Account Number, Account Name, Date, and Time of Payment.
8. The cardholder must ensure that the nominated bank account is still valid, and that all the provided details are accurate and complete. Metrobank will not conduct verification on the nominated bank accountholder's details and will not be responsible for any loss or damage resulting from any error or failure of payment caused by incorrectly provided details such as, but not limited to, Account Name, Account Number, and/or Amount. The cardholder acknowledges that any complaint or dispute between the cardholder and the nominated accountholder, and/or his/her receiving bank, shall be solely resolved by them. The cardholder shall hold Metrobank free and harmless from any liability in connection thereto.
9. A non-refundable processing fee of Php350 shall be charged for all approved applications.
10. A non-refundable transaction fee of Php100 shall be charged for proceeds deposited to a non-Metrobank deposit account.
11. The total installment amount inclusive of the total interest amount must not exceed the principal cardholder's available credit limit at the time of the Cash2Go application.

12. If the Cash2Go applicant is a supplementary cardholder, the Cash2Go's total installment amount must not exceed the supplementary cardholder's available monthly spending limit.
13. Once the Cash2Go installment amount has been approved, the principal amount and processing fee will be deducted against the cardholder's available credit limit at the time of approval. The applicable interest will only be deducted from the cardholder's available credit limit upon billing of the monthly amortization. A monthly interest rate based on prevailing rates will be levied on the amount applied for installment. The interest is computed by multiplying the principal amount with the monthly interest rate multiplied by the chosen payment term. The Monthly Amortization is computed by dividing the Total Amount Payable (Principal plus the Total Interest Rate) with the chosen payment term.
14. The fixed monthly installment amount, which depends on the term chosen by the cardholder, shall be posted to the cardholder's monthly Statement of Account. The monthly installment together with the cardholder's other transactions, if any, will form part of the cardholder's Total Amount Due and will be included in the computation of the Minimum Amount Due for each statement cycle.
15. Should the cardholder decide to pay only the Minimum Amount Due or any amount below the Total Amount Due, only a portion of the monthly installment amount due is considered paid. The entire remaining principal amount will be billed with the corresponding interest charges based on application of payment. The unpaid portion of the monthly installment amount due shall be included in the revolved amount that will be carried over to the next statement period and shall be subject to the regular finance charges.
16. In case of erroneous processing of Cash2Go transactions where the proceeds that were credited to the nominated bank account of the cardholder is not consistent with the agreed Cash2Go transaction, Metrobank reserves the right to rectify such error by any of the following actions:
 - a. Shortage (e.g. amount is less than the Cash2Go transaction) – Metrobank will process the shortfall to complete the transaction using the same rate and tenor.
 - b. Overage (e.g. duplicate credit) – Metrobank will recover the excess amount by coordinating with the recipient bank. The cardholder agrees to issue a debit authority to the recipient bank in order for the proceeds to be returned to Metrobank and for the cancellation of the duplicate transaction. In the event that bank-to-bank recovery is unsuccessful, the cardholder shall return the Cash2Go proceeds by deposit or fund transfer to Metrobank. If the cardholder refuses or fails to return the duplicate proceeds, Metrobank will bill the corresponding transaction to the credit card of the cardholder as a new Cash2Go transaction using the same rate and tenor as the original transaction.
17. The cardholder agrees to settle the monthly amount due which shall be billed monthly through the Statement of Account. In case of partial amortization payment(s), the amount due under this program shall be given last priority in the application of the said partial payment(s). Amounts paid after due date shall be charged with interest and penalties similar to that charged to other past due accounts.
18. Should the cardholder accelerate the payment and cancel the installment contract with Metrobank, with or without advice, a pre-termination fee of P550 or 5% of the remaining principal balance, whichever is higher, shall be billed to the cardholder. 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. Unbilled interests for accelerated amortizations are forgone or will no longer be collected.

19. Approved Cash2Go applications shall not be eligible to earn rewards points.
20. In cases of suspension, cancellation and/or non-renewal of the Metrobank Credit Card due to non-payment or breach of the terms and conditions governing the issuance and use of Metrobank credit cards, all unpaid amounts under Cash2Go as well as the outstanding balance in the cardholder's account shall become due and demandable for immediate payment.
21. Cash2Go rates may vary per avilment transaction, and shall be subject to Metrobank's discretion.
22. Cardholders acknowledge and agree that Metrobank may, in its sole discretion, suspend, cancel or discontinue, whether temporarily or permanently, the Cash2Go services at any time upon reasonable notice, without prejudice to approved applications prior thereto. Metrobank shall not be responsible for any liability, losses, damages, or expenses (including any penalty or finance charges imposed upon the cardholder) in connection with the foregoing.
23. By availing of Cash2Go services, the cardholder agrees, consents and authorizes Metrobank to disclose his/her personal data, as defined under the Data Privacy Act of 2012 and its Implementing Rules and Regulations, to agents or service providers tasked to process, collect and store personal data for the Cash2Go services, or to any third party, receiving bank or financial institution involved in the Cash2Go transaction.
24. All other terms and conditions governing the issuance and use of Metrobank credit cards not inconsistent with the foregoing terms and conditions shall be incorporated hereto.
25. By availing of the Cash2Go Installment Program, the cardholder acknowledges that he/she has read, fully understood and accepted all the terms and conditions herein stated. Metrobank may modify these terms and conditions at any time, and any such change is deemed to be binding on the cardholder upon prior notice in a manner Metrobank considers appropriate. Cardholders shall regularly check Metrobank's official websites: www.metrobank.com.ph and www.metrobankcard.com for any changes or announcements related to Metrobank credit cards or the terms and conditions of the Metrobank Cash2Go Installment Program. The cardholder's continued avilment of the Cash2Go Installment Program shall constitute his/her acceptance of the terms and conditions as amended.

*Good credit standing refers to cardholders whose accounts are not delinquent, not under investigation due to suspected fraudulent activities, those whose Metrobank 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 Metrobank Credit Cards.

For inquiries or concerns, cardholders may call Metrobank's Customer Service Hotline at (02) 88-700-700 (Metro Manila), 1-800-1888-5775 (Domestic Toll-Free Hotline), or International Toll-Free Hotline at (+ your country and area codes) 800-8700-0707. For general inquiries, cardholders may send Metrobank an email at customercare@metrobank.com.ph.

Metrobank is regulated by the Bangko Sentral ng Pilipinas <https://www.bsp.gov.ph>