



Cash2Go Terms and Conditions

1. All 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 who are principal and supplementary cardholders for at least 3 months are entitled to avail of the Cash2Go Installment Program.
2. The required minimum transaction amount is PESOS: SIX THOUSAND (Php 6,000.00)
3. To avail, cardholders must contact Metrobank's Customer Service Hotline at 88-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free). All applications are subject to Metrobank credit evaluation and approval.
4. For approved Cash2Go applications, proceeds will be released in three (3) business days from date of approval through cardholder's existing Metrobank CA/SA account only. Not applicable to corporate, time deposit, cash deposit and Dollar accounts. Proceeds released through issuance of a Manager's check or deposited to a non-Metrobank account will be made payable only to the name of the principal / supplementary cardholder availing of the Cash2Go Installment Plan. Funds will be transferred within seven (7) to ten (10) business days from date of approval.
5. A processing fee of P350 shall be charged for all approved applications.
6. A transaction fee of Php 100 shall be charged for proceeds deposited to a non-Metrobank deposit account or for checks delivered to the billing address.
7. The total installment amount inclusive of the total interest amount must not exceed the principal cardholder's available credit limit at the time of application of the Cash2Go Installment.
8. 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.
9. Once the Cash2Go installment amount has been approved, the principal amount (inclusive of interest charges and fees) will be earmarked against the cardholder's available credit limit.
10. 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.
11. 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.

12. 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 thus shall be subject to the regular finance charge.
13. 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 contract shall be given last priority in the application of the said partial payment(s). Amount paid after due date shall be charged with interest and penalty charges similar to that charged to other past due accounts.
14. 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 interest for accelerated amortizations are forgone or will no longer be collected.
15. Approved Cash2Go applications shall not be eligible to earn rewards points.
16. All other terms and conditions governing the issuance of Metrobank credit cards not inconsistent with the foregoing terms and conditions shall be incorporated hereto.