



Terms and Conditions

1. All Metrobank Peso Visa/Mastercard Classic/Gold, Femme Visa, Femme Signature Visa, Travel Platinum Visa, Platinum MasterCard, World MasterCard, Robinsons MasterCard Classic/Gold and Toyota MasterCard principal and supplementary cardholders 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 Card Corporation's (MCC) Customer Service Hotline at 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free). All applications are subject to MCC 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 MBTC CA/SA account only. Not applicable to corporate, time deposit, cash deposit and Dollar accounts. Proceeds released through issuance of a Manager's check will be made payable only to the name of the principal / supplementary cardholder availing of the Cash2Go Installment Plan. Check will be delivered within seven (7) business days from date of approval.
5. A processing fee of P125 shall be charged for all approved applications. This amount will be reflected in the cardholder's next statement of account.
6. A transaction fee of Php 100 shall be charged for proceeds to be deposited to a non-MBTC deposit account or for checks delivered to the billing address. Funds will be transferred in three (3) business days and will be reflected to the cardholder's next statement of account.
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 for 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. Failure to pay any monthly installment when due shall constitute default, in which event, the remaining balance shall immediately become due and demandable without need or notice of demand.
14. Should the cardholder accelerate the payment and cancels 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 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.
15. Approved Cash2Go applications shall not be eligible to earn rewards points.
16. All other terms and conditions governing the issuance of MCC credit cards not inconsistent with the foregoing terms and conditions shall be incorporated hereto.