

Terms and Conditions for Double Rewards

1. The Metrobank [Rewards Plus Visa Double rewards points](#) (“Promo”) is exclusively for METROBANK REWARDS PLUS PLATINUM VISA cardholders (“Card Member”) whose accounts are active and in good credit standing
2. A Card Member shall earn two (2) Rewards Points for every Php20 spend for all qualified retail, e-commerce and online spend transactions for specific merchant categories using their METROBANK REWARDS PLUS PLATINUM VISA.

MERCHANT CATEGORY CODES QUALIFIED FOR THE 2X REWARDS POINTS: Sample Merchants for the following Merchant Category Codes:

Merchant Category Code	Description	Sample Merchants (Not Limited to listed merchants below)
4812, 4813 and 4814	Telecommunications	Globe Telecoms, Smart Communications, INNOVE, PLDT Home PG, Pilipinas Teleserv, AT&T, Huawei, Oppo, Hello Plus Gadgets, Memo Express, etc.
411, 4121 and 4789	Transportation	Grab, Uber, Mass TRansis, Railway, Turbo Jet, Victory Liner, Premier Taxis, etc. Note: NOT INCLUDED – Airline/Airfare
5732 and 5734	Electronics	Power Mac, Electroworld, Apple Center, Octagon, Iswitch, Datablitz, Digital Walker, JBL, etc. Note: NOT INCLUDE: Electronics bought inside the Department Store
5511, 5531, 5532 and 5533	Automobile Services	Toyota, Lexus, Ford, Cats Motors, Honda Cars, Blade Asia, Citimotors, Subaru, Prestige Cars, Mitsubishi Motors, etc.
	E-commerce / Online spend	Lazada, Shopee, Zalora, Paypal, etc.

3. Rewards Points earned by the supplementary Card Member shall automatically be credited to the Principal Card Member’s account.
4. Rewards Points earned will be automatically credited to the Card Member’s account within two (2) statement cycles from the date of qualified purchase.

5. Converted Rewards Points shall be rounded down to the nearest whole number.
6. Rewards Points earned from the program can be exchanged for rewards items specified in the relevant Metrobank Card Rewards Catalog, applied as payment for annual fees, converted miles or donated to charity by calling the Metrobank Customer Service Hotline at (02) 88-700-700 or 1-800-1888-5775 (domestic toll-free) or through MIA (Metrobank Interactive Assistant) at m.me/MiaOfMetrobankCard.
7. Rewards Points are only redeemable by the Card Member if the account is active and remains in good credit standing.
8. Unused points will be forfeited after voluntary or involuntary cancellation of the Card.
9. The current Metrobank Card Rewards Catalog Terms and Conditions shall apply in the accumulation, duration and redemption of Rewards Points earned from the program.
10. The double rewards feature of the product may be modified (revised, enhanced and adjusted) by Metrobank in its sole discretion from time to time.
11. The use of the Metrobank credit card in connection with this Promo is subject to the terms and conditions governing the issuance and use of Metrobank credit cards.
12. The terms and conditions governing the issuance and use of Metrobank credit cards, reminders and other provisions contained in the card carrier, statement of account, charge slips and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable in this Promo.
13. Metrobank reserves the right to disqualify a previously approved transaction subsequently cancelled or charged back within the Promo. Should a cardholder receive the incentive but was later on deemed unqualified for not meeting the requirements of the Promo due to disputes arising from, but not limited to, erroneous, invalid, fraudulent or unauthorized transactions, the cost of the incentive shall be charged by Metrobank to the Card Member's credit card account.
14. Any dispute concerning the products or services purchased by the Card Member pursuant to this Promo shall be settled directly between the Card Member and respective merchant, with the concurrence of the DTI.
15. In case of dispute in respect of Metrobank only and the Card Member's availment of and eligibility for the Promo, the decision of Metrobank shall be considered final.

16. By joining or availing of the Rewards Plus Visa credit card, the Card Member confirms that he/she has read, understood and agreed to the mechanics and its terms and conditions.
17. For inquiries or concerns, please call the Metrobank Contact Center at (02)88-700-700 (domestic toll-free 1-800-1888-5775) or send an e-mail to customerservice@metrobankcard.com.
18. Metrobank is regulated by the Bangko Sentral ng Pilipinas (BSP). Cardholders may likewise refer their concerns to the Bangko Sentral ng Pilipinas (BSP) at 8811-1277 or send an email to consumeraffairs@bsp.gov.ph.