

### Terms and Conditions for Double Rewards

1. The Metrobank Titanium Mastercard Double Rewards program is open to all principal and supplementary Metrobank Titanium Mastercard credit cardholders (“Card Member”) in good credit standing only.
2. The Card Member shall earn two (2) Rewards Points for every Php20 spend for all qualified retail transactions for specific merchant categories and online spend made using their METROBANK TITANIUM MASTERCARD.

#### **MERCHANT CATEGORY CODES QUALIFIED FOR THE 2X REWARDS POINTS:**

Sample Merchants for the following Merchant Category Codes:

<b>TITANIUM MASTERCARD DOUBLE REWARDS</b>		
<b>Merchant Category Code</b>	<b>Description</b>	<b>Sample Merchants (Not Limited to listed merchants below)</b>
5311	Department Stores	Rustans Department Store, SM Department Store, Landmark Department Store, Adora, NCCC Department Store, SOGO, Lane Crawford, Macys, etc.
5812 and 5913	Restaurants	Shakey’s, Max’s, Spiral, Buffet 101, Kimpura, Peking Garden, Saisaki, Tsukiji Restaurant, Mesa, Mary Grace, Gerry’s Grill

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 the MIA (Metrobank Interactive Assistant) via Facebook Messenger at [m.me/MiaOfMetrobankCard](https://m.me/MiaOfMetrobankCard).
7. Rewards Points are only redeemable by the Card Member if the account is active and remains in good credit standing. Good credit standing refers to Card Members 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.

8. Unused points will be forfeited after voluntary or involuntary cancellation of the Card.
9. All questions and dispute regarding eligibility of Rewards Points for redemption of rewards will be resolved by Metrobank at its sole discretion.
10. The current Metrobank Card Rewards Catalog Terms and Conditions shall apply in the accumulation, duration and redemption of Rewards Points earned from the program.
11. The double rewards feature of the product may be modified (revised, enhanced and adjusted) or suspended, cancelled or discontinued by Metrobank in its sole discretion from time to time upon prior notice.
12. The terms and conditions may be modified by Metrobank in its sole discretion from time to time upon at least sixty (60) days' prior notice, unless otherwise directed by the Bangko Sentral ng Pilipinas, existing laws, rules and regulations. Card Member shall be responsible in informing the co-obligor (if any) of these Terms and Conditions.
13. The use of the Metrobank Titanium Mastercard is subject to the Terms and Conditions Governing the Issuance and Use of Metrobank Credit Cards.
14. Metrobank reserves the right to disqualify a previously approved transaction subsequently cancelled or charged back. Should a cardholder receive the Rewards Points, but was later on deemed unqualified for not meeting the requirements of the program due to disputes arising from, but not limited to, erroneous, invalid, fraudulent or unauthorized transactions, the cost of the Rewards Points shall be charged by Metrobank to the Card Member's credit card account.
15. Any dispute concerning the products or services of purchased by the Card Member under this program shall be settled directly between the cardholder and the respective merchant. Metrobank shall not be responsible for any liability in the event of such dispute.
16. By using the Metrobank Titanium Mastercard under this program, the Card Member acknowledges that he/she has read, fully understood and agreed to these terms and conditions.
17. For inquiries or concerns, please call the Metrobank Customer Service Hotline at (02) 88-700-700 (Domestic Toll-Free Hotline 1-800-1888-5775), or International Toll-Free Hotline at (+ your country and area codes) 800-8700-0707. For general inquiries, Card Members may send Metrobank an email at [customercare@metrobank.com.ph](mailto:customercare@metrobank.com.ph).