



**PASSION.
PURPOSE.
POSSIBILITIES.**

ANNUAL REPORT
2017

 **Metrobank Card**
A joint venture of Metrobank and ANZ

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About MCC

Metrobank Card Corporation
(A Finance Company) [MCC]

The Vision that Guides Us

To be the Philippines' leading payment solutions provider: dedicated to our customers, devoted to our people and their development, committed to fulfilling our responsibility to the community, and consistent in delivering maximized shareholder value.

We also seek to provide the best payment solutions to the Filipino—and in doing so, become the most inspired, most desired, most admired, and the most successful provider in the country.

The Mission we Aim For

To be the primary payment solutions provider to our customers by delivering superior key indicators:

- a dominant market share in the middle-to high-end segment;
- the best bottom line achievement (Net Profit After Tax and Efficiency Ratio);
- a high level of client engagement and customer satisfaction, resulting in superior, relevant products with innovative benefits, convenient access, and unparalleled customer service;

To create a conducive working environment for our people by being the employer of choice, a home for first-class talent, and a preferred place to work;

To be a good corporate citizen by taking part in community development in every place we do business;

To achieve and sustain the most profitable performance for our shareholders.

The Values we Nurture

Integrity. We conduct ourselves with the highest level of professionalism in the presence of colleagues, clients, and business partners. We base our decisions on merit and value, and avoid conflicts of interest.

Teamwork. We work together to accomplish common goals. We are quick to offer assistance and support each other to succeed.

Making a Difference. We uphold and extend the Bayanihan spirit by caring about our co-workers and the company, and by bringing value to our work each day.

Continuous Improvement. We continue to seek new ways to improve our products, services, and processes, while maintaining a strong work-life balance.

Customer Focus. We provide superior service at every point of contact and exceed customers' expectations, as we strive for meaningful and enduring relationships.

The Distinction we Make

MCC is a part of the Metrobank Group, whose leadership in the financial services industry is proven by a track record of consistent success and market share. Our diverse sales and payment channels, coupled with nationwide coverage, give us commanding capability and presence across the markets we serve, and our wide suite of products and services, catering to various demographics and lifestyles, allows us to consistently satisfy every customer need.

The Model we Thrive on

Our business model rests on the four pillars:

Sustainable Revenue and Profit Growth, which is driven by customer acquisition and cross-selling across the Metrobank Group, tempered by prudent risk management;

High Customer Satisfaction, which is driven by our excellent, unparalleled customer service;

Staying Ahead, which is driven by our continuous digitalization;

Being an Employer of Choice, which is supported by our people-focused agenda and high employee engagement.

Financial Highlights

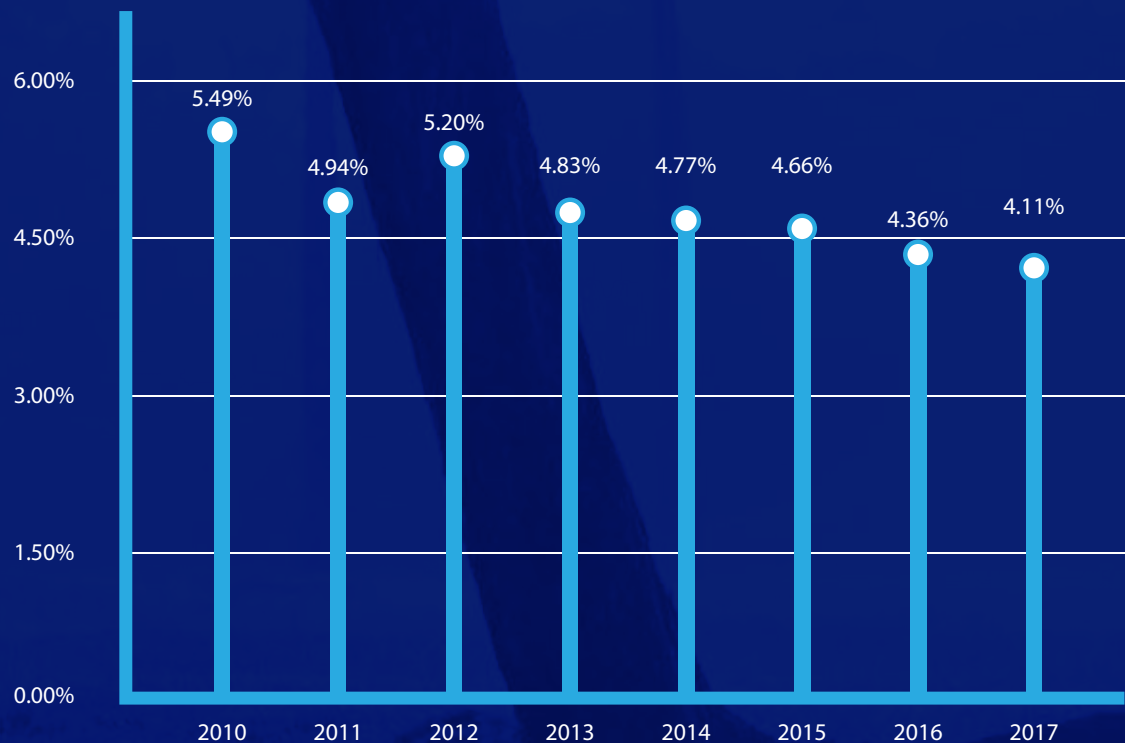
	2017	2016
Profitability		
Total Net Interest income	10,065,767,112	7,714,122,284
Total Non-Interest income	5,302,632,009	4,445,103,716
Total Non-Interest Expenses	4,514,776,549	4,320,307,060
Income Before Provision for Credit Losses	10,853,622,572	7,838,918,940
Provision for Credit Losses	3,560,173,617	3,815,339,757
Income Before Income Taxes	7,293,448,955	4,023,579,183
Provision for Income Taxes	2,190,489,940	1,209,555,015
Net Income	5,102,959,015	2,814,024,168
Selected Balance Sheet Data		
Current Assets	61,762,400,184	48,456,324,328
Non-Current Assets	13,269,136,556	11,977,760,227
Current Liabilities	47,392,465,664	33,444,686,990
Non-Current Liabilities	14,000,371,618	18,555,158,389
Total Equity	13,638,699,458	8,434,239,176
Total Assets	75,031,536,740	60,434,084,555

	2017	2016
Selected Ratios		
Return on Equity	46.2%	36.3%
Return on Assets	7.5%	5.0%
Common Equity Tier 1 Capital Ratio	14.1%	9.8%
Tier 1 Capital Ratio	14.1%	9.8%
Capital Adequacy Ratio	16.2%	12.2%
Others		
Cash Dividends Declared	0	1,400,000,000
Headcount		
Officers	406	391
Staff	699	686

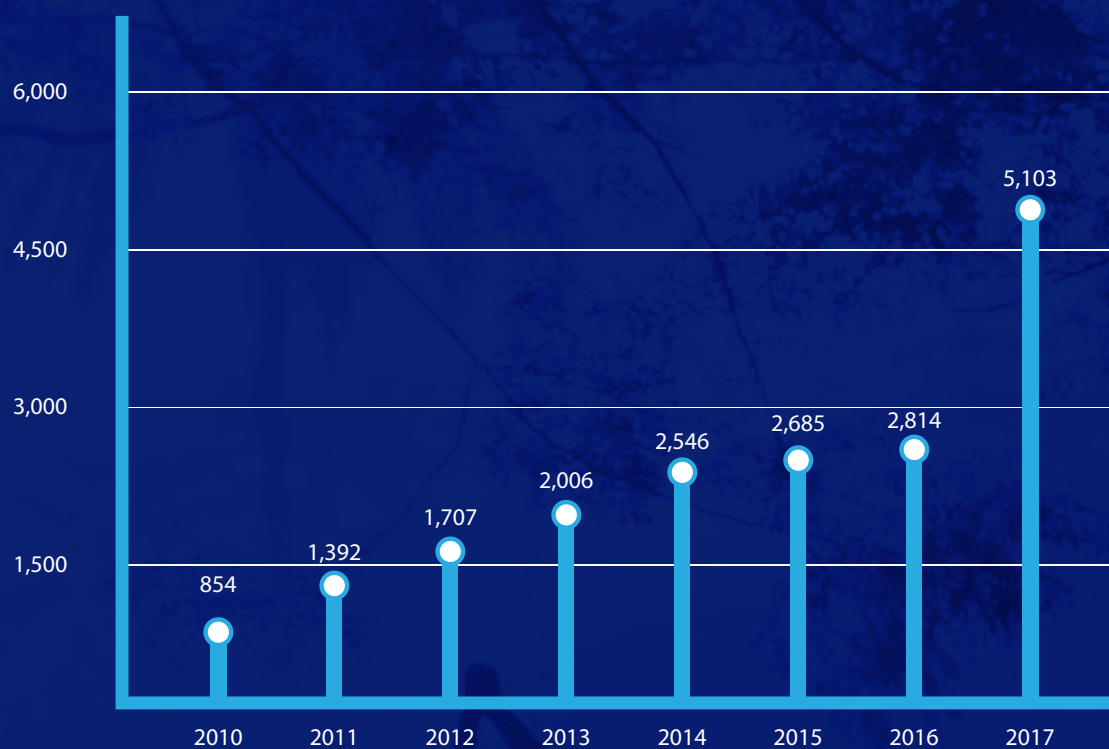
Financial Highlights



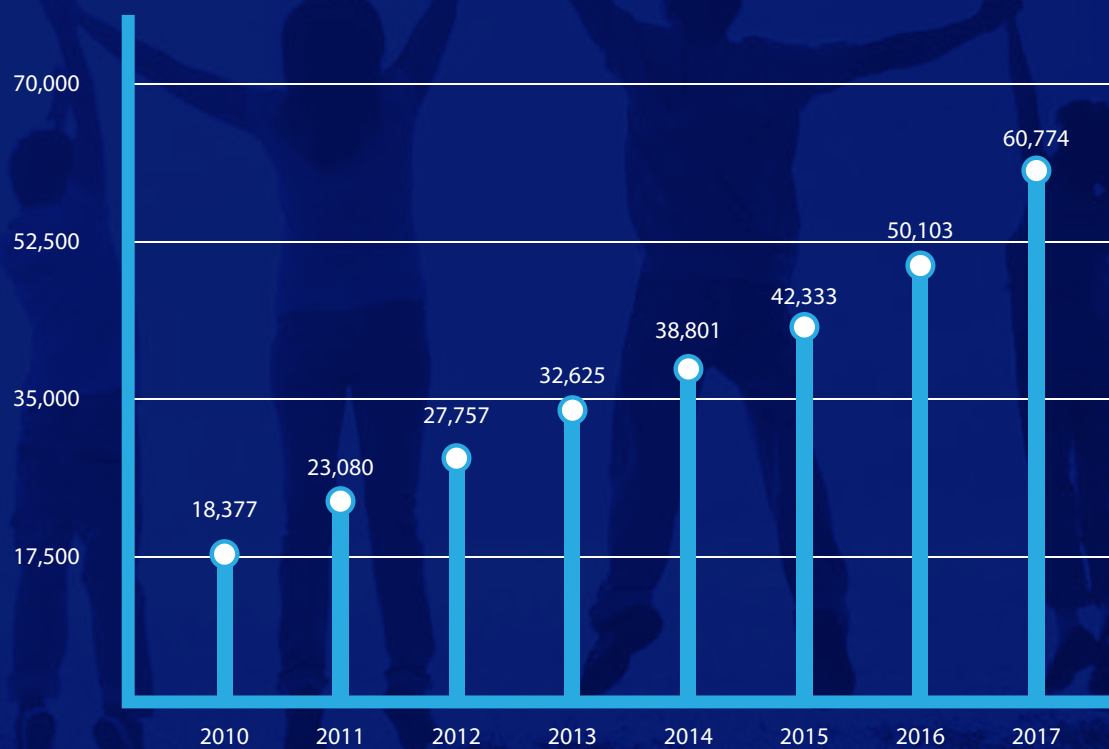
CARDS IN FORCE



PAST DUE RATE



NET INCOME (in MIO)



AR CURRENT-179 (in MIO)



Message from the Chairman

To our dear stakeholders,

It makes me most proud to share that 2017 was again a banner year in terms of our financial achievements at Metrobank Card Corporation. But more than just prove our glowing track record, our triumphs also continued to attest how our focus on the customer has been one of the most powerful and enduring reasons for our success.

Over the many years of MCC's presence as a leading credit card company in the country, customer satisfaction has been the cornerstone of our pride—as well as the reason for every product, service, and program we offer. Our continuous recognition of our cardholders, as well as the key customer service indicators that show us the way forward at every turn, remain sources of insight and innovation that we apply to every new step we take.

Indeed, 2017 was a year of many new and exciting steps for MCC, not merely in terms of our fiscal health and internal structures, but also in the context of the wider community.

Last year, our efforts to be environmentally responsible were widely recognized, and our corporate social responsibility programs continued to show great returns among the communities we have invested in. I must emphasize that just as we recognize our financial achievements as powerful proofs of our prudence and success, we also highly value our contributions to the wider Filipino community—as essential and inextricable components of the corporate values we hold close to our hearts.

As we look forward to another banner year, and to more success, I would like to impart our record of achievements with you, our stakeholders, with a powerful sense of shared pride and purpose.

Mabuhay!

Fabian S. Dee
Chairman



President's Report

Greetings!

MCC has proven to remain on its highly successful and dynamic growth track, beating all expectations and making 2017 another landmark year.

I am very proud to report that in 2017, MCC broke new boundaries by posting a solid Php 5.1B Net Profit After Tax—a growth of 81.34% over the previous year, and an all-time high that almost doubled our 2016 Net Income.

Our Total Assets were at a 24.15% increase versus December 2016. Our singular achievements brought our annualized Return on Equity (ROE) to 46.2% in 2017 compared to 36.3% in 2016. In addition, the year ended with MCC's cards-in-force at 1.48M, yielding a 15% growth in billings and 21% growth in receivables.

Overall, these contributed to MCC maintaining its industry ranking, per the Credit Card Association of the Philippines. As of end-December 2017, we remain No. 1 in terms of Receivables and No. 1 in terms of Total Number of Cards in Force.

2017 also marked Metrobank's agreement to acquire ANZ's shareholding in MCC, thus increasing its ownership in MCC to 80% in November, with completion to 100% expected in 2018. Just as the acquisition allows ANZ to further streamline its business, it provides additional business growth for Metrobank, as well as enhanced operational efficiencies between Metrobank and MCC.

With the continuing evolution of the needs of cardholders, MCC launched several relevant new products in 2017. In February, we relaunched the Metrobank M Free Mastercard, designed to offer users all the benefits of a credit card without the need to pay any annual fees. We also launched the Victory Liner Premiere Prepaid Visa, a reloadable prepaid card that can be used to book bus tickets on Victory Liner.

In 2017, we also fully realized more our entry into the digital space across our products and service offerings. Our first-ever online game and raffle promotion, The Winzone, featured end-to-end digital delivery, from SMS coupon redemption to a 24/7 gaming experience—giving cardholders with valid purchases a chance to win instant prizes at an online game, as well as raffle entries for a chance to win 1 of 3 Toyota vehicles.

The same year also saw us introduce a convenient and paperless SMS-based redemption system. This allowed cardholders easy redemption of items and prizes from MCC's partner merchants.

Metrobank Platinum Mastercard and World Mastercard holders continued to enjoy 50% off at high-end restaurants as part of our successful Premium Taste, Premium Perks program. At the same time, Metrobank Femme Signature Visa and Travel Platinum Visa cardholders enjoyed 50% off on high-end accommodations as part of our Signature Lifestyle program.



Our efforts and achievements were roundly recognized. Robinsons Mastercard, our partnership with the Robinsons Retail Group, the second-largest multi-format retailer in the country, was recognized as the Best Segment Solution-South East Asia at the Mastercard Innovation Forum 2017. MCC was the only Philippine issuer that won a regional award.



The Metrobank Travel Platinum Visa, positioned as our first complete travel card, was awarded Best New Product 2017 at the Visa Card Center Managers' Forum. Launched in November 2016, it allows cardholders to earn 1 mile for every Php17 spent overseas and on airlines and hotels, and also gives them exclusive travelers' perks.



Our energy efficiency and conservation programs were also recognized at the Don Emilio Abello Energy Efficiency Awards, an annual program held by the Department of Energy that recognizes the private sector's efforts to promote and implement energy efficiency programs. MCC received a Special Award for the substantial energy savings of its building in Makati, The MCC Center.

2017 also marked MCC's 32nd anniversary. Accompanying this celebration was the company-wide establishment of Workplace by Facebook, a platform that enabled real-time collaboration across all departments and increased employee awareness and engagement. Workplace also transitioned daily office activities toward a supported, controlled, and authorized digital space. MCC's adoption of this digital platform led to a commendation from Facebook itself—recognizing us as being among the global leaders in Workplace usage and engagement.

As MCC completes another year of incredible growth, and as it embarks on a new journey toward even greater horizons, I would like to thank you for your unwavering support and trust, and for continuing this journey with us.

Riko A.S. Abdurrahman
President





Our Products and Services

Our products and services have always placed the customer at their heart. By delivering them with a superior quality of service at every point of contact, we have always aimed to set the standard for customer and partner satisfaction, while constantly seeking to nurture and deepen our relationships.

Credit Card Issuing

Metrobank Card Corporation offers a range of credit card products suitable to meet the needs of the Philippine Market. Cardholders enjoy increased spending power and international purchasing convenience with acceptance in over 40 million establishments worldwide. Our credit card products offer perks and privileges that allow cardholders to get maximum value for their money.



Metrobank Classic Mastercard and Gold Mastercard

Metrobank Card's core Mastercard credit cards give cardholders increased spending power at all Mastercard partner establishments worldwide.

Metrobank Classic Visa and Gold Visa

Metrobank Card's core Visa credit cards provide purchasing convenience at all Visa-accredited merchants in the Philippines and abroad.



Metrobank Femme Visa

The Metrobank Femme Visa offers the perks and privileges that a woman deserves, including exclusive offers at shopping, beauty, and wellness establishments.

Metrobank Femme Signature Visa

The Metrobank Femme Signature Visa is the first local Signature Visa and the first premium credit card targeted exclusively for women. It offers a most exclusive and rewarding experience for its premium cardholders.



Metrobank Travel Platinum Visa

The Metrobank Travel Platinum Visa is Metrobank Card's first complete travel card that allows cardholders to earn 1 mile for every P17 spent overseas, including airlines and hotels. It also lets them enjoy unlimited airport lounge access, free travel insurance of up to P5 million coverage, and special travel offers.

Metrobank ON Internet Mastercard

The Metrobank ON Internet Mastercard enables cardholders to shop more securely online. It is designed for non-face-to-face transactions, and offers greater security and peace of mind.



M Lite Mastercard

The M Lite Mastercard is a low interest rate credit card loaded with built-in card features and privileges.



M Free Mastercard

The M Free Mastercard is an annual fee-free credit card. It offers worldwide acceptance and convenience with perks and privileges.



Metrobank Platinum Mastercard

The Metrobank Platinum Mastercard offers access to a wide-range of world-class privileges. It offers an exclusive 24/7 VIP Customer Service hotline, Concierge Service, as well as other rewards and perks.



Metrobank World Mastercard

The Metrobank World Mastercard is the most premium credit card in the market, offering a credit limit that nearly sets no borders, 24/7 exclusive Concierge Service, and the unique reward feature of being able to redeem anything with Rewards Points.



Toyota Mastercard

The Toyota Mastercard was launched through a partnership between Metrobank Card and Toyota Motor Philippines. Offering discounts at Toyota dealers, fuel rebates from Petron, and Rewards Points for all card spending, the Toyota Mastercard is indeed the country's first complete motorist card.



PSBank Credit Mastercard

The PSBank Credit Mastercard is a card with no annual fee for life, which was launched through a partnership between Metrobank Card and Philippine Savings Bank. It offers flexible payment schemes, installment programs, and exclusive perks and privileges, providing Filipinos an affordable financial tool that helps take care of simple needs and manage expenses.



Robinsons Mastercard (Classic and Gold)

The Robinsons Mastercard is the only credit card that completes a cardholder's shopping experience. Launched in partnership with the Robinsons Retail Group, the Robinsons Mastercard gives cardholders Shopping Points, exclusive rewards, payday rebates, and discounts in Robinsons stores.



Metrobank Platinum Dollar Mastercard

The Metrobank Platinum Dollar Mastercard allows cardholders to be charged in US dollars regardless of the currency transacted.

Prepaid Cards

Metrobank Card Corporation offers Reloadable Prepaid Cards that enable cashless payments in all accredited Visa merchants worldwide and online. It can also be used in all BancNet and Visa accredited ATMs for cash withdrawals. As the Prepaid Cards cater to a broad customer base, they are sold in major retail establishments with over 5,000 loading points nationwide.



YAZZ Reloadable Prepaid Visa Card

The YAZZ Prepaid VISA lets you enjoy all the benefits and payment convenience of a credit card without the hassles of a credit card application. Cardholders can receive money from their loved ones, withdraw cash from a BancNet ATM, and even safely keep their savings without opening a bank account and maintaining a balance. Cardholders also get to enjoy YAZZ perks and privileges in partner establishments nationwide.



Victory Liner Premiere Prepaid Visa Card

The Victory Liner Premiere Prepaid Visa Card is the ultimate loyalty card that Metrobank Card launched with Victory Liner – one of the biggest bus lines in the Philippines. Cardholders get to enjoy the benefits of booking Victory Liner tickets online and over the phone, having a special VIP lane when buying tickets at any Victory Liner station, sending or receiving money transfers, and getting perks and discounts from partner establishments of Victory Liner.

Programs and Facilities

Metrobank Card Corporation offers a range of services that allow its cardholders to enjoy exclusive discounts, flexible payment schemes, various installment programs, and convenient digital platforms.



M Here

M Here highlights the presence of Metrobank Card Corporation in leading establishments and caters to the urban and trendy lifestyle of its cardholders. It offers perks, privileges, discounts and freebies to all Metrobank Cardholders.



Cash2Go

Cash2Go provides fast cash for any need or occasion. It allows cardholders to get cash and pay in installments at low interest rates per month in 3- to 36-month terms.



0% Installment

The 0% Installment allows financial flexibility with no added cost. It offers cardholders the opportunity to purchase products on installment up to 24 months with no additional interest.



Bills2Pay

Bills2Pay allow Metrobank Cardholders enjoy hassle-free utility payments. They can enroll their Meralco, PLDT, Globe Telecom, SMART, SUN, Sky Cable Network, and Philippine AXA Insurance in Bills2Pay and their monthly bills will be automatically charged to their credit cards.



Balance Transfer

Balance Transfer lets cardholders transfer their outstanding balance from their non-Metrobank Card to their Metrobank Card and pay at a lower interest rate in 6- to 24-month terms.



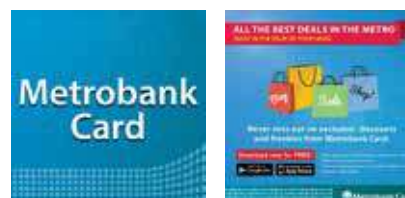
Balance Conversion

Balance Conversion lets cardholders convert their billed straight purchases into light monthly installments.



M Online

The 0% Installment allows financial flexibility with no added cost. It offers cardholders the opportunity to purchase products on installment up to 24 months with no additional interest.



Metrobank Card Mobile App

The Metrobank Card mobile app allows Metrobank cardholders to know more about Metrobank Card's ongoing promos and apply for a new Metrobank Card from their mobile devices. It is both available on iOS and Android platforms.

Merchant Acquiring

Metrobank Card offers its partner merchants a portfolio of payment solution.

Point-of-Sale (POS) Terminals

Metrobank Card's cutting-edge POS terminal fleet allows partner merchants to process Mastercard, Visa, JCB, UnionPay International, and BancNet Debit card transactions in a matter of seconds. Each is a one-stop shop terminal, integrated with the following up-to-date features:

EMV (Europay, Mastercard, and Visa) Certified and Contactless. Metrobank Card's terminals are secured with EMV chip card-compliance for fraud and chargeback protection. Metrobank Card's secure contactless payment solution enhances overall customer experience for everyday purchases for straight and installment transactions, such as 0% installment and Shop Now, Pay Later.

Loyalty Card and Gift Card acceptance. Metrobank Cardholders can earn points for every purchase made at participating merchants.

3G-enabled. Equipped with mobile and wireless capability, Metrobank Card's terminals provide seamless and faster payment experience via our 3G POS Terminals.

ECR (Electronic Cash Register) Integration. End-to-end integration from merchant ECR machines to Metrobank Card POS Terminals.

Internet Payment Solution

The Internet Payment Solution facility offers Metrobank Cardholders an alternative credit card payment solution for internet transactions via the Mastercard Gateway Service. It enables online merchants to accept secure card payments that are authenticated by Mastercard Secure Code and Verified by Visa.

Recurring Payment Solution

The Recurring Payment Solution facility allows Metrobank Card's Merchants to set up automatic and scheduled payment arrangements with their customers. It allows the collection of monthly recurring fees and charges such as memberships, subscriptions, insurance premiums, and utility bills.

Mail Order Telephone Order (MOTO)

The MOTO payment facility allows credit card acceptance for purchases made by phone or mail. It gives access and convenience to a wider customer base for card-not-present transactions.





Corporate Citizenship

Our passion for being a responsible and responsive corporate citizen runs parallel to our drive for business excellence, and our engagement with the communities we serve reflects our continuing desire to serve Filipinos across all the different aspects of their lives.

Corporate Social Responsibility

Metrobank Card Corporation (MCC) has long been inspired by its vision to be an organization committed to fulfilling its responsibility to the community. As a company that values Making A Difference, MCC believes that it has a duty to make meaningful contributions and give back to society.

2017 was a rewarding year for corporate social responsibility at MCC as it saw the company and its employees strengthen their initiatives in advocating for a variety of causes, such as supporting people in service, giving hope for the youth, and campaigning for health and sustainability.

Empowering the country's modern-day heroes

To support Metrobank Foundation in empowering Teachers, Soldiers, and Police Officers, MCC has awarded the winners of the 2017 Search for Outstanding Filipinos with special edition Metrobank credit cards. Since 2009, these cards have been exclusively issued by MCC for awardees as tokens of appreciation for their selfless dedication and service.

The 2017 Outstanding Filipino awardees now join an elite group of 190 fellow Metrobank credit cardholders and awardees, who have become much more inspired and prepared to continue serving the country through their noble professions.

Granting wishes and bringing smiles

Because MCC believes in the power of giving hope and joy, it has once again partnered with Make-A-Wish (MAW) Philippines to help create life-changing wishes for children with critical illnesses.

In 2017, MCC granted the wishes of 30 children and held three wish grant activities, where 24 of the kids were able to join and bond with around 100 MCC employees. From a cookie-decorating activity, to a visit at the Mind Museum, and to a McDonald's-themed party, the kids were treated to their much-anticipated wish gifts, which ranged from toys, clothes, gadgets, and bicycles.

MCC's decade-long commitment to this cause has not only helped MAW to grant the children's wishes, but it has also created unforgettable memories for both the kids and MCC employee volunteers. MCC was also awarded The Star Partner Award 2017 for its exemplary support as a partner of MAW.





Paying it forward with volunteerism

As it is part of MCC's mission to get involved in community development, its employees have continued to demonstrate a strong spirit of volunteerism through various organization-wide and department-wide corporate social responsibility initiatives.

In 2017, MCC employees worked together to conduct fund-raising activities, donations, community visits, and feeding programs. Partner foundations and beneficiaries include: T. Paez Elementary School, Sarnelli Center For Street Children Foundation, Modern Nanays of Mindanao, CRIBS Foundation, San Lorenzo Ruiz Home of the Elderly, Brgy. Singkamas Day Care, Reception and Study Center for Children Foundation, and select underprivileged families from communities within or close to MCC's offices in Cebu, Davao, and Makati.

For 2017, these initiatives had a total of 788 MCC employee volunteers who dedicated a total of over 6,200 employee hours. Their contributions amounted to over P250,000 worth of combined cash and in-kind donations.

Supporting breast cancer awareness

Understanding the need to raise awareness for breast cancer, MCC continued its partnership with ICanServe (ICS) Foundation, a nationwide network of cancer survivors who give hope to women with breast cancer.

In 2012, MCC launched the Metrobank Femme-ICanServe Visa, enabling its cardholders to support breast cancer awareness through points conversion and purchases. Apart from having the option to donate to ICS by converting earned Rewards Points, cardholders can also help MCC to support ICS by participating in its Breast Cancer Awareness Month promotion – wherein MCC donates P100 to ICS for every P2,000 cardholder spend at select merchants. Through this yearly promotion, MCC has donated an accumulated total of over P149,000, which helped fund the information campaigns and breast cancer screenings of the foundation.

Promoting sustainable lifestyle options

As a means to extend social responsibility to its cardholders, MCC sustained its collaboration with Rags2Riches (R2R) Foundation – a design house that partners with local artisans and creates eco-ethical fashion items.

Since 2012, MCC has continuously supported R2R's advocacies through the marketing programs of its credit card products, the Metrobank Femme Visa and Metrobank Signature Femme Visa. These programs promoted options for sustainable living by offering cardholders with benefits in purchasing R2R's products. As of 2017, MCC has donated a total of about P1.8M to the foundation through these marketing programs.





Risk Management

Risk management forms an important foundation for the MCC's leadership through the years. Defining the company's risk appetite framework, and operating under this rubric, involves a continuous refinement process that is always in step with our continuous growth, expansion, and innovation.

Risk Management

The Company faces a broad range of risks reflecting its thrust to continue to be the top credit card and payment solutions provider in the Philippines. These risks include those resulting from its responsibilities in the areas of financial stability and profitability, credit policy as well as its day-to-day operational activities. As the company continues to expand to different channels and segments, credit risk is controlled while maintaining profit targets with different test programs. MCC is also exposed to risks that are relevant to Information Technology and the business processes it support. Exposure to financial risk is limited to capital planning, company loans and liquidity. MCC makes resources available to control process risks to acceptable levels. These processes are continuously being improved to control various risks faced by the company and to minimize loss, if not eliminated, resulting from such exposures. The company is guided with a clearly defined board-approved corporate risk appetite framework structured based on the identified risks in financial, infrastructure, operational and marketplace. The corporate risk appetite framework is set to balance opportunities for business development and growth in areas of potentially high risks while maintaining risk-reward tradeoff and maximizing returns.



MCC continues to assume a number of risks in pursuit of meeting its strategic growth, financial stability and viability to sustain its development efforts. The framework through which these risks are controlled and managed is overseen by MCC Risk Governance which comprises the Board and the Risk Oversight Committee. Its responsibility resides in all levels of the organization from setting the overall corporate governance strategy and overall risk appetite to upholding risk awareness, acceptance, management and mitigation.

The Risk Oversight Committee, composed of a chairperson and two committee members, is responsible for appropriate oversight of risk management strategies, policies, and processes that have potential impact to the business. It is responsible for measuring and controlling credit and strategic risks, market and liquidity risks, operational and reputational risks, and information security along with adhering to any regulatory requirements from a risk perspective. These types of risks are being assessed and managed to a level that is consistent with the company's corporate risk appetite. Together with the Audit Committee, the Risk Oversight Committee are responsible for monitoring the company's compliance with regulatory requirements, risk management policies and procedures, and for reviewing the adequacy of these policies and procedures in regard to the risks faced by the Company. Both Committees are supported in these functions by the Risk Management Division (RMD), Finance, Compliance, and Internal Audit, through the Executive and Management Committees.

In addition to the Risk Oversight Committee, the MCC Senior Management Team (SMT) consisting of key executive members and/or heads of business play an integral role in the oversight of the effectiveness of risk management policies and processes in the business. The SMT includes the Head of Risk Management.

Their primary responsibility is to assist in fulfilling governance responsibilities by establishing and maintaining a robust risk management program that allows for timely identification, analysis, and rectification of risk issues in addition to day-to-day risk management within the business.

The Company ensures that all risks are identified, monitored, controlled, and reported to appropriate senior management.

Credit Risk

In a business where exposure to credit risk is inherent, it is very crucial for the Company to manage the risk effectively. In order to achieve this, the Company ensures that sound credit risk management practices are implemented. This is achieved by having adequate controls and operating within sensible and well-defined credit-granting criteria.

The Company has continuously focused on process improvement, investments in new technology and enhancement in management information systems (MIS). The Company has also developed and continuously enhances an internal credit scoring system to have a more robust credit risk assessment. Through these efforts, the Company believes that the portfolio can be well-managed, quality of customer base will be improved, and sustainability of the business is ensured.

The Company manages credit risk guided by the following principles:

- Strict compliance to credit policies
- Identify, measure, monitor, and control credit risk using appropriate credit tools and systems aligned with business objectives.
- Credit policies should be in consultation with business units and, where appropriate, supported by MIS reports. This covers credit assessment and process, compliance and regulatory requirements, and account management.
- Minimize losses by establishing robust credit policies and processes.
- Approval of credit facilities should be based on authorization limits approved by the BOD.
- Expansion to new markets is controlled through credit testing and full use of available credit scoring facilities.
- Management of portfolio through regular monitoring and analysis of acquisition, line management, and usage programs with the goal of controlling exposure to bad accounts while maximizing revenue through effective line management and usage campaigns.
- Delinquent accounts are managed by implementing robust collection strategies and efficient management of collection resources.
- A conscious effort to continuously challenge existing strategies and processes to adapt to changes in the market and maintain the Company's competitiveness.
- To track the performance of the portfolio, the company develops, implements, and reviews the credit strategies, policies, models, processes, and MIS.

The Company classifies the credit quality of its receivables from cardholders that are neither past due nor impaired based on their delinquency history as follows:

- a. Balances of those accounts that are current and have never been past due
- b. Balances of those accounts that are current but with historical past due incidence in the 1-29 days aging bucket
- c. Balances of those accounts that are current but with historical past due incidence of the 30-59 days aging bucket
- d. Balances of those accounts that are current but with historical past due incidence in the 60-89 days aging bucket
- e. Balances of those accounts that are current but with historical past due incidence of the 90 days and up aging buckets

The following table shows the credit quality of neither past due nor impaired receivables from cardholders of the Company (amounts in Peso thousands):

	2017		2016	
	Amount	Percentage	Amount	Percentage
Current and never past due	56,378,550	93.7	45,530,964	92.6
Balances of accounts with 1 to 29 days past due history	2,658,344	4.4	2,817,635	5.7
Balances of accounts with 30 to 59 days past due history	570,149	0.9	464,402	1.0
Balances of accounts with 60 to 89 days past due history	305,347	0.5	213,097	0.4
Balances of accounts with 90 days and up past due history	274,932	0.5	127,264	0.3
	60,187,322	100%	49,153,362	100%

Aging analysis of past due but not impaired accounts receivables from cardholders of the Company is shown below (amounts in thousands):

	2017		2016	
	Amount	Percentage	Amount	Percentage
1-29 days	1,422,135	49.7	1,181,304	50.2
30-59 days	810,567	28.3	655,199	27.9
60-89 days	629,994	22.0	515,158	21.9
	2,862,696	100%	2,351,661	100%

Of the total aggregate amount of gross past due but not impaired loans, the fair value of collateral held as of December 31, 2017 and 2016, amounted to P6.2 million and P4.6 million, respectively. These collaterals obtained from credit cardholders are hold-out cash deposits with affiliated local banks. The fair value of these cash deposits approximate their carrying value due to their short-term maturities.

Market Risk

Market risk is the risk to earnings or capital arising from adverse movements in factors that affect the market value of financial instruments. The Company focuses on two market risk areas such as interest rate risk and foreign currency risk.

Interest Rate Risk

The Treasury unit is primarily responsible in managing the liquidity, as well as, the interest rate risk of the Company. They ensure borrowings from various sources of funds are availed at the cheapest possible cost at acceptable terms. In measuring interest rate risk, the Company employs gap analysis wherein, an interest rate gap report is prepared by breaking down the balance sheet accounts according to contractual maturities/repricing dates, whichever is applicable. The difference in the amount of assets and liabilities maturing or being repriced in any pre-specified time band would be treated as an indicator of the Company's exposure to the risk of potential changes in net interest income.

To manage interest rate risk, the RMD uses a quantitative risk model on interest rate risk called the Earnings-at-Risk (EaR). EaR is used to measure any mismatch between assets and liabilities in terms of interest rate repricing and an EaR limit is set over a 1-year period. The limit is established to reduce the potential exposure of earnings and/or capital from changes in interest rates. Such method of measuring and controlling interest rate risk is applied during the year. The approved EaR limit by the BOD is a maximum of positive (negative) amount of 1-month average (equivalent to approximately 8.33%) of the Planned Full Year Net Profit After Tax.

Foreign Currency Risk

Foreign exchange risk (also known as FX risk or currency risk) is defined as the risk to earnings or capital that may arise from movements in foreign exchange rates. It refers to the risk that exchange rate fluctuations may have direct or indirect impact to the firm's cash flow or to the value of its assets and liabilities and in turn, its profit and capital position.

Information on the Company's United States dollar (US\$) denominated monetary assets and liabilities as of December 31, 2017 and 2016 and their Philippine peso equivalents are as follows (amounts in thousands):

	2017		2016	
	US Dollar	Peso Equivalent	US Dollar	Peso Equivalent
Financial assets:				
Cash in banks	\$ 1,704	P 85,099	\$ 2,216	P 110,166
Accounts receivable	6,585	328,807	5,930	294,863
	8,289	413,906	8,146	405,029
Financial liabilities:				
Notes payable	10,580	528,259	4,390	218,271
Accrued interest payable	26	1,288	19	952
	10,606	529,547	4,409	219,223
Net Foreign Currency Denominated Assets	(\$ 2,317)	(P 115,641)	\$ 3,737	P 185,806

Liquidity Risk and Funding Management

The Company is continuously working on developing diversified funding sources to support its asset growth, as well as to minimize liquidity and interest rate risks. The Treasury unit, on a daily basis, monitors the cash position of the Company. They ensure that the Company has ample liquidity to settle financial obligations that are due as of a given period. The Treasury unit employs various liquidity/funding tools to determine the expected funding requirements for a particular period.

RMD prepares the monthly Maximum Cumulative Outflow (MCO) report to measure the liquidity mismatch risk. The MCO report provides quantitative information on the potential liquidity risk exposure based on pre-specified time bands. The Company has established MCO limit to control liquidity risk. The MCO limit of P 19.8 Billion for end-2017 corresponds to 80% of the total wholesale borrowing limit less utilized borrowing limit. Aside from the MCO report, the Risk Management also prepares Liquidity Stress testing to measure potential liquidity risk exposures under different stress scenarios.

The table shows the MCO report of the Company as of December 31, 2017 and 2016 (in millions):

2017							
	Up to 1 Month	1-2 Months	2-3 Months	3-6 Months	6-12 Months	Beyond 1 Year	Total
Assets	20,876	5,977	5,051	10,867	10,649	19,559	72,977
Liabilities	13,059	6,368	2,938	9,350	14,896	13,845	60,455
Off-Balance Sheet Position	-	-	-	-	-	-	-
Periodic Gap	7,817	(391)	2,113	1,516	(4,247)	5,714	12,522
Cumulative Gap	7,817	7,426	9,539	11,055	6,808	12,522	

2016							
	Up to 1 Month	1-2 Months	2-3 Months	3-6 Months	6-12 Months	Beyond 1 Year	Total
Assets	15,782	4,904	4,137	8,770	8,258	17,066	58,917
Liabilities	11,471	3,207	2,864	10,828	4,789	18,243	51,402
Off-Balance Sheet Position	-	-	-	-	-	-	-
Periodic Gap	4,311	1,697	1,273	(2,058)	3,469	(1,177)	7,515
Cumulative Gap	4,311	6,008	7,281	5,223	8,692	7,515	

Capital Management

The primary objectives of the Company's capital management are to ensure that it complies with externally imposed capital requirements and to maintain strong credit ratings and healthy capital ratios in order to support its business and to maximize stockholders' value.

Regulatory Qualifying Capital

Under existing BSP regulations, the determination of the Company's compliance with regulatory requirements and ratios is based on the amount of the Company's 'unimpaired capital' (regulatory net worth) as reported to the BSP, which is determined on the basis of regulatory accounting policies which differ from PFRS in some respects.

In addition, the risk-based capital adequacy ratio (CAR) of the Company with quasi-banking operations, expressed as a percentage of qualifying capital to risk-weighted assets, should not be less than 10.0%. Qualifying capital and risk-weighted assets are computed based on BSP regulations.

Risk-weighted assets consists of total assets less cash on hand, amounts due from BSP, loans covered by hold-out or assignment of deposits, loans or acceptances under letters of credit to the extent covered by margin deposits and other non-risk items as determined by the Monetary Board (MB) of the BSP.

In compliance with Circular 639 covering the Internal Capital Adequacy Assessment Process (ICAAP), the Metrobank Group has adopted and developed its ICAAP framework to ensure that appropriate level and quality of capital are maintained by the Group. MCC follows the Group's ICAAP framework and submits the result of its assessment to the Parent Bank, Metrobank in full accordance with Basel 3 guidelines.

As of December 31, 2017 MCC's CAR stood at 16.25%, well within the regulatory requirement of 10.0%. Total qualifying capital for the years ended 2017 and 2016 were P13.88 Billion and P8.7 Billion, respectively.

Operational Risk

The Operational Risk Management facilitates and monitors the implementation of effective risk management practices by operational management and assists risk owners in defining the target risk exposure and reporting adequate risk-related information throughout the organization.

The operational risk management process adopted by MCC consists of a staged approach involving: establishing the context, identification, analysis, treatment, monitoring, review, and reporting of risks.

Risk and Control Self-Assessment

Risk and Control Self-Assessment (RCSA) forms an integral element of the overall operational risk framework of MCC, as it provides an excellent opportunity for a firm to integrate and coordinate its risk identification and risk management efforts and generally to improve the understanding, control, and oversight of its operational risks.

Incident Reporting

Incident Reporting is another process of MCC's risk management process. The business ensures that incidents, which may have either financial impact and/or reputational damage is escalated promptly. The collection and analysis of incident data provides management information which can be fed back into the operational risk management and mitigation process. Ultimately the database of incidents built up over time will also provide the basis for quantitative modeling and the calculation of capital or reserves allocation, where required.

Key Risk Indicators

Key Risk Indicators (KRIs) act as early warning signals by providing the capability to indicate changes in an organization's risk profile. KRIs are a fundamental component of a full-featured risk and control framework and sound risk management practice. Their usefulness stems from potentially helping the business to reduce losses and prevent exposure by proactively dealing with a risk situation before an event actually occurs.

Information Security Risk

The Business Information Security Office is responsible for overseeing conduct of independent risk assessment and governance of MCC's information security program, including oversight of information technology risk. This includes establishing, implementing, monitoring and improving controls to ensure protection of MCC information assets, as well as maintaining and improving the overall information security awareness of the organization.

The unit also oversees the overall implementation and compliance of MCC to the Payment Card Industry Data Security Standards (PCI DSS), as mandated by the payment brands. The PCI DSS compliance program aims to pursue certification in the near future and maintain full compliance thereafter. In coordination with Internal Audit, annual compliance reviews are performed and results are submitted to Visa and MasterCard.

Compliance Risk

Compliance risk refers to the risk of legal or regulatory sanctions, financial loss, and loss of reputation that MCC may suffer as a result of its failure to comply with applicable laws, regulations, Codes of Conduct and standards of good practice. This risk exposes the institution to fines, civil money penalties, payment of damages, and the voiding of contracts.

Compliance risk can lead to diminished reputation, reduced franchise value, limited business opportunities, reduced expansion potential, and an inability to enforce contracts.

All business units of MCC are primarily responsible in managing compliance risk of the company. The Compliance Unit, on the other hand, will be responsible in guiding every business unit on the proper implementation of laws, rules and regulations, and directives.

To aid in ensuring the organization adhere to laws, rules and regulations of the Bangko Sentral ng Pilipinas (BSP), Anti-Money Laundering Council (AMLC), and Securities Exchange Commission (SEC) and other relevant regulatory agencies, the company has established appropriate Compliance Program Manual which is based on BSP Circular 747 and Memorandum No. M-2013-023.

The Compliance unit was created to oversee and coordinate the implementation of the Compliance Program. Its function includes the identification, monitoring and controlling of compliance risk. This unit reports to and under the direct supervision of the Corporate Governance Committee.

Legal Risk

Legal risk is the risk of financial or reputational loss arising from legal or regulatory action; disputes for or against the company; failure to properly document, enforce or adhere to contractual arrangements; inadequate management of non-contractual rights; or inability to meet non-contractual obligations.

Legal risk is managed by the Legal Department which is under the Office of the President. It is mandated to provide legal services, assistance, support, initiatives, strategies and action plans on all areas affecting the business and operations of MCC. This includes legal risk assessment, legal risk management and tax compliance.

Reputational Risk

Reputational risk as the current and prospective impact on earnings or capital arising from negative public opinion. This can adversely affect the organization's ability to maintain existing, or establish new business relationships and continued access to sources of funding. Consequently, it may expose the organization to litigation, financial loss, or a decrease in customer base.

Reputation is considered as a valuable intangible asset, it is an indicator of past performance and future prospects. Damage to this may result to loss of trust and confidence from stakeholders and will eventually adversely affect the organization in sustaining a profitable business. It does not matter whether the event is real or not, it is the perception that counts.

In measuring the reputational risk, each cause/ source are appraised based on the categories of likelihood and Consequence indicated under Risk Analysis Section of the Enterprise Risk Management Manual. Historical occurrences and control adequacy in place are considered in evaluating the likelihood of such risk.

Strategic Risk

Strategic risk is the potential loss that may arise from: (1) inappropriate, insufficient, or wrong strategy; (2) failed or inadequate strategy and implementation & (3) adverse change in business environment excluding changes in regulation. Being a business risk, strategic risk excludes operation, Information Security and IT Strategies.

MCC's Board of Directors, together with the Senior Management provides the general direction of the Company and where the business plans of the Business Units are anchored upon. Periodic review of actual performance versus Plan is conducted by the Senior Management with the Board of Directors.

Anti-Money Laundering

Compliance to AML laws and regulations, and the identification and prevention of risks related to laundering and terrorist financing activities, are the very objectives of the Anti-Money Laundering/Combating of Terrorist Financing program of MCC. Through its AML program, it seeks to ensure that the business is at all times conducted in conformity with high ethical standards to protect its safety and soundness as well as the integrity of the national banking and financial system. MCC ensures that laws and regulations are always adhered to, and that services are not provided where there is good reason to believe that transactions are associated with money laundering and terrorist financing activities

Compliance and/or adherence to anti-money laundering principles and regulations is a shared responsibility amongst all employees with Senior Management being vested with the crucial responsibility of ensuring an effective system of internal controls for AML/Terrorist Financing suppression. The Compliance Office has the primary task of managing the implementation of MCC's Money Laundering Prevention Program. To ensure the independence of the Office, it shall have a direct reporting line to the Board of Directors or to the Corporate Governance Committee on all matters related to AML and terrorist financing compliance and the management of risks associated thereto.

Under the Compliance Office, is the AML Compliance Officer who is a senior officer and is the lead implementor of the MLPP. The AML Compliance Officer is the liaison between MCC, the BSP and the AMLC in matters relating to the MCC's AML compliance. The Chief Compliance Officer of MCC assumes the concurrent role AML Officer.



A photograph of a man in a brown suit and striped tie standing and gesturing while talking to a woman sitting at a desk. The woman is wearing a blue blazer and is looking down at a laptop. The desk has a white coffee cup, a pen, and some papers. The background shows a modern office with large windows. A large blue circular graphic is overlaid on the right side of the image.

Corporate Governance

Our brand of corporate governance has helped define our identity and our leadership through the years, and has guided principles and policies across all aspects of our business and our corporate culture.

Corporate Governance

The Board of Directors and Senior Management of MCC are firmly committed to good corporate governance and are cognizant of the fact that it is the foundation of safe and sound operations. The view that creation and maintenance of shareholder value can only be achieved if sound corporate governance is in place is strongly espoused by the Company. MCC believes that it is essential to have an effective compliance program to promote the total commitment of the stockholders, Board of Directors, and Senior Management to compliance. It is equally believed that through good corporate governance, protection of the rights of all stakeholders can be ensured. MCC Board and Management adhere to the basic principles of accountability, fairness, integrity and transparency for the safe and sound operations of the company. MCC Board and Management believe that accountability should permeate the entire organization starting with its directors and officers all the way to its staff. There should also be integrity in every action and more importantly, transparency in all its business dealings.

All Board members have undergone training in corporate governance and have been duly certified therefor. The Board is composed of professionals from various fields of expertise such as banking, law, general business and finance. MCC is assured that each director is capable of adding value and formulating sound corporate policies.

Board of Directors

The overall vision, strategic objectives, key policies, and the monitoring and evaluation of the management performance are set by the Board of Directors. It is part of the Board's mandate to ensure the adequacy of internal controls and risk management practices, accuracy, and reliability of financial reporting, and compliance with applicable laws and regulations.

The roles of the Chairman and the CEO or President are separate to establish accountability and ensure Board independence from management. Of the ten members of the Board, only the President or CEO is an executive director. The Chairman on the other hand, though assumes a non-executive function, provides leadership in the Board who ensures effective functioning thereof including maintaining a relationship of trust with and among Board members. The Chairman likewise ensures a sound decision making process who promotes critical discussions in the company's top collegial body which is the Board.

Board Composition

Board Member	Type	No. of Years	% Shares
Fabian S. Dee	Non-executive	11	0.00001
Anjanette T. Dy Buncio	Non-executive	14	0.00001
Riko A.S. Abdurrahman	Executive	7	0.00001
Francisco S. Magsajo, Jr	Independent	2	0.00001
John Winders (t)	Independent	12	0.00001
Richard S. So	Non-executive	7	0.00001
Regis V. Puno	Non-executive	6	0.00001
Marie Edgette Simonette C. Gamboa	Non-executive	1	0.00001
Panadda Manoleehakul	Non-executive	9	0.00001
Sanjoy Sen	Non-executive	1	0.00001

Board Committees

The Board of Directors is supported by seven (7) Board Committees with their respective mandates as follows:

1. Executive Committee. The Executive Committee acts on behalf of the Board and has the general power and competence to perform any act or make any decision (or authorize the performance of any act or the making of any decision) with the general competence and authority of the Board subject to the limitations stated in the By-Laws of the Company.

Executive Committee	
Anjanette Ty Dy Buncio	Chairperson
Richard Benedict S. So	Member
Riko AS Abdurrahman	Member
Panadda Manoleehakul	Member
Marie Edgette C. Gamboa	Member

2. Audit Committee. The Audit Committee provides oversight of the internal and external audit functions and ensures both the independence from management of internal audit activities as well as the compliance with the regulations governing accounting standards on financial reporting. It approves the annual audit plan, the annual audited financial statements, and the analysis of results of operations as submitted by the Internal and External Auditor. It also evaluates strategic issues relating to plans and policies, financial and system controls, and methods of operation for adequacy and improvements.

Audit Committee	
John Mark Winders (†)(Independent Director)	Chairperson
Francisco S. Magsajo, Jr. (Independent Director)	Member
Marie Edgette C. Gamboa	Member

3. Nomination Compensation & Remuneration Committee. The NCR Committee leads the process for identifying and recommending candidates for appointment to the key positions in the institution taking into full consideration the succession planning and the leadership and skills needed in MCC. It provides oversight on the compensation and remuneration of matters of the entire organization.

Nomination Compensation & Remuneration Committee	
Anjanette Ty Dy Buncio	Chairperson
John Mark Winders (†)(Independent Director)	Member
Francisco S. Magsajo, Jr. (Independent Director)	Member

4. Corporate Governance Committee. The Corporate Governance Committee is tasked primarily to assist the Board in formulating the policies and overseeing the implementation of MCC's corporate governance practices. It conducts annually the performance self-evaluation of the Board of Directors and its committees. It also oversees the implementation of the orientation of newly-elected Directors. In 2016, an annual performance review of the Board as a whole, the Committees, individual directors and the President was conducted using assessment questionnaires that measure their effectiveness.

Corporate Governance Committee	
John Mark Winders (†)(Independent Director)	Chairperson
Regis V. Puno	Member
Francisco S. Magsajo, Jr. (Independent Director)	Member

5. Risk Management Committee. The Risk Management Committee is responsible for the development of MCC's risk policies and defining the appropriate strategies for identifying, quantifying, managing and controlling risk exposures including preventing and/or minimizing the impact of losses to the organization. It oversees the implementation and review of the enterprise wide risk management plan and system of limits of management's discretionary authority delegated by the Board. It is also responsible for reassessing the continued relevance, comprehensiveness, and effectiveness of the risk management plan, and introduces revisions thereto as needed.

Risk Management Committee	
Richard Benedict S. So	Chairperson
John Mark Winders (†)(Independent Director)	Member
Francisco S. Magsajo, Jr. (Independent Director)	Member

6. Related-Party Transactions Committee. The Related-Party Transactions Committee ensures that transactions with related parties (including internal Group transactions) of MCC are reviewed to assess the risks, are subject to appropriate restrictions to ensure that such are conducted at arm's-length terms and that corporate or business resources are not misappropriated or misapplied.

Related Party Transaction Committee	
John Mark Winders (†)(Independent Director)	Chairperson
Regis V. Puno	Member
Francisco S. Magsajo, Jr. (Independent Director)	Member
Riko AS Abdurrahman	Member

7. IT Steering Committee. The IT Steering Committee is tasked to regularly review, endorse/approve, monitor and report to the Board MCC's Annual review of the IT Strategic Plan, IT Projects and initiatives, and related risks, IT Operations and Performance, Information Security Program and Policies (IT-specific), IT Outsourcing activities and IT Policies, Procedures and Standards. The Committee also reviews, approves and endorses for Board's approval outsourcing to cloud environment and the provision of electronic services to customers.

IT Steering Committee	
Sanjoy Sen	Chairperson
Deputy Cards Head	Co-Chairperson
President, Head of Business Technology, Head of Credit Operations, Chief Finance Officer, and Head of Merchant Acquiring	Members
Chief Risk Officer, Internal Audit Head, and MBTC IT Resource	Advisers

Board of Directors' Attendance as of December 31, 2017

Board Member	27/02 (Special)	24/03 (Regular)	27/04 (Org.)	16/06 (Regular)	19/07 (Special)	22/09 (Regular)	22/11 (Special)	15/12 (Regular)	Percentage
Fabian S. Dee	✓	✓	✓	✓	✓	✓	✓	✓	100%
Anjanette T. Dy Buncio	✓	✓	✓	✓	✓	✓	✓	✓	100%
Atty. Regis V. Puno	✓	✓	✓	✓	✓	✓	✓	✓	100%
Richard Benedict S. So	✓	✓	✓	✓	✓	✓	✓	✓	100%
Francisco S. Magsajo, Jr.	✓	✓	✓	✓	✓	✓	✓	✓	100%
John Winders (†)	✓	✓	✗	✗	✗	—	—	—	40%
Sanjoy Sen	✓	✓	✗	✓	✓	✓	✓	✗	75%
Panadda Manoleehakul	✓	✓	✓	✓	✓	✓	✓	✓	100%
Riko A.S. Abdurrahman	✓	✓	✓	✓	✓	✓	✓	✓	100%
Marie Edgette Simonette C. Gamboa	✓	✓	✓	✓	✓	✓	✓	✓	100%

✓ - Present ✗ - Absent ✕ - Resigned — - Not Applicable

Note: Mr. Winders passed away on 21 July 2017; vacancy left not filled up.

As noted hereinabove, MCC's Board of Directors lost one of its members, Mr. John Winders who died in July 21, 2017.

MCC's Executive Officers

The senior executive officers consist of MCC's top managers who have the day-to-day tasks of leading and managing the activities of the organization. With their leadership, they ensure that MCC realizes its mission and vision to be the number one payment solutions provider through their effective implementation of appropriate strategies towards MCC's success. The senior executive officers of MCC include, among others, officers with rank of Senior Vice President, viz:

Anna Therese Rita D. Cuenco **(SVP – Deputy Cards Head / Treasurer)**

Aloysius C. Alday, Jr. **(SVP – Head of Prepaid Card Business)**

Harrison C. Gue **(SVP – Head of Operations)**

Performance Assessment Program

It is a major objective of the Company to be able to monitor the performance of the Board through an annual self-assessment. A comprehensive self-assessment process was put in place by the Board since 2010 and has since been consistently implemented. This process is administered in the form of a formal questionnaire that is answered by each member of the Board individually and where members of the Board are able to rate their individual performance and that of the Board as a whole. The results are collated and compiled by the Compliance Officer, and are submitted to the Board for discussion and when needed, appropriate action.

Orientation and Education Program

All Board members have undergone training in corporate governance and have been duly certified therefor. All first-time directors have attended a special seminar on corporate governance for board of directors conducted or accredited by the BSP. They are also furnished with a copy of the general responsibility and specific duties and responsibilities of the Board and of a director. As required under regulations, directors are made to certify under oath that they have received copies and fully understand and accept the general responsibility and specific duties accompanying membership in the Board; this certification is eventually submitted to BSP together with a certification that he or she has all the prescribed qualifications and none of the disqualifications of a duly elected director.

The Board is composed of professionals from various fields of expertise such as banking, law, general business and finance. MCC is assured that each director is capable of adding value and formulating sound corporate policies.

Retirement and Succession Policy

Retirement from service in MCC shall be compulsory upon the employee's attainment of his/her fifty-fifth (55th) birthday or thirty (30) years of service, whichever comes first, but MCC has the option to extend his/her retirement period up to his/her sixtieth (60th) birthday. Any member who attains the age of fifty (50) and has completed ten (10) years of service, may opt to retire and shall be paid an amount equivalent to a percentage of his final monthly basic salary for every year of service in accordance with the schedule under Voluntary Separation Benefit.

The Talent Management Program (TMP) or Succession Policy covers the following:

1. Administration-spearheaded by the President, in partnership with the candidates' immediate superiors and division heads, and support of the Human Resources Division (HR).
2. Coverage:
 - a. Key-Man-Risk
 - b. Selected Department/Unit Heads
 - c. Critical and hard-to-find positions as identified by HR
 - d. Top high performing and high potential employees of MCC
3. Eligibility & criteria of all identified successors
4. Implementation Phases & Strategies-from preparation i.e. identification of Line of Succession and prioritization, assessment, developments & programs, regular talent management reviews, final evaluation, presentation, approvals & deployment of successors.
5. Other initiatives and strategies

Remuneration Policy

The Compensation Policy of MCC includes the following factors used in determining the appropriate compensation of an employee:

1. Hiring Rate
2. Promotional Increase
3. Upgrade Increase
4. Structural Adjustments
5. Acting Capacity Allowance
6. Guaranteed & Performance Bonuses
7. Merit Increase
8. Other Salary Adjustments

In determining the remuneration of senior management, there are three (3) critical factors that are being considered: (1) External Benchmarking; (2) Internal Equity Analysis wherein Human Resource Compensation & Benefits (C&B) uses salary review, comparative ratio, and C&B financial metrics; and lastly, (3) Salary Structure which reflects the total rewards strategy of MCC and the sole basis in doing salary recommendations across all employees.

To ensure MCC's competitiveness against the market, it is crucial that the salary structure is reviewed annually and also in instances whenever there are regulatory salary adjustments as mandated by Department of Labor and Employment (DOLE).

All Compensation strategies and initiatives in the policy are subject for analysis and validation of the Compensation & Benefits Head with the approval the Head of Human Resources, the President, NCR Committee and Board of Directors for Senior Officers.

Related-Party Transactions

The Related-Party Transactions Committee ensures that transactions with related parties (including internal Group transactions) of MCC are reviewed to assess the risks, are subject to appropriate restrictions to ensure that such are conducted at arm's-length terms and that corporate or business resources are not misappropriated or misapplied.

Policies and guidelines on related party transactions (RPT) are in place in MCC and the company undertakes to implement these in order to provide guidance on RPTs and to ensure that the highest ethical standards consistent with the principles for enhancing corporate risk governance are properly observed. Transactions between and among related parties create financial, commercial and economic benefits to Metrobank Card Corporation (MCC) and to the entire conglomerate, Metrobank Group, where it belongs. In this regard, related party transactions are generally allowed provided that these are done on an arm's length basis. MCC's implementation is pursuant to and consistent with BSP Circular 895, Guidelines on Related Party Transactions which recognizes the financial, commercial and economic benefits created by RPTs to individual institutions and the group to which it belongs.

Compliance and Internal Audit

MCC has built a robust compliance program focused on enforcement of the Corporate Governance Manual, Money Laundering & Terrorist Financing Prevention Program (MLPP), Code of Business Conduct & Ethics, and other regulatory requirements.

MCC Compliance reports directly to the Board Corporate Governance Committee and the Chairman of the Board. The Compliance Office ensures timely submission of reports, issues advisories on new regulations or amendments, initiates policy pronouncements and implementation, engages regulators on their onsite and offsite reviews, provides training to employees and reports on significant compliance issues to the management and the Board.

The MCC Internal Audit function forms an integral part of the Company's corporate governance framework. It assists the Board in discharging its corporate governance responsibilities through ensuring adequate oversight of internal controls. Specifically, Internal Audit provides an independent, objective assurance and consulting function established to examine, evaluate, and improve the effectiveness of internal control, risk management, and governance systems and process of MCC which helps management and the board of directors in protecting the institution and its reputation.

It is part of the Board's mandate to ensure the adequacy of internal controls and risk management practices, accuracy, and reliability of financial reporting, and compliance with applicable laws and regulations.

Dividend Policy

MCC's BOD is responsible for generating all resolutions on the declaration and payment of dividends. It may declare dividends out of the company's unrestricted or free retained earnings and undivided profits as of the calendar year-end immediately preceding the date of the dividend declaration, unless an appropriation of its retained earnings is specifically made for this purpose. Dividends may be payable in cash or in stock and the amount is based on a sound accounting system and loss provisioning processes under existing regulations, which takes into account relevant capital adjustments including losses, bad debts, and unearned profits or income.

By policy, MCC may only declare cash dividends provided that its capitalization will not fall below the minimum required combined capital accounts of the BSP or below the minimum risk-based capital ratios, including capital conservation buffer requirements and higher loss absorbency requirements as stipulated in the BSP's existing capital adequacy framework. For the year 2017, MCC did not declare any dividends.

Consumer Protection

MCC adheres to consumer protection standards relating to disclosure and transparency, protection of client information, fair treatment, effective recourse, and financial education and awareness in its dealings with financial consumers. These are embedded into the corporate culture of MCC, enhancing further its defined governance framework while addressing conflicts that are inimical to the interests of its customers.

The Board of Directors (Board) is ultimately responsible in ensuring that consumer protection practices are embedded in MCC's business operations. The Board and Senior Management are responsible for developing MCC's consumer protection strategy and establishing an effective oversight over MCC's consumer protection programs. The Board is primarily responsible for approving and overseeing the implementation of MCC's consumer protection policies as well as the mechanism to ensure compliance with said policies. While Senior Management is responsible for the implementation of the consumer protection policies approved by the Board, the latter is responsible for monitoring and overseeing the performance of Senior Management in managing the day to day consumer protection activities of MCC.

MCC has adopted a Consumer Protection Risk Management System (CPRMS) in 2015 as part of its corporate-wide Risk Management System. The CPRMS is a means by which consumer protection risks inherent in MCC's operations are identified, measured, monitored and controlled. These include both risks to the financial consumer and MCC. MCC's CPRMS provides the foundation for ensuring MCC's adherence to consumer protection standards of conduct and compliance with consumer protection laws, rules and regulations, thus ensuring that MCC's consumer protection practices address and prevent identified risks to MCC and associated risk of financial harm or loss to consumers. As prescribed by the Bangko Sentral ng Pilipinas Circular 857, MCC established its Consumer Protection Manual which defines the general framework of MCC's consumer protection policy and stance.

This manual aims to promote clarity and consistency of approach in relation to MCC's commitment in ensuring the following:

- Protection of its customers against deceptive, unfair and unconscionable sales acts and practices;
- Protection of client information;
- Provision of adequate rights and means of redress;
- Provision on information and consumer education.

The risk management activities include the following:

- Risk identification and classification
- Risk analysis and measurement of likelihood and consequences as indicated in MCC's Enterprise Risk Management Manual
- Risk management and mitigation strategies through risk assessment, establishing controls, improvement of business processes and policies, incident reporting and regular operating risk review and self-assessment
- Risk monitoring and review through ongoing monitoring, review and reporting to ensure changing circumstances are managed in line with the risk. This may involve testing of control's effectiveness to ensure suitability, adequacy and effectiveness.

These risk management tools are enforced to ensure adherence to consumer protection standards.

MCC adopts a Consumer Assistance Management System (CAMS) that serves as an avenue for consumers to air out their grievances in the products and services of MCC. MCC has established the consumer assistance channels for customers to provide their feedback and these are through MCC's hotlines and emails. The information on filing a complaint can be accessed in its website at <https://www.metrobankcard.com/feedback> and is likewise displayed in MCC's office premises at the lobby. MCC designated its Service Quality and Delivery Department as the independent unit that will handle the following functions under the supervision of its head who simultaneously designated as Consumer Assistance Officer:

- Monitor consumer assistance process;
- Keep track, identify, and analyze the nature of complaints and recommend solutions to avoid recurrence;
- Report to senior management the complaints received on a monthly basis
- Ensure immediate escalation of any significant complaint

The consumer assistance channels are tasked with the following:

- Receive and acknowledge customer concerns
- Record inquiries, requests and complaints in the MCC System
- Review and investigation of concerns
- Address concerns and provide official response to the customer within the prescribed processing time
- Escalate customer concerns based on the escalation process

The end-to-end handling of customer concerns are recorded in the MCC System and controls are implemented on the quality of resolution provided to the customer based on existing policies of MCC.

MCC is committed in ensuring that it delivers excellent service to its customers. MCC has general service standards and key service metrics to measure the complaints management performance. In 2017, MCC's resolution rate is at 97.33% and valid rate of complaints is at 1.86%. The complaints management performance is reinforced by trainings and workshops provided to its personnel. As part of MCC's affirmative action to ensure financial awareness and education to its customers, MCC has utilized its website and social media channels to provide information to cardholders on tips on how to manage credit cards. Comparative information about key features, benefits and risks, and associated fees and charges of different card products of MCC are likewise provided in the website.

MCC endeavors to maintain the low valid rate of complaints against CIF through continuous enhancement of processes by utilizing customer feedback received across all consumer assistance channels.





A background image showing a business meeting. In the upper left, a person in a grey suit has their hands clasped. In the lower left, a hand holds a white envelope. In the center, a hand in a blue suit holds a pen over a document. A large blue circle is overlaid on the right side of the image, containing the text.

Our Leadership

At Metrobank Card Corporation, our leadership is always passionate, purposeful, collaborative, and customer-centered. These characteristics, guided by our mission, vision, and values, have helped shape us into the industry-leading organization that we are today.

Board of Directors



Fabian S. Dee

Chairman

Age: 55 • Nationality: Filipino

Qualifications and Experiences:

- Metrobank Remittance Singapore – Chairman
- MBTC – President
- Metrobank Foundation, Inc. – Trustee
- Bankers Association of the Philippines – Director
- SMBC Metro Investment Corporation – Chairman
- Bancnet, Inc. – Director
- LGU Guarantee Corp – Acting Chairman
- FMIC Equities – Director; 2011-2016
- MBTC – Senior Vice President; 2011-2012
- MBTC – Adviser; 2011-2012
- MBTC – Director; 2007-2011
- Metropolitan Bank (Bahamas) – Adviser; 2006-2008
- SMBC Investment Corporation – Director; 2005-2006
- First Metro Investment Corp. – Consultant; 2005-2006
- Toyota Manila Bay – Vice Chairman; 2003-2004
- Toyota Manila Bay – Vice Chairman; 2002-2003
- MBTC – Executive Vice President; 2002-2011
- MBTC – Senior Vice President; 2000-2002
- Security Bank – SVP Middle Market; 2000-2000



Panadda Manoleehakul

Director

Age: 54 • Nationality: Thai

Qualifications and Experiences:

- Australia & New Zealand Banking Group Limited (Manila Branch) – CEO, Philippines and Thailand
- ANZ Global Services and Operations (Manila), Inc. – Director
- HSBC – Thailand – Head of Corporate Banking; 2001-2008
- JPMorgan Chase, Singapore – Regional Relationship Manager – Multinational Corporates, Singapore; 2000-2001
- Chase Manhattan Bank, Thailand – SVP-Head of Multinational Corporates, Thailand; 1994-2000
- Standard Chartered Bank – VP-Head of US Corporate Desk; 1987-1994



Anjanette Ty Dy Buncio

Vice-Chairperson

Age: 49 • Nationality: Filipino

Qualifications and Experiences:

- GT Capital Holdings, Inc. – Treasurer
- Global Treasure Holdings, Inc. – Vice President / Treasurer
- Grand Titan Capital Holdings, Inc. – Vice President / Treasurer
- Federal Land, Inc. – Director / Treasurer
- Bonifacio Landmark Realty Development Corp. – Treasurer/Corporate Secretary
- Property Company of Friends, Inc. – Treasurer
- Cathay International Resources – Treasurer / Adviser
- Federal Land Orix – Treasurer
- Horizon Land Property Development Corp. – Director / Treasurer / SVP
- Federal Homes, Inc. – Director / Treasurer / EVP
- Philippine Securities Corp. – Director / Treasurer / SVP
- Inter Par Philippines Resources – Director / President
- Great Mark Resources Corp – Director / Treasurer / VP
- Tytana Corporation – Director / President
- Neiman Rhodes Holdings, Inc. – President / Director
- Metrobank Foundation, Inc. – Corporate Secretary
- GT Foundation Inc. – BOT / Vice President
- Manila Medical Services Inc. – Treasurer
- Proline Sports Center, Inc. – EVP / Corporate Secretary
- Integra Development Corp – Treasurer
- Pro Oil Corp – EVP / Corporate Secretary
- Metrobank Foundation – Senior Vice President; 2014-2017
- Tytana Corporation – EVP; 2015-2016
- Omni Orient Management Corp – Treasurer; 2013-2016
- Federal Land Inc. – Corporate Secretary; 2013-2016
- Global Business Power Corp. – Senior Vice President; 2012-2016
- Federal Brent Retail Inc. – Director; 2010-2015
- Global Business Power Corp. – Treasurer; 2010-2016
- Global Business Power Corp. – Corporate Secretary; 2010-2016
- Bonifacio Landmark Realty Development Corp. – Director; 2010-2014
- Global Business Power Corp. – Asst. Treasurer; 2010-2013
- Metrobank Foundation – Assistant Treasurer; 2008-2013
- Philippine Securities Corp. – First Vice President; 2007-2016
- Federal Land Inc. – First Vice President; 2007-2009
- Metropolitan Bank & Trust Company – Vice President; 2006-2015
- Cathay International Resources – Director / Treasurer; 2005-2015
- Federal Land Inc. – Vice President; 2002-2006
- Phil. AXA Life Insurance Corp. – Director; 2002-2004
- Metropolitan Bank & Trust Company – Senior Manager; 2002-2004
- Thomas Cook Phils. Inc. – Asst. Treasurer; 1999-2002
- Phil. AXA Life Insurance Corp. – Corporate Secretary; 1999-2000
- Thomas Cook Phils. Inc. – Asst. Corp Secretary; 1995-1999
- First Metro Investment Corp – Asst. to the President (seconded); 1994-1997
- Metropolitan Bank & Trust Company – Manager/Asst. Manager; 1992-2002
- Berliner Handels und Frankfurter – Trader; 1990



Regis V. Puno

Vice-Chairperson

Age: 60 • Nationality: Filipino

Qualifications and Experiences:

- Puno and Puno Law Offices – Senior Partner
- The Rockwell Club – Director
- Lepanto Consolidated Mining – Director
- Rockwell Residential Tower – Trustee; 2008-2013
- Regency Investment & Development Holdings, Inc. – Director; 2008-2011
- PS Bank – Director; 2004-2010
- BDO Private Bank – Corporate Secretary; 2003-2004
- Banco Santander Philippines – Director; 2001-2003
- Banco Santander Philippines – Director; 1996-1998



Riko A.S. Abdurrahman

President/Director

Age: 53 • Nationality: Indonesian

Qualifications and Experiences:

- Asia Pacific Visa Client Council – Member
- TransUnion Information Solutions, Inc. – Director
- PT ANZ Panin Bank Indonesia – Card Business Director; 2008-2010
- ABN AMRO Bank, Indonesia – VP Head of Consumer Finance; 2005-2008
- Citibank Indonesia – VP Head of Cards Marketing Communications; 1996-2005



Richard Benedict Sha So

Director

Age: 53 • Nationality: Filipino

Qualifications and Experiences:

- MBTC – Executive Vice President / Head Branch Banking – Countryside
- Metro Remittance (Hongkong) Limited – Chairman
- First Metro International Investment (Hongkong)
- MBTC – Senior Vice President / Deputy Group Head; 2007-2009
- Banco de Oro – SVP; 2007
- Equitable PCI Bank – SVP; 2001-2007



Francisco S. Magsajo, Jr.

Independent Director

Age: 70 • Nationality: Filipino

Qualifications and Experiences:

- HFM Investment, Inc. – Director
- ABR Integrated Farms – Director
- RCBC – President and CEO; 2003-2007
- RCBC Savings Bank – President and CEO; 1998-2003
- Philippine National Bank – Executive Vice President; 1995-1997



John Mark Winders (t)

Independent Director

Age: 66 • Nationality: New Zealander

Qualifications and Experiences:

- PT Panin Bank Indonesia – Executive Director / Consumer Banking; 2004-2007
- ANZ Banking Group – Managing Director / Singapore-Based; 2002-2004
- ANZ Banking Group – Senior Manager; 1983-1985



Sanjoy Sen

Director

Age: 51 • Nationality: Indian

Qualifications and Experiences:

- ANZ Royal Bank Cambodia – Non-Executive Director
- ANZ Vietnam – Non-Executive Director
- ANZ Banking Group Limited – Managing Director
- Citibank Group – Head of Consumer Bank, Middle East, Pakistan and North Africa; 2006-2012
- Citibank Group – Chief Operating Officer and Retail Banking Head, China; 2004-2006
- Citibank Group – Head of Retail Banking India; 2002-2004



Edgette C. Gamboa

Director

Age: 46 • Nationality: Filipino

Qualifications and Experiences:

- MBTC – Head, Strategic Planning Division
- SMBC Metro Investment Corporation – Director
- Digital Mobile Philippines – Senior Manager for Business Strategies and Intelligence; 2003-2007
- Globe Telecom, Inc. – Senior Manager for Financial Planning; 1999-2001

Board Officers



Anna Therese Rita D. Cuenco

Treasurer



Ma. Lourdes C. Plata-Abellar

Corporate Secretary



Maria Sofia A. Lopez

Assistant Corporate Secretary

Management Committee



Riko A.S. Abdurrahman
President



Aloysius C. Alday Jr.
Head of Prepaid Card Business
Senior Vice President



Anna Therese Rita D. Cuenco
Deputy Cards Head
Senior Vice President



Harrison C. Gue
Head of Operations
Senior Vice President



Rowel S. Andaya
Chief Risk Officer
First Vice President



Hiroko M. Castro
Head of Credit Operations
First Vice President



Arlyn D. Dadis
Head of Credit Card Sales, Alliances &
Other Channels
First Vice President



Francis Andre Z. De los Santos
Chief Business Technology Officer
First Vice President



Pamela I. Jimenez
Compliance & AML Officer and Head of
Internal Audit
First Vice President



Mary Grace L. Navarro
Head of Business & Customer Intelligence
First Vice President



Cesar P. Nicolasora Jr.
Chief Finance Officer
First Vice President



Marie Anthonette L. Santiago
Head of Human Resources
First Vice President



Jose Caesar B. Plofino
Head of Merchant Acquiring Business
Vice President



Rommel T. Oquendo
Head of Legal
Senior Assistant Vice President

Senior Officers



ALDAY, Aloysius C.

Head of Prepaid Cards Business

Age: 48 • Nationality: Filipino

Qualifications and Experiences:

- With over 23 years of banking experience in managerial & leadership functions. Specializes in the following areas: Brand Management, Advertising, PR & Marketing, Sales & Portfolio Management, Credit Risk Management, Retail Banking, and Prepaid Card & Insurance Management
- Held various positions in sales, marketing, consumer & credit risk management, and retail support operations in HSBC
- Graduate of BS Business Administration from University of the Philippines, Diliman



CUENCO, Anna Therese D.

Deputy Cards Head

Age: 44 • Nationality: Filipino

Qualifications and Experiences:

- With over 22 years of banking experience in managerial & leadership functions. Specializes in the following areas: Collections & Recoveries, Credit Risk Management, Sales and Marketing, Business Development, and Service Quality & Delivery
- Treasurer
- Co-Chairperson of the IT Steering Committee
- Had been assigned to various positions under Collections in Citibank N.A. and HSBC
- Graduate of AB Management Economics from Ateneo de Manila University



GUE, Harrison C.

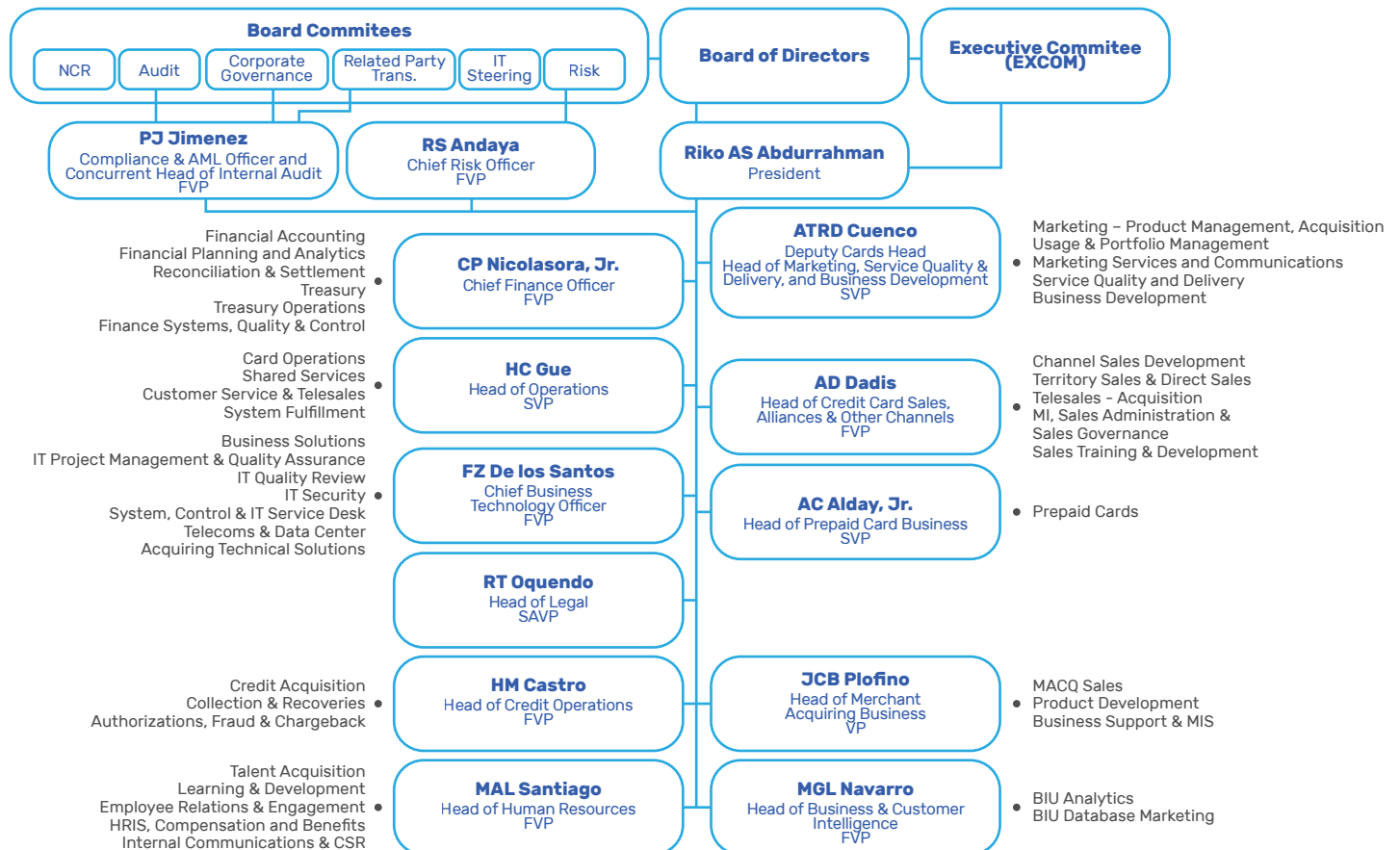
Head of Operations

Age: 52 • Nationality: Filipino

Qualifications and Experiences:

- With over 24 years of banking experience in managerial & leadership roles. Specializes in the following areas: Credit Initiation, Card Operations, Customer Service & Call Center Operations, Purchasing, Vendor Management, Facilities & Asset Management
- Director, Credit Card Association of the Philippines
- Held various positions in Citibank N.A., Banco De Oro-EPCI Universal Bank, Equitable Card Network, Inc., Equitable Banking Corporation, China Banking Corporation, and SGV & Co.
- Graduate of BS Commerce from De La Salle University and acquired an MBA Degree in Asian Institute of Management

Organizational Structure



Senior Officers



ANDAYA, Rowel S.
First Vice President



CASTRO, Hiroko M.
First Vice President



DADIS, Arlyn D.
First Vice President



DE LOS SANTOS, Francis Andre Z.
First Vice President



JIMENEZ, Pamela I.
First Vice President



NAVARRO, Mary Grace L.
First Vice President



NICOLASORA, Cesar P., Jr.
First Vice President



SANTIAGO, Marie Anthonette L.
First Vice President

Senior Officers



BILBAO, Thomas Wilfrido R.
Vice President



DE GUZMAN, Ion Edmond A.
Vice President



MERCADO, Elmer K.
Vice President



PLOFINO, Jose Caesar B.
Vice President



REYES, Maria Cristine D.
Vice President



TATEL, Jay S.
Vice President



TIOSECO, Francis Ramon L.
Vice President



TOM, Albert Arnold A.
Vice President



UMALI, Sheila P.
Vice President



AÑO, Anna Lissa C.
Senior Assistant Vice President



BANDALI, Al-Jalil B.
Senior Assistant Vice President



BELTRAN, Miguel Paolo L.
Senior Assistant Vice President

Senior Officers



COBANKIAT, Reuben Rinaldi Y.
Senior Assistant Vice President



GABRIEL, Michael R.
Senior Assistant Vice President



GUINO, Frances Lea C.
Senior Assistant Vice President



JAVELLANA, Wellington M. Jr.
Senior Assistant Vice President



LAGMAN, Andro Jose M.
Senior Assistant Vice President



MACALLAN, Anne Kristen Y.
Senior Assistant Vice President



NAVARRETE, Albert Roy D.
Senior Assistant Vice President



OQUENDO, Rommel T.
Senior Assistant Vice President



VALERIO, Tricia H.
Senior Assistant Vice President



BALLARTA, Malvin B.
Assistant Vice President



BANTILAN, Bernal S.
Assistant Vice President



BERAÑA, Mary Grace D.
Assistant Vice President

Senior Officers



DE PANO, Emma R.
Assistant Vice President



DURENDEZ, Rafael D.
Assistant Vice President



EMPALMADO, Nolan Carlo U.
Assistant Vice President



EUSEBIO, Ivan Drieter D.
Assistant Vice President



GAMAD, Rafael B. Jr.
Assistant Vice President



IBARRA, Peace E.
Assistant Vice President



JAVIER, Shahlena G.
Assistant Vice President



JUAN, Apolonio C. II
Assistant Vice President



KO, John Oliver T.
Assistant Vice President



LOPEZ, Maria Kareniña R.
Assistant Vice President



MALCO, Aileen B.
Assistant Vice President



MARQUEZ, Nadja Cecilia R.
Assistant Vice President

Senior Officers



PANGILINAN, Joseph Vincent L.
Assistant Vice President



PANLILIO, Helen A.
Assistant Vice President



RELOSA, Juan Miguel M.
Assistant Vice President



ROGANDO, Liezl O.
Assistant Vice President



ROMARAOG, Janylou M.
Assistant Vice President



ROMUALDEZ, Jamie Rose D.
Assistant Vice President



SANTOS, Gail Joseph S.
Assistant Vice President



SEROTE, Kharen S.
Assistant Vice President



SERRANO, Alvin T.
Assistant Vice President



TERROBIAS, Carlsten A.
Assistant Vice President



VENTURA, Winnie Vic G.
Assistant Vice President



ZABLAN, Elvira S.
Assistant Vice President

Corporate Information

Metrobank Card Corporation (A Finance Company) [MCC] is a joint venture of Metropolitan Bank and Trust Company (MBTC) and Australia and New Zealand Funds Pty. Ltd. (ANZ). It is one of the leading payment solutions providers in the Philippines issuing credit cards and other products with distinct advantages to its customers, such as special installment plans, unmatched perks and privileges, and invites to exclusive events.

Since the start of the joint venture, MCC was 60%-owned by MBTC and 40%-owned by ANZ. As of end-2017, in accordance with the agreement between MBTC and ANZ, MBTC's ownership interest in MCC increased to 80%.

Metropolitan Bank and
Trust Company
(Filipino)

80%

ANZ Funds Pty.
(Australian)
20%

The MCC Center

6778 Ayala Avenue, Makati City, Philippines 1226

MCC Metropark

Metropolitan Technological Park Building, Metropolitan Park corner Metrobank Avenue, EDSA Extension, Pasay City, Philippines 1308



MCC Cebu

Metrobank Plaza Building, Osmeña Boulevard, Cebu City, Philippines 6000

MCC Davao

Metrobank Davao Center Branch, Ramon Magsaysay Avenue corner J. Dela Cruz St., Davao City 8000



MCC Website

www.metrobankcard.com

Social Media

@metrobankcardph



Facebook

www.facebook.com/MetrobankCardPH

Instagram

www.instagram.com/metrobankcardph

Twitter

www.twitter.com/metrobankcardph



YAZZ Website

www.yazzcard.com

Social Media

@yazzcardPH



Facebook

www.facebook.com/yazzcardPH

Instagram

www.instagram.com/yazzcardph

Twitter

www.twitter.com/yazzcardPH