

METROBANK CHOOSE YOUR REWARD ACQUISITION PROMO MECHANICS 2022

1. The Metrobank Choose Your Reward Acquisition Promo 2022 (the "Promo") is extended from December 31, 2022 to January 31, 2023 only ("Promo Period and Card Application Period").
2. The Promo is open to newly approved and qualified principal Metrobank credit card cardholders ("Cardholders") who:
 - a. Have applied and submitted complete application requirements within the Promo Period for the following credit card types:
 - Metrobank Toyota Mastercard
 - Metrobank Platinum Mastercard
 - Metrobank World Mastercard
 - Metrobank Travel Platinum Visa
 - Metrobank Cashback Visa
 - b. Do not have an existing or cancelled Principal credit card issued by Metropolitan Bank & Trust Company ("Metrobank") and have not had one in the last 6 months.
 - c. Must meet the required accumulated valid spend within 90 calendar days from date of card approval.
3. A cardholder may only qualify for one acquisition promo at any given time. If a Cardholder qualifies for two (2) or more Cards under different acquisition promotions within the same promo period, they will be entitled to only one Welcome Gift. If a Cardholder qualifies under another acquisition promo during the same promo period, they will no longer be able to participate in this Promo.
4. Qualified Cardholders will be awarded by Metrobank with a Welcome Gift worth up to 130,000 rewards points ("Welcome Gift") upon meeting the required minimum accumulated valid spend of P20,000 on their new Metrobank credit card.

Eligible Principal Credit Card Type	Minimum Accumulated Valid Spend	Welcome Gift Reward Points
Metrobank Toyota Mastercard	P20,000	80,000 points
Metrobank Platinum Mastercard	P20,000	130,000 points
Metrobank World Mastercard	P20,000	130,000 points
Metrobank Travel Platinum Visa	P20,000	130,000 points

*Additional 13,000 reward points will be awarded to cards sourced via online and to existing depositors acquired through Metrobank branches.

For Metrobank Cashback Visa, welcome gift will be awarded through cash rebate.

Eligible Principal Credit Card Type	Minimum Accumulated Valid Spend	Welcome Gift Cash Rebate
Metrobank Cashback Visa	P20,000	P5,000

*Additional P500 cash rebate will be awarded to card sourced via online and to existing depositors acquired through Metrobank branches.

5. Accumulation of minimum valid spend must be within ninety (90) calendar days from date of card approval. ("Spend Period").
6. Valid spend will include all retail purchase and merchant installment transactions, inclusive of domestic, international, and online transactions. For merchant installment transactions, only the principal amount of transactions booked within the Spend Period will be counted as valid spend. Supplementary account/s' valid spend will be counted as part of the principal cardholder's spend.
7. The following transactions and fees will not be considered as valid spend: card fees, annual fees, cash advance and cash advance fees, balance transfer and balance transfer charges, loans and loan charges, cash2go and cash2go charges, balance conversion and balance conversion charges, interest charges, late payment charges, Bills2Pay, PayNow and other miscellaneous fees and recurring payments.
8. Upon reaching the accumulated valid spend on their newly approved credit card, the qualified cardholder will receive an SMS confirmation of his/her eligibility to receive the Welcome Gift.
9. To redeem the welcome gift, the cardholder must do the following:
 - a) Wait for an SMS confirmation from Metrobank for the welcome gift containing a unique promo code;
 - b) Go to the promo redemption link in the Metrobank website (www.metrobank.com.ph), scroll down to Featured Promotions select View More then search Choose Your Reward and click the link under the Promo Mechanics, "what are the mechanics?";
 - c) From the redemption page, provide his/her personal and other information on the redemption page, unique promo code and agree that such information will be subject to the Confidentiality, Data Privacy and Security Policy/Terms of the e-gift provider, Giftaway Inc., and is subject further to the Data Privacy Act of 2012 (R.A. 10173);
 - d) Click on redeem to claim the welcome gift;
 - e) The welcome gift will be credited as reward points to the cardholder's credit card after 30 calendar days from cardholder's clicking of the redeem button; Reward points can be converted to the items from the Rewards Catalogue found in the Metrobank Card website such as but not limited to eGCs, cash rebates, or airmiles conversion;
 - f) Only successful redemptions will be qualified for the promo;
 - g) Cap for airmiles and cashback redemption will be waived for qualified customers for this promo until December 31, 2023. Redemptions made after December 31, 2023 will be subject to the prevailing redemption cap;
 - h) For reward points converted to airmiles, the cardholder holds responsibility in coordinating the conversion of airmiles to airline tickets with their preferred airline company. Reward points converted to airmiles does not include travel fees or accommodation to the preferred destination of the cardholder. To convert the points to reward items, cardholder may redeem these by calling the customer service hotline at (02)88-700-700.
 - i) Qualified cardholder entitled for the Promo may redeem the reward points and convert to airmiles based on the required amount of airmiles of their preferred airline. Free trip advertisement such as Singapore, Japan, etc. were computed based on PAL Mabuhay Airline table of airmiles conversion as of January 2022. Metrobank does not have jurisdiction over changes in airline conversion to actual tickets.
10. Cardholder must redeem the Welcome Gift within sixty (60) calendar days from receipt of the SMS. After which, the unredeemed Welcome Gift will be forfeited. In addition, the Welcome Gift cannot be exchanged for cash, other products or

discounts. Redeemed welcome gift are valid until fully consumed.

11. Metrobank will no longer accommodate Cardholder requests for re-sending of SMS due to, but not limited to, the following reasons:
 - a) SMS sent successfully to the principal cardholder but were accidentally deleted by the cardholder, members of their family or friends or due to upgrade or reformatting done to the cardholder's mobile device;
 - b) Lost, stolen, or defective mobile device; or
 - c) SMS sent successfully to the principal Cardholder's mobile number maintained in Metrobank's database during the Promo and Redemption Period and Cardholder failed to update said number.

Cardholders may contact Metrobank's Customer Service Hotline at (02)88-700-700 to request for validation of the SMS and redemption link that were redeemed already but was deleted or lost.

12. Metrobank reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the Promo period. Should the Cardholder receive the incentive but was later on deemed unqualified for not meeting the requirements of the incentives due to disputes arising from erroneous, invalid, fraudulent or unauthorized transactions, the cost of the incentive shall be charged by Metrobank to the Cardholder's credit card account.
13. Converted product types or change in the product type approved will disqualify the cardholder from receiving the welcome gift.
14. In case of dispute on Cardholder's eligibility, Metrobank's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by Metrobank at its discretion.
15. Any dispute concerning the products or services related to the Promo offer shall be settled directly between the cardholder and the appropriate merchant, with the concurrence of the DTI.
16. In the event that the principal Cardholder cancels his/her Metrobank credit card within eighteen (18) months from the card opening date, Metrobank reserves the right to charge the equivalent pro-rated amount of Welcome Gift awarded to the cardholder.
17. All credit card applications shall be subject to Metrobank's final approval and credit card terms and conditions.
18. The terms and conditions governing the issuance of Metrobank credit cards, reminders and other provisions contained in the card carrier, statement of account, charge slips and other documents or instruments, which are made an integral part hereof by reference, shall likewise be resorted to in instances where they are applicable in this Promo.
19. The use of the Metrobank credit card in connection with this Promo is subject to the Terms and Conditions governing the issuance and use of Metrobank credit card.
20. For any questions or clarifications, please contact Metrobank at (02)88-700-700.