

Promo Mechanics

1. The SM Store Back-to-School Promo is open to all Metrobank Peso Visa/Mastercard, Femme Visa, Femme Signature Visa, Travel Platinum Visa, Platinum Mastercard, World Mastercard, PSBank Credit Mastercard and Toyota Mastercard cardholders in good credit standing. The promotion is not applicable to Metrobank ON Internet Mastercard, YAZZ Prepaid, Metrobank Prepaid and Debit cards.
 2. The promo period is from May 15 to July 31, 2019.
 3. Cardholders who shop at The SM Store for a minimum single-receipt 0% installment spend of P15,000 will get a free P500 eGC.
 4. The P500 eGC can be exchanged for P500 worth of SM Gift Card.
 5. Only 0% interest installment purchases on 3 months tenor are qualified for the promo.
 6. This promo is also available on Shop Now, Pay Later (SNPL) for up to 90 days.
 7. Cardholders who met the qualified purchase at The SM Store will receive an eGC code via SMS. To redeem, cardholders should present the SMS at the Customer Service of any The SM Store branch.
 8. Redemption period for the free eGCs is from May 22, 2019 until September 29, 2019, or not later than sixty (60) calendar days from the end of the promo period. All unredeemed eGC code(s) will be forfeited after the expiration date indicated in the SMS.
 9. The eGC codes cannot be exchanged for cash, other products or discounts.
 10. MCC will no longer accommodate cardholder in re-sending requests for eGC codes such as, but not limited to the following reasons:
 - a. eGC codes 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. Due to loss, stolen or defective mobile device;
 - c. eGC code sent successfully to the principal cardholder's registered mobile number maintained in MCC's database during the promo and redemption period.
- Should the principal cardholder request for a change in his mobile number during the promo period, only succeeding eGC codes earned will be sent to the new mobile number.
11. Splitting of transactions is prohibited and shall not be allowed for redemption. Splitting is defined as an intentional act of dividing a merchant installment transaction into multiple charge slips to redeem more than one reward incentive. Presumption of split transactions is having 2 or more transactions in one merchant outlet or establishment over one and the same product, and the interval of these transactions were made within 5-10 minutes.
 12. Should it be proven that a cardholder was able to redeem the free P500 eGC without adhering to the above mechanics, the cost of the eGC will be charged by MCC to the cardholder's credit card account.
 13. All installment purchases are subject to the Terms and Conditions governing the issuance and use of Metrobank Cards and all related provisions of Metrobank Card's 0% installment program.
 14. All 0% installment purchase/s are subject to Metrobank Card's approval and only valid if monthly dues are paid in full.
 15. The promotion is not valid in conjunction with other The SM Store and Metrobank Card offers.