

Bills2Pay Terms and Conditions

1. Metrobank credit card's Bills2Pay Auto-charge Program (the "Program" or "Bills2Pay") is a payment facility wherein enrolled Cardholders' periodic utility bills are settled automatically through their Metrobank credit card.
2. Metrobank Credit Card must be in active and current status prior to enrollment in the Program. Excluded are ON Internet Mastercard, dealer financing and dollar cards.
3. Only Principal Cardholders are qualified to enroll their monthly bills in the Program.
4. Cardholders who want to enroll in this program may enroll via the Metrobank credit card website or through the Metrobank Customer Service hotline:
 - Via M Online : mbcpc.co/Bills2Pay
 - Via Customer Service : 88-700-700 (Metro Manila)/1-800-1-888-5775 (Domestic Toll-Free)
5. For corporate utility accounts, a corporate card must be used for the Bills2Pay enrollment. Corporate card must be under the corporate name. Cardholders may enroll accounts from any participating merchant partners of the Metrobank credit card Auto Charge Program only. Accounts that are not under the Cardholder's name will also be accepted for enrollment as long as the Cardholder decides to enroll these accounts.
6. By enrolling in the Program, cardholders expressly consent and authorize Metrobank to process, transfer, share, disclose and communicate any personal data as requested during the enrollment process, via MOnline or Customer Service, and as defined under the R.A. 10173 (The "Data Privacy Act of 2012") and its implementing Rules and Regulations, to utility partners of Metrobank in order to process the cardholder's enrollment request and payment of the monthly utility bills.
7. Metrobank shall have the absolute discretion to decline, reject or cancel any Bills2Pay enrollment on whatever grounds, with or without reason thereof and without need of notification. In such cases, the Cardholder shall not hold Metrobank liable, in any event whatsoever, for any damage, loss or liability that the Cardholder might suffer directly or indirectly by reason of such decline, rejection or cancellation.
8. Upon approval of the enrollment, the Cardholder shall be regarded to have authorized Metrobank to automatically charge the total amount of the bill/s to their enrolled Metrobank credit card. The turn-around time of enrollment and confirmation is 15 days.
9. Notwithstanding the enrollment, it is still incumbent upon the Cardholder to examine his or her bill / statement of account.
10. For approved applications, Metrobank undertakes that it shall facilitate the payment of the corresponding amount of the Cardholder's utility bill/s directly to the utility company. The Cardholder, however, understands that in case Metrobank rejects a Bills2Pay Auto Charge transaction due to over credit limit, overdue balance, or suspension by the utility company and/or Metrobank, the Cardholder shall pay the corresponding amount of his bill/s directly to the utility company. If there are any unpaid bills prior to the approval of the enrollment, the cardholder needs to settle the unpaid bills separately with the utility company within the prescribed payment period. In the event the request for enrollment is not confirmed by the utility company/ies within 45 days, Metrobank shall automatically decline the Cardholder's request for Bills2Pay Auto Charge Program enrollment. An SMS shall be sent to the Cardholder to advise the declined enrollment.
11. Details of amounts posted in the Cardholder's accounts and/or discrepancies between such amounts against the amount indicated in the utility company's statement of account shall be referred by the Cardholder to the utility company within 15 days for appropriate action. Metrobank shall not be liable for any dispute on billings, provided that the amount posted in the Cardholder's account is the same as that indicated in the billing information provided by the Utility Company.
12. It is hereby understood that the obligation of Metrobank to process payment of utility bills under the Program shall automatically cease upon termination of Metrobank's agreement with the merchant / utility company.
13. If the cardholder decides to cancel any enrollment in the Bills2Pay Auto Charge Program, he/she can do the following:
 - a. The Cardholder may call the Metrobank 24-hour Customer Service hotline at 88-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free). OR,
 - b. The Cardholder can access the Bills2Pay online services via mbcpc.co/EnrollB2P
14. Cardholders may request for the re-enrollment of his/her cancelled account/s as follows: after six (6) months from the date of cancellation for PLDT, and three (3) months for other utility companies.
15. Bills2Pay transactions shall earn one (1) reward point for very P20 transaction using his/her Metrobank credit card. Cardholder will earn rewards points only up to P20,000.00 per utility, per transaction.
16. The monthly utility bills, if any, shall form part of the Cardholder's Total Amount Due, together with the Cardholder's other transactions, and shall be included in the computation of the Minimum Amount Due for each statement cycle.

17. If the Cardholder opts to pay only the Minimum Amount Due or any amount below the Total Amount Due, the unpaid portion of the Total Amount Due shall be included in the revolved amount that shall be carried over to the next statement period, and thus shall be subject to the prevailing finance charge rate and finance charge computation.
18. The Bills2Pay Auto Charge enrollment is co-terminus with the Cardholder's membership with Metrobank. In case of lost or stolen cards however, enrollment shall be cancelled upon receipt by Metrobank of notice of such loss or theft. Metrobank shall then assign a new/replacement card and process the enrollment of the new/replacement card upon receipt of request for enrollment from the Cardholder.
19. The Bills2Pay Program's terms and conditions shall form part of the general terms and conditions governing the issuance and use of the Metrobank credit card.
20. The above Terms and Conditions may be amended and supplemented by Metrobank from time to time with or without prior notification.