

Bills2Pay Terms and Conditions

1. The Metrobank Card Corporation's (MCC) BILLS2PAY Auto Charge Program is a payment facility wherein enrolled Cardholders' monthly utility bills are settled automatically through their Metrobank Cards. It is available to all active and current Metrobank Cardholders (principal only). Excluded are the corporate cards and dollar cards.
2. Cardholders who want to enroll in this program may call 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free). Only residential accounts are allowed for enrollment.
3. Cardholders may enroll accounts from any participating merchant partner of MCC BILLS2PAY 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.
4. MCC shall have the absolute authority to decline, reject or cancel any Metrobank Card's BILLS2PAY Auto Charge enrollment on whatever grounds and without need of notification. In such cases, the Cardholder shall not hold MCC 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.
5. Upon approval of the enrollment, the Cardholder shall be regarded to have authorized MCC to automatically charge the total amount of the bill/s to their enrolled Metrobank Cards. Turn-around time of enrollment and confirmation is 15 days.
6. For approved applications, MCC undertakes that it shall advance 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 MCC rejects a Metrobank BILLS2PAY Auto Charge transaction due to over credit limit, overdue balance, or suspension by the Utility Company and/or MCC, 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, MCC shall automatically decline Cardholder's request for Auto Charge Program enrollment. An SMS shall be sent to the Cardholder to advise the declined enrollment.
7. Details of amounts posted in 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. MCC 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 provide by the Utility Company.
8. If the cardholder decides to cancel any enrollment on the BILLS2PAY program, he/she can do the following:
 - a. The Cardholder shall inform MCC in writing. Such notification shall be effective only after 15 days from receipt thereof. OR,
 - b. The Cardholder may call the MCC 24-hour Customer Service hotline at 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free).
9. Cardholders may request for the re-enrollment of his/her cancelled BILLS2PAY account/s as follows: after six (6) months from the date of cancellation for PLDT and three (3) months for other utility companies.
10. Auto Charge transactions shall earn the following:
 - a. One (1) reward point for very P20 transaction using Metrobank Card; or
 - b. One (1) reward point for every P200 transaction using Robinsons MasterCard.

Note: Cardholder will earn rewards points only up to P20,000 per utility, per transaction.

11. The monthly utility billings, if any, shall form part of the card member's Total Amount Due, together with Cardholder's other transactions, and shall be included in the computation of the Minimum Amount Due for each statement cycle.
12. 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.
13. The BILLS2PAY Auto Charge enrollment is co-terminus with the Cardholder's membership with MCC. In case of lost or stolen cards however, enrollment shall be automatically cancelled upon receipt by MCC of notice of such loss or theft. MCC shall then assign a new/replacement card and process the enrollment of the new/replacement card. In the case of expired cards, it is the responsibility of the Cardholder to inform the utility company/ies of his/her new credit card expiry date to avoid unsuccessful payments
14. The BILLS2PAY Program's terms and conditions shall form part of the general terms and conditions governing the issuance and use of the Metrobank Cards.