

The American Express logo, consisting of the words "AMERICAN" and "EXPRESS" in white, stacked vertically on a blue rectangular background.

AMERICAN
EXPRESS

Membership
Rewards®

A vibrant, high-angle photograph of a narrow Venetian canal. The water is a deep, clear green, reflecting the surrounding architecture and the sky. On the left, a row of multi-story buildings with warm-toned facades (peach, yellow, and terracotta) and dark brown shutters lines the canal. Some buildings have ornate balconies with wrought-iron railings and flower boxes. On the right, the buildings are more varied in color, including red brick and white stone, with arched windows and doorways. In the foreground, a gondola with a gondolier in a striped shirt and hat is moving towards the viewer. Further down the canal, another gondola is visible. The sky is a clear, bright blue with a few wispy clouds. The overall atmosphere is peaceful and picturesque.

INCENTIVO

2025 CATALOGUE

WHAT'S INSIDE

Select any item below to go to the desired section

**ABOUT THE AMERICAN EXPRESS®
MEMBERSHIP REWARDS® PROGRAM 3**



PROGRAM OPTIONS & STRUCTURE 4

HOW TO REDEEM YOUR POINTS 5



AIR MILES 6-7



HOTEL LOYALTY POINTS 8



VOUCHERS 9-14



MEMBERSHIP FEE WAIVER 15

THE MEMBERSHIP REWARDS® PROGRAM TAKES YOU FURTHER

NON-EXPIRING MEMBERSHIP REWARDS® POINTS

Your Membership Rewards® points do not expire, allowing you to save your points for higher value rewards.

ACCELERATED REWARDS REDEMPTION

Membership Rewards® points earned from your Basic and Supplementary Cards are automatically pooled to enable accelerated redemption.

COMPREHENSIVE REWARDS PROGRAM

The Membership Rewards® points can be redeemed from a wide selection of shopping and dining vouchers.

The Membership Rewards® points can also be transferred to other loyalty programs such as Airline Frequent Flyer and Hotel Frequent Guest Rewards programs which will allow you to enjoy complimentary flights or hotel stays.

Select any item below to go to the desired section.




PROGRAM OPTIONS & STRUCTURE

	Earn Rate	Frequent Travel Option (FTO)	Non-Frequent Travel Option (NFTO)
Rewards Categories		<ul style="list-style-type: none"> Air Miles Hotel Loyalty Points 	<ul style="list-style-type: none"> Vouchers Membership Fee Waiver
Eligible Cards and Annual Fee			
Must be active and in good credit standing			
	The Platinum Card®	USD1 = 1 point	FREE
	American Express® Gold Card	USD1 = 1 point	USD20
	American Express® Platinum Credit Card	PHP45 / USD1 = 1 point	FREE
	Blue from American Express®	PHP45 = 1 point	PHP800
	American Express® Gold Corporate Card	PHP45 / USD1 = 1 point	PHP2,500 (PHP card) / USD50 (USD card)
	American Express® Corporate Card		

*Eligibility of the American Express® Gold Corporate Card and American Express® Corporate Card is subject to the approval of the company and BDO.

REDEEMING IS EASY!

1. Choose your reward from this catalogue. Redemption of rewards listed in this catalogue is from **January 1 to December 31, 2025** only.

Tier	Applicable Cards
	The Platinum Card®
	American Express® Platinum Credit Card and American Express® Gold Card
	Blue from American Express®, American Express® Gold Corporate Card and American Express® Corporate Card

2. Click [here](#) for the online redemption form. You may also call the BDO Contact Center or visit a BDO branch near you.
 - **(+632) 8840-7800** for The Platinum Card®
 - **(+632) 8888-0000** for American Express® Platinum Credit Card, American Express® Gold Card, and Blue from American Express®
 - **(+632) 8840-7400** for American Express Corporate Cards
3. Wait for the reward to be processed:
 - **Air miles and hotel loyalty points** will be credited to your provided loyalty account within 7 to 21 banking days.

Reminders:

 - Loyalty account details are required. If you do not have a loyalty account yet, visit the website of the respective airline/hotel and register.
 - You can only transfer points to a loyalty account in your own name.
 - You must be enrolled under Frequent Travel Option (FTO). [Annual fee](#) may apply.
 - **eVouchers** will be sent to your registered mobile number within 7 to 10 banking days, while **paper vouchers** will be delivered to your registered billing address within 7 to 21 banking days.
 - **Membership Fee waiver** will be credited to your account within 5 to 7 banking days and will reflect on your next billing statement.

AIR MILES



Mabuhay Miles

www.philippineairlines.com

- 2 Membership Rewards® points = 1 Mabuhay Mile
Reward Code: **MR009**
Minimum: 2,000 points | Increments: 2,000 points
- 3 Membership Rewards® points = 1 Mabuhay Mile
Reward Code: **AP305**
Minimum: 3,000 points | Increments: 3,000 points



Cathay

www.cathaypacific.com/cx/en_PH/membership.html

- 1 Membership Rewards® point = A1
Reward Code: **MR005**
Minimum: 1,000 points | Increments: 500 points
- 1.5 Membership Rewards® points = A1
Reward Code: **AP300**
Minimum: 1,500 points | Increments: 750 points



KrisFlyer

www.krisflyer.com

- 1 Membership Rewards® point = 1 KrisFlyer mile
Reward Code: **MR007**
Minimum: 1,000 points | Increments: 500 points
- 1.5 Membership Rewards® points = 1 KrisFlyer mile
Reward Code: **AP301**
Minimum: 1,500 points | Increments: 750 points

AIR MILES



Delta SkyMiles® Program

www.delta.com/skymiles

- **1 Membership Rewards® point = 1 mile**
Reward Code: **MR010**
Minimum: 1,000 points | Increments: 500 points
- **1.5 Membership Rewards® points = 1 mile**
Reward Code: **AP304**
Minimum: 1,500 points | Increments: 750 points



Royal Orchid Plus

www.thaiairways.com/rop

- **1 Membership Rewards® point = 1 Royal Orchid Plus Mile**
Reward Code: **MR008**
Minimum: 1,000 points | Increments: 500 points
- **1.5 Membership Rewards® points = 1 Royal Orchid Plus Mile**
Reward Code: **AP302**
Minimum: 1,500 points | Increments: 750 points



Enrich by Malaysia Airlines

enrich.malaysiaairlines.com

- **1 Membership Rewards® point = 1 Enrich Point**
Reward Code: **MR006**
Minimum: 1,000 points | Increments: 500 points
- **1.5 Membership Rewards® points = 1 Enrich Point**
Reward Code: **AP303**
Minimum: 1,500 points | Increments: 750 points

HOTEL LOYALTY POINTS



THE RITZ-CARLTON



HOTELS

WESTIN®

HOTELS & RESORTS

COURTYARD®
BY MARRIOTT



MARRIOTT



SHERATON

Marriott Bonvoy™

For full hotel listing and for more information,
please visit www.marriott.com

■ ■ ■ 1,000 Membership Rewards® points = 970 Marriott Bonvoy Points

Reward Code: MR011



WALDORF ASTORIA™



Hilton

Signia
by Hilton

CONRAD
HOTELS & RESORTS™



canopy™
BY HILTON

Hilton Honors™

For full hotel listing and for more information,
please visit www.hilton.com

■ ■ ■ 1,000 Membership Rewards® points = 1,250 Hilton Honors Points

Reward Code: MR004

VOUCHERS




SM GIFTPASS



P500 SM Gift Pass

1Pass eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Present the code at the Customer Service inside SM Store to claim your Gift Pass.

	Points	Code
	3,577	MR401
	4,318	MR402
	4,650	MR403

SM Gift Pass is accepted at the following stores and more:



Baby Company • Brownies Unlimited • Crate & Barrel • Crocs • Forever 21 • Innisfree
 Kultura Filipino • Levi's • Miniso • Our Home • Pepa Wings • Pet Express • Savemore
 Simply Shoes • SM Hotels • SM Hypermarket • SM Supermarket
 Sports Central • Surplus • The Body Shop • Toy Kingdom • Under Armour
 Waltermart Department Store • Waltermart Supermarket




VOUCHERS

pluxee



P500 Pluxee Gift Code (formerly Sodexo)

The Pluxee Gift code will be sent via SMS to the Cardmember's registered mobile number.

	Points	Code
	3,577	MR404
	4,318	MR405
	4,650	MR406

Ways to redeem:

1. **Use the gift code directly as payment.** Present the SMS from BDO with the Pluxee Gift code at the cashier of the following participating merchants and more:



Aldo • Botejyu • Charles and Keith • Coffee Project • Chris Sports
iStudio • Krispy Kreme • Pacsafe • Western Appliance

2. **Convert the gift code to Pluxee Gift credits via the Pluxee Philippines mobile app.** Click "Gift Code Conversion" and input the code. The amount will be credited to your app and can be used as payment at the following participating merchants and more:



Bizu • Decathlon • Figaro Coffee • Hard Rock Café • Runnr
Salvatore Cuomo & Bar • Shakey's Pizza • The Coffee Bean and Tea Leaf

Visit the [Pluxee Philippines](https://www.pluxee.ph) website for the full list of participating merchants and branches.

Participating merchants under Pluxee Gift Code and Pluxee Gift Credits may differ from each other and may change without prior notice. For inquiries, please contact Pluxee Customer Service.

VOUCHERS



P1,000 Rustan's Gift Card

1Pass eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Present the code at the Concierge of **Rustan's Ayala Alabang, Cebu, Gateway, Makati**, or **Shangri-La Plaza** to claim your Gift Card.

	Points	Code
■	7,124	MR407
■	8,599	MR408
■	9,261	MR409



P1,000 S&R Membership Shopping Gift Card

1Pass eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Present the code at the Front End Cashier of any participating S&R Warehouse Clubs to claim the Gift Card.

	Points	Code
■	7,124	MR416
■	8,599	MR417
■	9,261	MR418



P500 Landers Gift Certificate

1Pass eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Present the code at the Customer Service Counter of **Landers Alabang, Angeles, Arca South, Arcovia, Bacolod, Balintawak, BGC, Cebu, Fairview, Naga, Nuvali, Otis** or **UP Town Center** to claim the Gift Certificate.

	Points	Code
■	3,577	MR419
■	4,318	MR420
■	4,650	MR421



P500 Zara Gift Card

1Pass eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Present the code at any participating Zara outlets to use as payment for your purchase.
1 code is equivalent to P500.

	Points	Code
■	3,577	MR413
■	4,318	MR414
■	4,650	MR415



P500 IKEA Gift Card

The gift card will be delivered to the Cardmember's registered billing address.

The gift card is accepted at IKEA Philippines.

	Points	Code
■	5,308	MR428
■	6,407	MR429
■	6,900	MR430

VOUCHERS



Robinsons
DEPARTMENT STORE

P500 Robinsons Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is accepted at **Robinsons Department Store, Robinsons Supermarket, Robinsons Appliances, The Marketplace, Shopwise, True Value, Handyman, Toys "R" Us** and more.

	Points	Code
■	5,308	MR425
■	6,407	MR426
■	6,900	MR427



P1,000 Healthy Options Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is accepted in all branches of Healthy Options.

	Points	Code
■	8,821	MR434
■	10,649	MR435
■	11,468	MR436



P500 Lazada eVoucher

The eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Code is **valid for three (3) months**.

To redeem, click the Account tab in the Lazada mobile app, click the Gift Card icon and input the code (Amount will be credited to your e-wallet).

	Points	Code
■	3,577	MR458
■	4,318	MR459
■	4,650	MR460



P500 GrabFood eVoucher

The eVoucher code will be sent via SMS to the Cardmember's registered mobile number.

Code is **valid for three (3) months**.

To redeem, click 'Use Offers' at the check-out page of Grab mobile app and input the code.

	Points	Code
■	3,743	MR479
■	4,518	MR480
■	4,865	MR481



P1,000 Petron eFuel Gift Card

The gift card/s will be delivered to the Cardmember's registered billing address.

The gift card can be used at over 400+ E-Fuel [affiliated stations](#) nationwide.

	Points	Code
■	8,821	MR452
■	10,649	MR453
■	11,468	MR454



P1,000 Caltex StarCASH

The prepaid gas card will be delivered to the Cardmember's registered billing address.

This may be redeemed in all StarCard / StarCash accepting Caltex stations nationwide.

	Points	Code
■	8,821	MR455
■	10,649	MR456
■	11,468	MR457




VOUCHERS

STARBUCKS

P300 Starbucks Gift Card

The gift card/s will be delivered to the Cardmember's registered billing address.

The gift card is accepted in all branches of Starbucks in the Philippines.




	Points	Code
	3,902	MR437
	4,710	MR438
	5,073	MR439

THE BISTRO GROUP

P1,000 The Bistro Group Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is accepted at the following:

	Points	Code
	8,821	MR440
	10,649	MR441
	11,468	MR442






TGI Friday's • Modern Shanghai • Denny's • Watami
Buffalo Wild Wings • Bulgogi Brothers • Fish & Co. • Olive Garden
El Pollo Loco • Hard Rock Café • BNC by Las Flores

WILDFLOUR RESTAURANT

P2,000 Wildflour Gift Card

The gift card/s will be delivered to the Cardmember's registered billing address.

The gift card is accepted at **Wildflour BGC, Quezon City, Alabang, Uptown, Greenbelt, Greenhills, Podium, Salcedo, Rada, Rockwell, and Wildflour Italian - BGC.**




	Points	Code
	15,908	MR446
	19,203	MR447
	20,680	MR448

The Moment Group

P2,000 The Moment Group Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is accepted at the following:

	Points	Code
	15,908	MR443
	19,203	MR444
	20,680	MR445

manam
COMFORT FILIPINO

ooma
BOLD JAPANESE

鼎泰豐
DIN TAI FUNG

8 Cuts Burgers • Mo' Cookies • The Mess Hall • Bank Bar

VOUCHERS



P5,000 Shangri-La The Fort, Manila Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is applicable for room accommodations and food and beverages outlets limited to Shangri-La The Fort hotel-run operating restaurants (not applicable for delivery orders, in-room dining or banquet events).

The gift certificate must be presented upon ordering or mention use of when making a reservation. Only Shangri-La The Fort gift voucher shall be honored at the time of transaction.

No expiration date and no blackout dates.

Points	Code
37,073	MR467
44,752	MR468
48,195	MR469



P5,000 Makati Shangri-La, Manila Gift Certificate

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is valid for both accommodation and dining at Makati Shangri-La Hotel **within one (1) year** from date of redemption (subject to extension provided request is made before the expiration of the Gift Certificate).

Points	Code
37,073	MR470
44,752	MR471
48,195	MR472



P5,000 Gift Certificate from The Peninsula Manila

The gift certificate/s will be delivered to the Cardmember's registered billing address.

The gift certificate is valid for both accommodation and dining at The Peninsula Manila.

Points	Code
37,073	MR476
44,752	MR477
48,195	MR478

MEMBERSHIP FEE WAIVER



American Express® Gold Card Annual Membership Fee Waiver

	FULL WAIVER		50% WAIVER	
	Points	Code	Points	Code
Basic Card	60,000	BA200	30,000	BA201
Supplementary Card	30,000	BA202	15,000	BA203



American Express® Platinum Credit Card Annual Membership Fee Waiver

	FULL WAIVER		50% WAIVER	
	Points	Code	Points	Code
Basic Card	35,715	BA208	17,858	BA209



Blue from American Express® Card Monthly Membership Fee Waiver

	FULL WAIVER	
	Points	Code
Basic Card	1,154	BA210
Supplementary Card	577	BA211