

## BDO Visa Signature Rebate Program Terms and Conditions

### DEFINITIONS

The following definitions apply to the terms used here:

**CARD** refers to the BDO Visa Signature Credit Card issued by BDO Unibank, Inc. (ISSUER)

**CARDHOLDERS** refer to both Principal and Supplementary CARDHOLDERS to whom the CARD is issued.

**REBATE** refers to the cash rebate earned through usage of the BDO Visa Signature Credit Card.

**REBATE REVERSAL** refers to the reversal of REBATE made to the CARDHOLDER's account to adjust REBATE posted arising from various scenarios such as returned goods or services or from billing adjustments or disputes or erroneous posting of REBATE, calculated in the same way the CARDHOLDER earned REBATE.

**REBATE PROGRAM** refers to the cash rebate program of BDO Visa Signature Credit Card as set forth in this Terms and Conditions.

**ISSUER** refers to BDO Unibank, Inc. its assigns and successors-in-interest.

### A. REBATE Program

1. ISSUER will grant BDO Visa Signature CARDHOLDERS **3% REBATE** on **OVERSEAS (in-store/swiped) and AIRLINE** purchases and **0.3% REBATE** on all other spends on CARDHOLDER's account.

REBATE	Transaction Type	Spend Amount	Total REBATE that Cardholder can Earn per Month
3%	Overseas (in-store/swiped) transactions  Airline (in-store and online) transactions*	Any amount	P2,500
0.3%	All other transactions*	Any amount	

*\*Exclusions apply*

2. BDO has the sole discretion to determine whether a transaction is qualified for 3% REBATE or 0.3% REBATE. BDO is dependent on the Merchant Category Classifications (MCC) assigned by its Acquiring Bank on each merchant establishment to be able to identify qualified transactions.

Local and overseas transactions will earn REBATE based on the MCC assigned to the merchant and location of each merchant establishment where the transaction is made.

Only airline tickets purchased directly from Airline merchants will earn 3% REBATE. Airline tickets purchased through travel agencies or travel-related booking apps will earn 0.3% REBATE.

3. The following transactions are NOT eligible to earn REBATE: cash advances; utilities or charges posted using the recurring payment system, auto charge, charge on demand; Balance and Cash Installment (e.g. Balance Transfer, Purchase Convert, Balance Convert and Cash-It-Easy); transactions from casinos or merchants engaged in betting or gambling, cryptocurrency; transactions from stock trading, foreign exchange trading, remittance and the like; Cash-in to load e-wallet/prepaid cards, money send/funding payment; and any other form of operational charges and fees (i.e., Membership Fee, late payment fees, interest payment, etc.).
4. Principal CARDHOLDERS and Supplementary CARDHOLDERS are eligible to earn REBATE separately, subject to **P2,500** cap per month. REBATE generated by spending of the Supplementary CARDHOLDERS shall be posted to the Principal CARDHOLDER's account. Only those CARDHOLDERS whose CARD accounts are valid (i.e. Card must not be delinquent, suspended or cancelled) and in good standing are eligible to earn REBATE.
5. In the event that the CARD is terminated or cancelled at any time for any reason, whether by the CARDHOLDER or the ISSUER, all REBATE earned shall automatically be forfeited including all pending REBATE to be posted to the account of the Principal CARDHOLDER.

#### **B. Awarding of REBATE Earned**

1. REBATE will be awarded to the CARDHOLDERS by crediting the earned REBATE to Principal CARDHOLDER's account and will be reflected in the Statement of Account (SOA) of the CARDHOLDER. Transactions that were processed using the CARDHOLDER's BDO Visa Signature Credit Card but have not yet been posted and billed to CARDHOLDER's account, will not be taken into account for purposes of REBATE computation for such month. The said transactions will however be taken into account for REBATE computation in the month when the transactions have been posted and billed to CARDHOLDER's account. ISSUER will only credit to CARDHOLDER's account the earned REBATE if the CARD is valid and in good standing.
2. REBATE reflected in the SOA are computed based on posted and billed transactions **from the first (1st) day until the end of the month**. REBATE earned after the cut-off shall be reflected on the succeeding SOA of the CARDHOLDER.
3. Should any transaction from the SOA be cancelled or refunded for whatever reason, the REBATE earned in respect to those transactions will be deducted or cancelled. This will be reflected as REBATE REVERSAL in the SOA of the CARDHOLDER.
4. REBATE is not redeemable in cash and is deducted from the total outstanding payables of the CARDHOLDER.
5. Installment transactions earn REBATE based on the **monthly amortization posted and billed on the CARDHOLDER's SOA** and not based on the total principal amount of the installment transaction.

### C. Computation of REBATE Earned

1. All qualified transactions shall earn the following corresponding REBATE:

Card Product	REBATE	Transaction Type	Spend Amount	Total REBATE that Cardholder can Earn per Month
BDO Visa Signature Credit Card	3%	Overseas (in-store/swiped) transactions  Airline (in-store and online) transactions*	Any amount	P2,500
	0.3%	All other transactions *	Any amount	

*\*Exclusions apply*

2. For a CARDHOLDER enrolled in the Dual Currency feature, the REBATE earned from transactions made in US Dollar and other currencies will be converted to Philippine Peso based on prevailing exchange rate of the bank. The amount will then be added to the REBATE earned from Peso transactions to determine the total REBATE for the month. The REBATE amount will be posted in Philippine Peso SOA.
3. The REBATE shall be calculated based on the value of each transaction multiplied by the REBATE rate. The REBATE shall be rounded off to the nearest centavo and shall be posted to the account of the Principal CARDHOLDER.
4. The total REBATE that a CARDHOLDER can earn per month shall be up to a **maximum of P2,500** worth of REBATE. The transactions of the Principal and Supplementary CARDHOLDERS are considered separate from each other, and therefore will earn corresponding REBATE for each card. For all transactions, whether straight or installment, the REBATE that the CARDHOLDER earned shall be credited to the Principal CARDHOLDER's account once the transaction is billed to the CARDHOLDER.
5. If no error is reported by the CARDHOLDER within thirty (30) calendar days from receipt of SOA, the CARDHOLDER shall be deemed to have accepted the REBATE posted in the SOA.
6. Notwithstanding the above clause, ISSUER reserves the right to retract, deduct and/or re-compute any REBATE in cases where the ISSUER, in its absolute discretion, determine that the CARDHOLDER has engaged in fraudulent dealings, abused the REBATE Program or there was an error in the computation and/or posting of the REBATE.

### D. Other Conditions

1. The ISSUER reserves the right to amend the terms and conditions of the REBATE Program at any time and for whatever reason it may deem proper, and shall be binding upon the CARDHOLDER. CARDHOLDER shall be notified sixty (60) days prior to the implementation of amendments through publication or other means of communication, electronic or otherwise.

2. CARDHOLDER may opt to cancel the CARD if he/she is not amenable with the amendments to the terms or conditions of the REBATE Program or if CARDHOLDER has any other claims about the amendments, including not having been informed of the amendments. In the event that the CARD is cancelled, all REBATE earned shall automatically be forfeited including all pending REBATE to be posted to the account of the Principal CARDHOLDER.
3. The ISSUER reserves the right to terminate or cancel the REBATE Program itself at any time with notice to the CARDHOLDER.