

# Membership Rewards Guidelines

## A Quick Guide on How to Redeem and Enjoy Membership Rewards

This Guide is subject to the Membership Rewards Terms and Conditions. Please review the Membership Rewards Terms and Conditions which you will find immediately after this Quick Guide and is also found on the website. If there is an inconsistency between this Guide and the Membership Rewards Terms and Conditions, The Membership Rewards Terms and Conditions will prevail.

### How to Redeem

Simply call our 24-hour Customer Service Hotline at 814-4777 to redeem your Choices Rewards Items and Vouchers.

### Please review and observe the important notes below.

By taking note of the important information, you will be able to optimize the convenient process for redemption of Membership Rewards.

#### Rewards Choices Items



Call Customer Service Hotline to redeem reward



Rewards item will be delivered to your chosen address



Check immediately for defects or damages

1. The rewards item you redeem will be delivered to your chosen delivery address by a courier within 21 banking days from the date of redemption.
2. Once the Rewards Choices Item has been issued or delivered, no cancellation of the Membership Rewards redemption is allowed.
3. Upon receipt of the Rewards Item, please immediately open it carefully without destroying its original packaging. Inspect your Rewards item thoroughly for damage or defect.
4. Please report damaged or defective items within 24 hours from receipt by calling our 24-hour Customer Service Hotline at 814-4777. If Rewards item exceeds the 24-hour limit, the warranty of the supplier within the warranty periods remains valid. Without prejudice to the warranties from the supplier, the 24-hour period is on top of the applicable warranty on the items. Certain products are covered by applicable product warranties.
5. If the Rewards item is damaged or defective, please return the item in its original packaging including any packing slips. Item for return cannot be accepted if it is not in its original packaging.
6. For returns, our Membership Rewards vendor will directly arrange for you the pick-up of the Rewards Choices item within three days from your report of an item for return.
7. In the event that BDO determines that the Rewards item will be replaced, a replacement Rewards item will be forwarded to your mailing address within 15 business days.
8. In the event that BDO determines that there is no cause for replacing the Rewards Choices item, the item will be returned to the address from where it was picked up within 15 business days from date of pick-up.

#### Shopping and Dining Vouchers



Call Customer Service Hotline to redeem reward



Voucher will be delivered to your chosen address



Visit establishment and shop using the voucher

1. The Shopping and Dining Vouchers you redeem will be delivered to your chosen delivery address via courier within 21 banking days from the date of redemption.
2. The Shopping and Dining Vouchers are bearer vouchers and as such, can be used by the person who presents them to the retail outlet.
3. Lost Shopping and Dining Vouchers cannot be replaced. Once the voucher has been delivered and its receipt is duly acknowledged, it is the responsibility of the Cardmember to safe keep the Vouchers that they have redeemed and received.
4. All Shopping and Dining Vouchers cannot be converted into cash.
5. All Shopping and Dining Vouchers must be used within one year from its issuance date.
6. The date of expiry of all Shopping and Dining Vouchers cannot be extended.
7. Each Shopping and Dining Voucher is subject to the terms and condition of sale of the establishment. For example, the shopping voucher may be restricted to use on regular items and not valid for purchase of sale of consigned items.
8. Any amount over and above the Shopping and Dining Voucher value is for the account of Cardmember.
9. All Vouchers cannot be resold or bartered.
10. Once the Shopping and Dining Voucher has been issued, no refund or cancellation of the Membership Rewards redemption is allowed.
11. For more information on specific Shopping and Dining Vouchers, including the additional terms and conditions to which each is subject, please call our 24-Hour Customer Service Hotline and quote the Membership Rewards code of the Shopping Voucher.

#### Wellness Vouchers/ Spa and Massage Vouchers



Call Customer Service Hotline to redeem reward



Voucher will be delivered to your chosen address



Arrange schedule with vendor

1. The Wellness Vouchers you redeem will be delivered to your chosen delivery address via courier within 21 banking days from the date of redemption.
2. The wellness Vouchers are bearer vouchers as such, can be used only by the person who presents it to the service provider.

3. The Cardmember can opt to assign the voucher to another person.
4. The Wellness Rewards is available only at a mutually agreed upon date and time and/ or venue between the Cardmember and the Service provider.
5. Once the Wellness Voucher has been issued, no refunds or cancellation of the Membership Rewards redemption is allowed.
6. The Cardmember warrants that he and/ or his assignees are fit and able to engage in the activity of the Wellness rewards. BDO, its vendor and the suppliers of the vendor shall not be held liable for any damage or injury sustained during or after the availment of the Wellness reward.

#### Experiential Rewards



Arrange schedule with vendor



Call Customer Service Hotline to redeem reward



Voucher will be delivered to your chosen address

1. Booking should be made atleast five (5) weeks prior to departure date.
2. Reserve by calling directly your preferred partner establishment on the contact number specified on the Membership Rewards Catalogue.
3. Upon confirmation of reservation, call our 24-Hour Customer Service Hotline at 814-4777 to redeem your Membership Rewards Points.
4. You should receive a membership Rewards Certificate for the Experiential Reward you have chosen within 21 banking days from your redemption.
5. Verify that Membership Rewards Certificate you have receive is the Rewards item you redeemed. If it is not, please report within 24 hours of receipt so that the correct Certificate can be delivered to you.
6. Partner Establishment will send the relevant travel documentation to the Cardmember within three (3) to four (4) weeks prior to departure.
7. Partner Establishment will invoice the Cardmember directly for any supplements payable or any additional arrangements other than the set itineraries detailed on the Membership Rewards Catalogue.
8. To report your concerns, please call our 24-Hour Customer Service Hotline at 814-4777.

#### Hotel and Resort Stays:



Call directly your hotel of choice to reserve



Upon confirmation, call Customer Service Hotline to redeem reward



MR Certificate will be delivered to your chosen address

1. Reserve by calling directly your preferred hotel or the contact number as specified in your Membership Rewards Catalogue.
2. Upon confirmation of reservation, call our 24-Hour Customer Service Hotline at 814-4777 to redeem your Membership Rewards Points.
3. You should receive a Membership Rewards Certificate for the Hotel and Resort Stays item you have chosen within 21 banking days from your redemption date.

4. Please take note of the following details on the voucher
  - Specific hotel or resort name
  - Destination
  - Additional conditions of the service required
  - Expiry date
  - Conditions for reservations and booking
5. Verify that the Membership Rewards Certificate you have received is the Rewards item you redeemed. If it is not, please report within 24 hours of receipt so that the correct Certificate can be delivered to you.
6. To report your concerns, please call our 24-Hour Service Hotline at 814-4777.

#### Frequent Flyer Program and Hotel Customer Loyalty Programs



Cardmember should be a member of the customer loyalty program



Call Customer Service Hotline to redeem Airmiles or Points under the Customer Loyalty Program



Avail airline ticket or hotel stays

1. The basic Cardmember should be a member of the airline's frequent flyer program or hotel customer loyalty programs at the time of redemption to be able to redeem Airmiles or Points, respectively.
2. The basic Cardmember can only redeem Points for Airmiles or Points for transfer to his own account with the frequently flyer program or hotel customer loyalty program, respectively.
3. To redeem membership Rewards Points for conversion to Airmiles or Points, the Cardmember must call our 24-Hour Customer Service Hotline and provide his account number at the frequent flyer program or hotel customer loyalty program of choice.
4. Airmiles or Points will be credited to the Cardmember's frequent flyer account or hotel customer loyalty account depending on the turn around time of the Airline or Hotel Partner.
5. The redemption of Airmiles and Points is subject to a minimum incremental redemptions, depending on the frequent flyer program and hotel customer loyalty program, respectively.
6. Once redeemed for Airmiles or Points, the Membership Rewards Points cannot be returned to the Membership Rewards Account and are subject to the terms and conditions of the customer loyalty program into which they were transferred.

This Rewards Catalogue is valid until September 30, 2008. All redemption requests for products and items featured in this catalogue must be received by Banco De Oro on or before November 30, 2008.