

INCENTIVO

The American Express® Card Membership Rewards® 2021 Catalogue

AMERICAN EXPRESS

NATALIE FORD
MEMBER SINCE 2013



MEMBERSHIP
rewards®

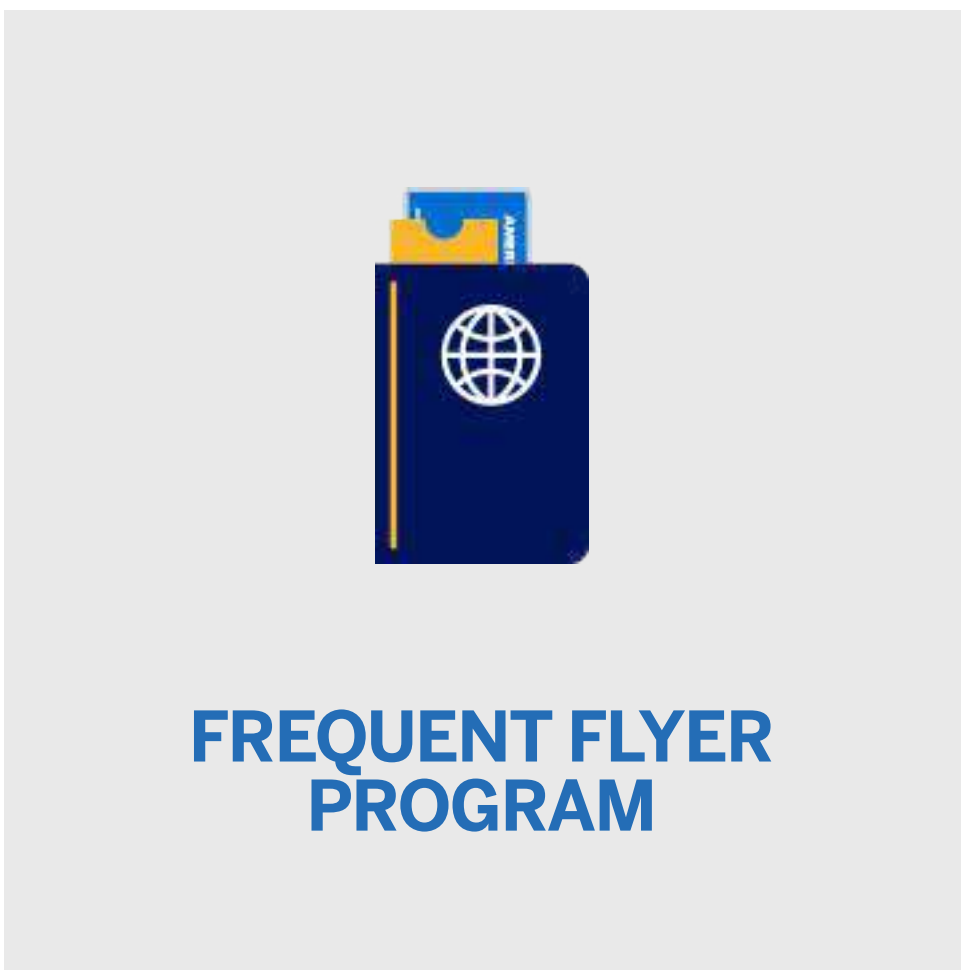
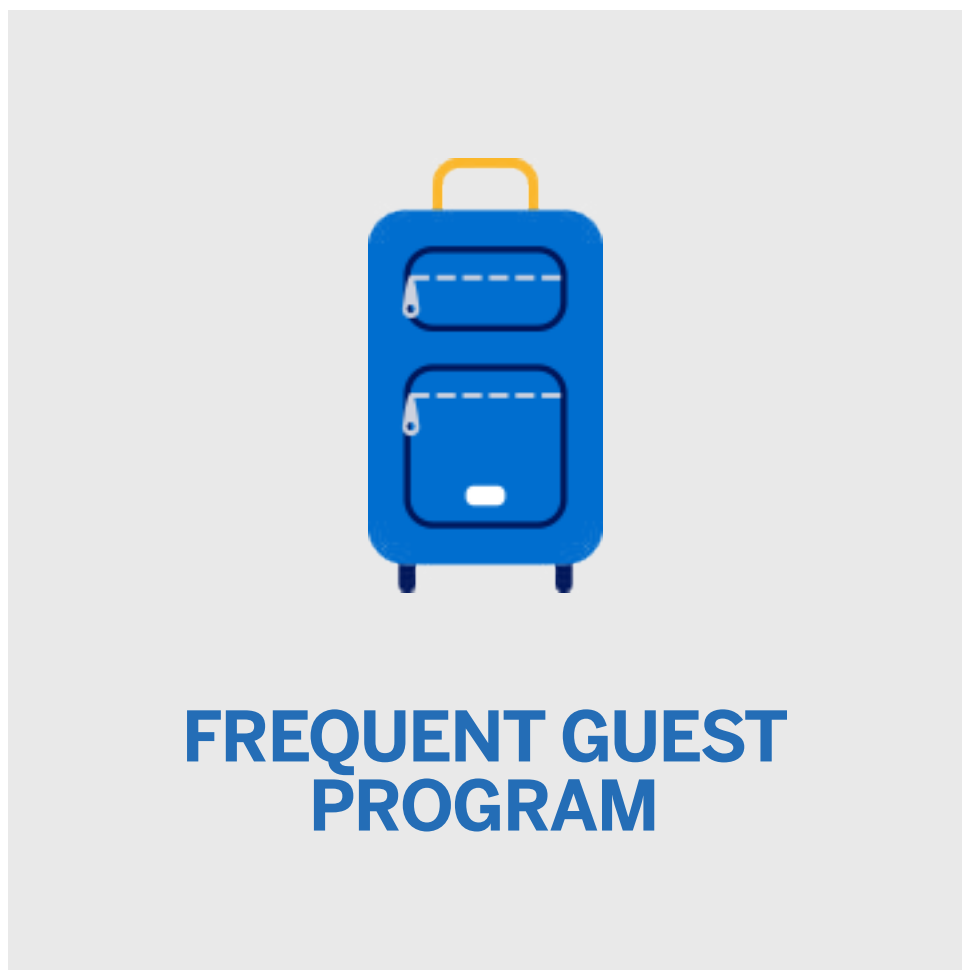
WHAT'S INSIDE

Select any icon to go to desired section

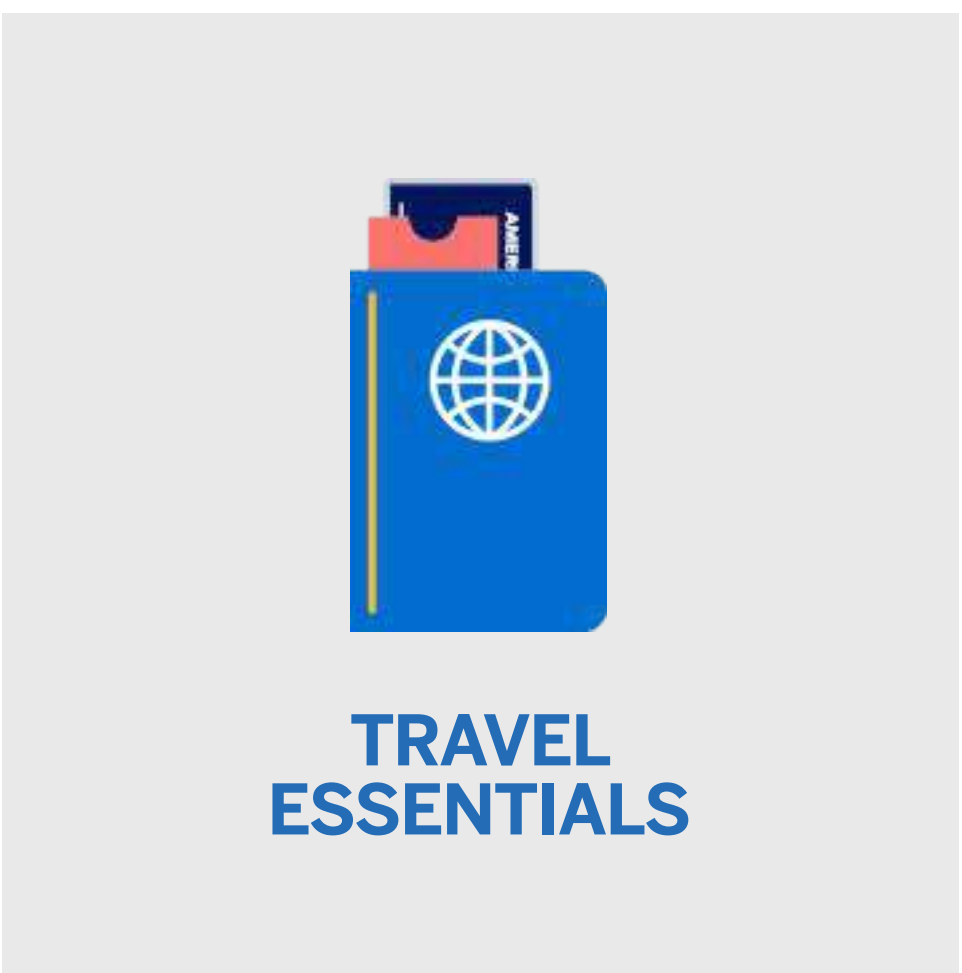
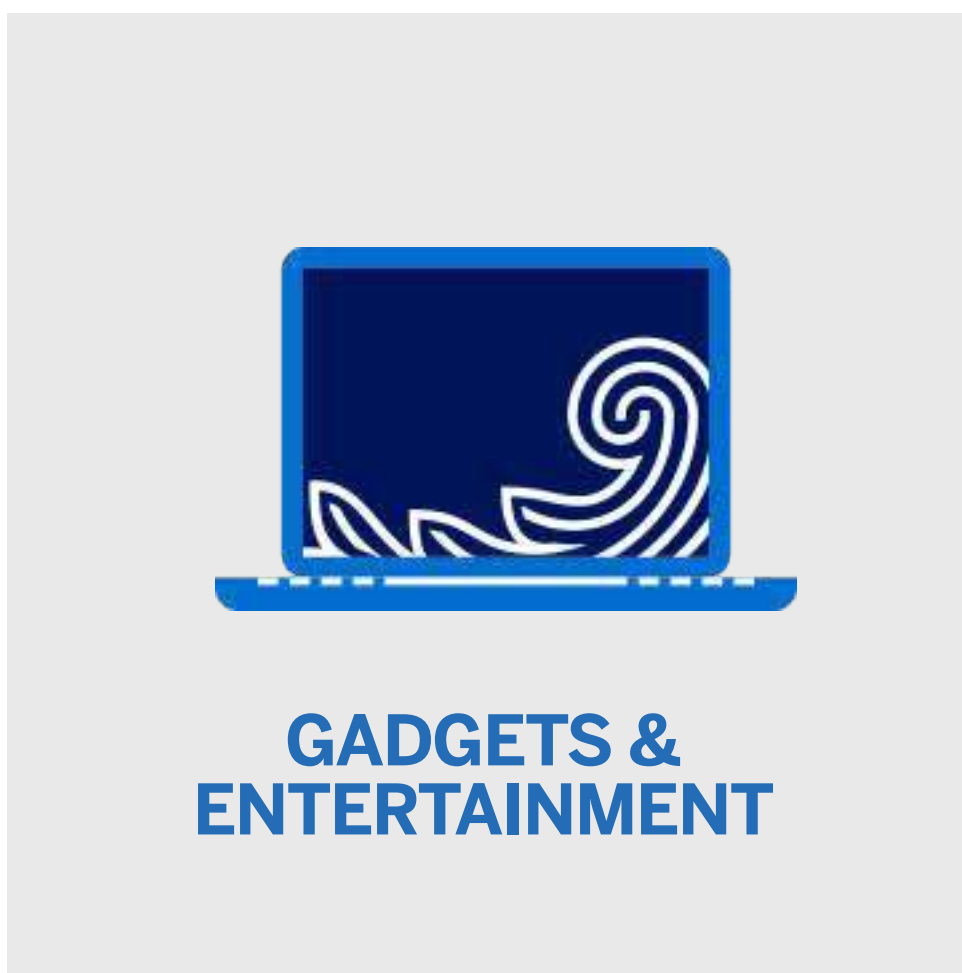
THE MEMBERSHIP REWARDS® PROGRAM



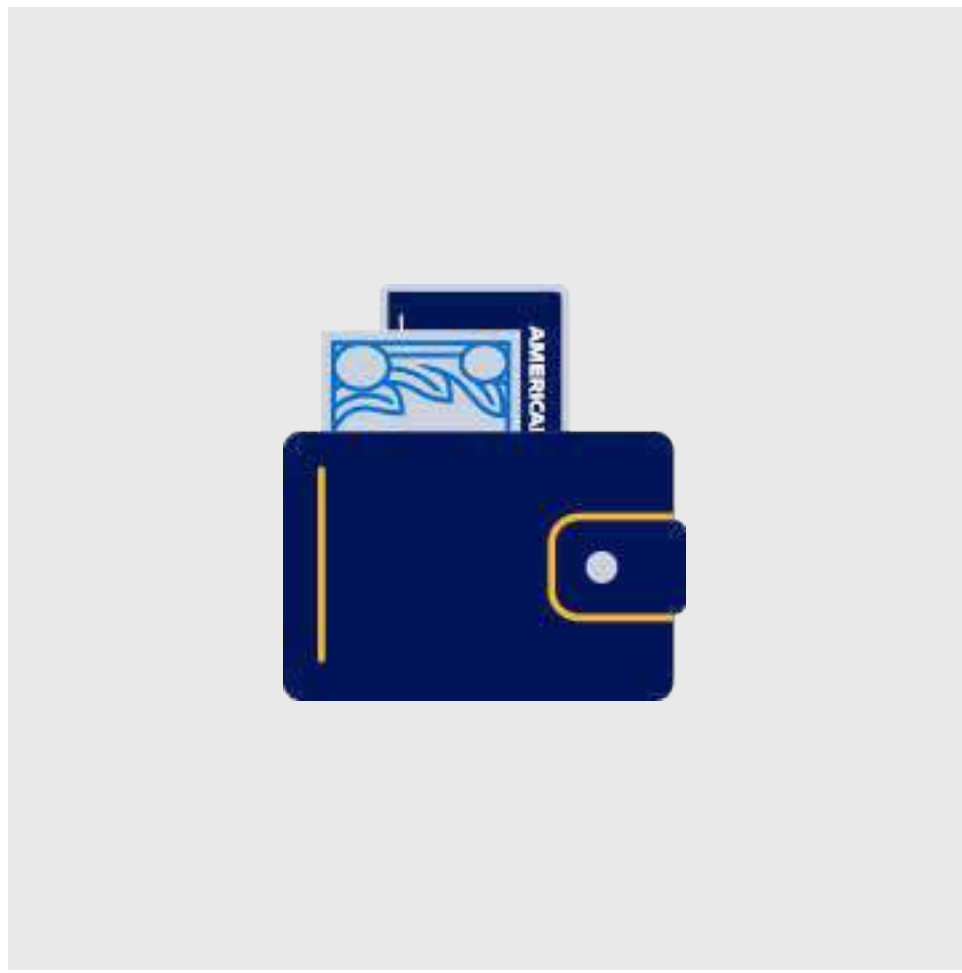
FREQUENT TRAVELER OPTION



NON-FREQUENT TRAVELER OPTION



FINANCIAL REWARDS



TERMS & CONDITIONS



THE MEMBERSHIP REWARDS PROGRAM



THE MEMBERSHIP REWARDS PROGRAM TAKES YOU FURTHER

1

NON-EXPIRING MEMBERSHIP REWARDS® POINTS

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

2

ACCELERATED REWARDS REDEMPTION

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

3

COMPREHENSIVE REWARDS PROGRAM

The Membership Rewards® Points can be redeemed for a wide selection of shopping gift certificates, dining vouchers, gadgets, travel essential items and more. 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.*

THE
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THE MEMBERSHIP REWARDS PROGRAM



PROGRAM OPTIONS AND STRUCTURE

Earn one (1) Membership Rewards® Point for every PHP45* or US\$1 charged to your American Express Card. The Membership Rewards® Program gives you two options:

- **Frequent Traveler Option**
- **Non-Frequent Traveler Option**

**Except for BDO Dual Gold American Express® Card at PHP25*

	FREQUENT TRAVELER OPTION (FTO) - requires enrollment	NON-FREQUENT TRAVELER OPTION (NFTO)
Categories	<ul style="list-style-type: none">• Frequent Guest Program• Frequent Flyer Program	<ul style="list-style-type: none">• Gadgets & Entertainment• Home & Kitchen• Travel Essentials• Health & Wellness• Dining Vouchers• Health & Wellness Vouchers• Luxury Hotel Vouchers• Shopping Vouchers• Financial Rewards
Eligibility	American Express Cards issued by BDO* (active and in good credit standing)	American Express Cards issued by BDO* (active and in good credit standing)

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PROGRAM OPTIONS AND STRUCTURE

FREQUENT TRAVELER OPTION (FTO) - requires enrollment		NON-FREQUENT TRAVELER OPTION (NFTO)
Exclusions	<ul style="list-style-type: none">Cathay Pacific American Express® Credit CardsAmerican Express® Cashback Credit CardBDO Dual Gold American Express® Card	<ul style="list-style-type: none">Cathay Pacific American Express® Credit CardsAmerican Express® Cashback Credit Card
Annual Fee		
Platinum Card		Complimentary
American Express Platinum Credit Card		Complimentary
American Express Gold Card	US\$20	Complimentary
American Express Green Card	US\$20	Complimentary
American Express Gold Credit Card	PHP800	Complimentary
American Express Credit Card	PHP800	Complimentary
Blue from American Express	PHP800	Complimentary
BDO Dual Gold American Express Card	Not Applicable	Complimentary
American Express Corporate Card	PHP2,500 (for PHP currency card)/ US\$50 (for USD currency card)	
American Express Gold Corporate Card	PHP2,500 (for PHP currency card)/ US\$50 (for USD currency card)	

Points Validity Non-expiry of Membership Rewards® Points

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

THE MEMBERSHIP REWARDS PROGRAM



REDEEM YOUR POINTS

THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.
2. Call our Customer Service Hotline at:
 - (+632) 8840-7800 for Platinum Card
 - (+632) 8631-8000 for American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, and BDO Dual Gold American Express Card
 - (+632) 8840-7400 for the American Express Corporate Cards
3. Quote the reward code of the item you wish to redeem.
Redemption of items from this catalogue is from **February 1 to December 31, 2021.**

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THE MEMBERSHIP REWARDS PROGRAM



REDEEM YOUR POINTS

Each type of American Express Card has its own Reward Code for each of the featured item.

Please take note of the Membership Rewards® Codes and Points applicable to your American Express Card.



Platinum Card



American Express®
Platinum Credit Card



American Express®
Gold Card



American Express®
Green Card



American Express®
Gold Credit Card



American Express®
Credit Card



Blue from
American Express



BDO Dual Gold
American Express® Card



American Express®
Green Corporate Card



American Express®
Gold Corporate Card

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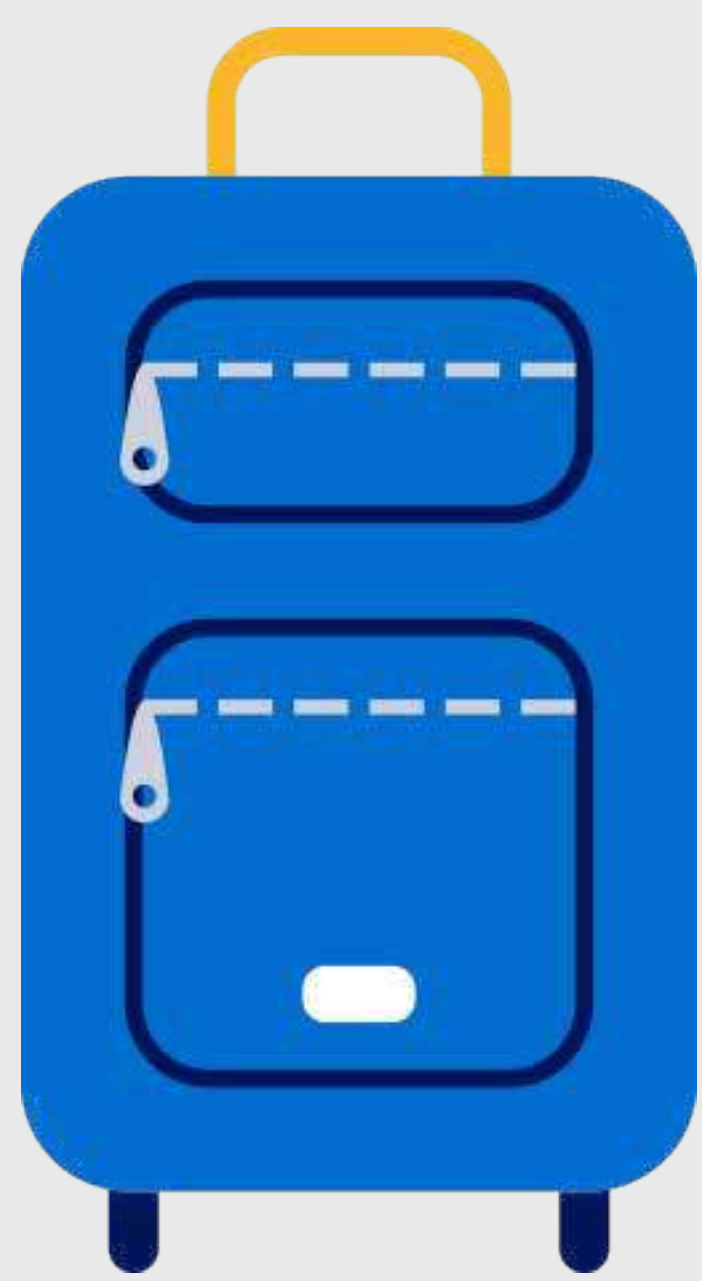
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FREQUENT TRAVELER OPTION



Select any icon below to go to the desired section.



FREQUENT GUEST PROGRAM



FREQUENT FLYER PROGRAM

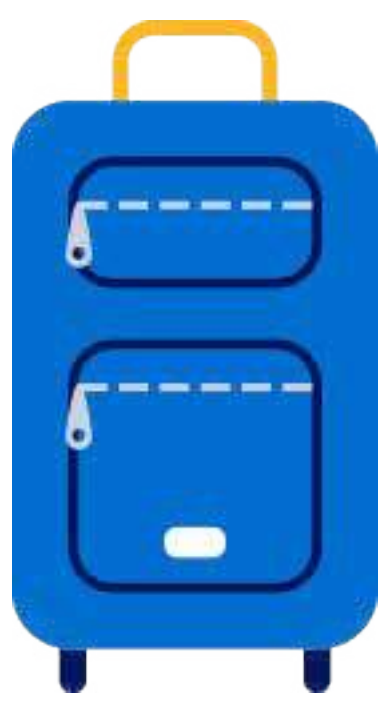
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FREQUENT GUEST PROGRAM

	MARRIOTT BONVOY									
LUXURY										
		EDITION	THE RITZ-CARLTON	THE LUXURY COLLECTION	STREGIS	W HOTELS	JW MARRIOTT			
PREMIUM	MARRIOTT	SHERATON	MARRIOTT VACATION CLUB	DELTA HOTELS	WESTIN	MERIDIEN	RENAISSANCE HOTELS	AUTOGRAPH COLLECTION HOTELS	TRIBUTE PORTFOLIO	DESIGN HOTELS
										GAYLORD HOTELS
SELECT										
		COURTYARD	FOUR POINTS	SPRINGHILL SUITES	Fairfield	PROTEA HOTELS	AC HOTELS	aloft	moxy	
LONGER STAYS										
			HOMES & VILLAS	Residence INN	TOWNEPLACE SUITES	Marriott EXECUTIVE APARTMENTS	element			

MARRIOTT BONVOY

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

- ▶ 1,000 Membership Rewards® Points = 970 Marriott Bonvoy Points | MR011

Hilton									
	WALDORF ASTORIA	LXR	CONRAD	canopy	Signia Hilton	Hilton	CURIO COLLECTION	DOUBLETREE	
TAPESTRY COLLECTION	EMBASSY SUITES	MOTTO	Hilton Garden Inn	Hampton	tru	HOMEWOOD SUITES	HOME2 SUITES	Hilton Grand Vacations	
Hilton HONORS									

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 | MR004

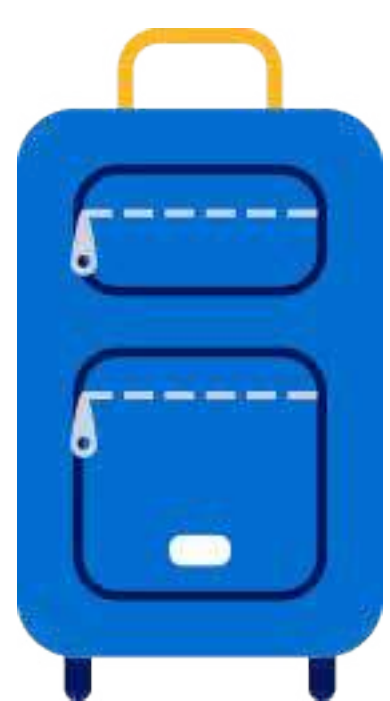
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FREQUENT GUEST PROGRAM

HOW TO REDEEM HOTEL STAYS?

1. You must be a member of your preferred hotel's Loyalty Program. To register, visit the Partner's respective website.
2. Enroll in the Membership Rewards® Program under the Frequent Traveler Option through our Customer Service Hotline.
3. Once enrolled, you may now convert Membership Rewards® Points to hotel loyalty points. You must be prepared to provide your Hotel Loyalty Program membership number upon redemption.

NOTE:

Annual Frequent Traveler Option membership fee applies and is waived each year for the Platinum Card and the American Express® Platinum Credit Card.

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FREQUENT FLYER PROGRAM



ASIA MILES

www.asiamiles.com

- ▶ 1.5 Membership Rewards® Points = 1 Asia Mile | AP300
 - Minimum Transfer = 1,000 Asia Miles (Equivalent to 1,500 Membership Rewards® Points)
 - Incremental Transfer = 500 Asia Miles (Equivalent to 750 Membership Rewards® Points)



KRISFLYER

www.krisflyer.com

- ▶ 1.5 Membership Rewards® Points = 1 KrisFlyer mile | AP301
 - Minimum Transfer = 1,000 KrisFlyer miles (Equivalent to 1,500 Membership Rewards® Points)
 - Incremental Transfer = 500 KrisFlyer miles (Equivalent to 750 Membership Rewards® Points)



ROYAL ORCHID PLUS

www.thaiairways.com/rop

- ▶ 1.5 Membership Rewards® Points = 1 Royal Orchid Plus Mile | AP302
 - Minimum Transfer = 1,000 Royal Orchid Plus Miles (Equivalent to 1,500 Membership Rewards® Points)
 - Incremental Transfer = 500 Royal Orchid Plus Miles (Equivalent to 750 Membership Rewards® Points)

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FREQUENT FLYER PROGRAM



ENRICH

www.malaysiaairlines.com

- ▶ 1.5 Membership Rewards® Points = 1 Enrich Mile | AP303
 - Minimum Transfer = 1,000 Enrich Miles (Equivalent to 1,500 Membership Rewards® Points)
 - Incremental Transfer = 500 Enrich Miles (Equivalent to 750 Membership Rewards® Points)



DELTA SKYMILES® PROGRAM

www.delta.com/skymiles

- ▶ 1.5 Membership Rewards® Points = 1 Mile | AP304
 - Minimum Transfer = 1,000 Miles (Equivalent to 1,500 Membership Rewards® Points)
 - Incremental Transfer = 500 Miles (Equivalent to 750 Membership Rewards® Points)

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FREQUENT FLYER PROGRAM

HOW TO REDEEM AIR MILES?

1. You must be a member of your preferred airline's Loyalty Program. To register, visit the Partner's respective website.
2. Enroll in the Membership Rewards® Program under the Frequent Traveler Option through our Customer Service Hotline.
3. Once enrolled, you may now convert Membership Rewards® Points to air miles. You must be prepared to provide your Airline Loyalty Program membership number upon redemption.

NOTE:

Annual Frequent Traveler Option membership fee applies and is waived each year for the Platinum Card and the American Express® Platinum Credit Card.

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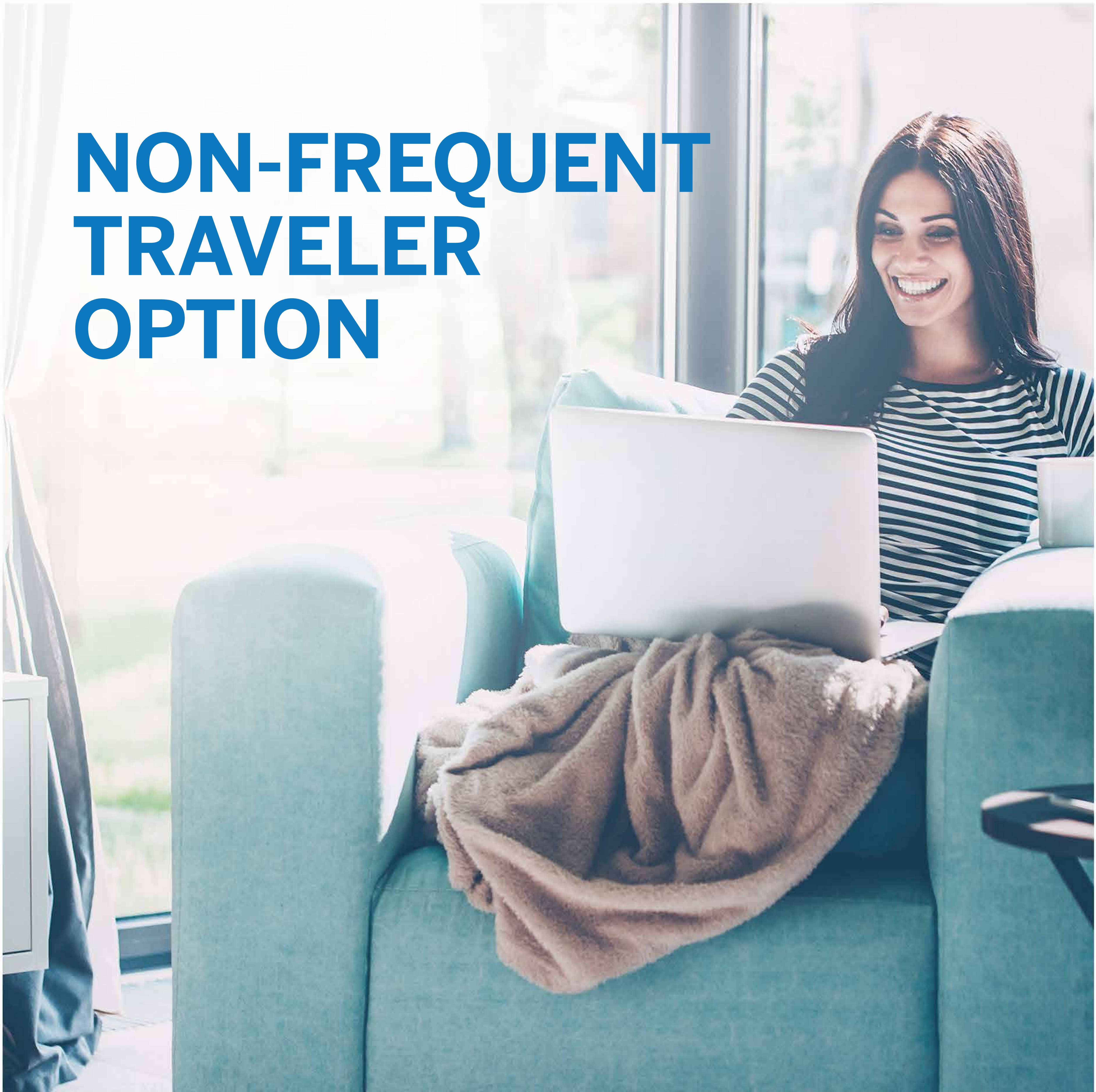
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NON-FREQUENT TRAVELER OPTION



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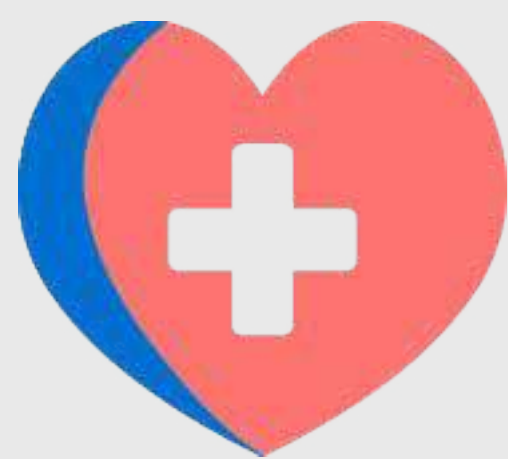
GADGETS & ENTERTAINMENT



HOME & KITCHEN



TRAVEL ESSENTIALS



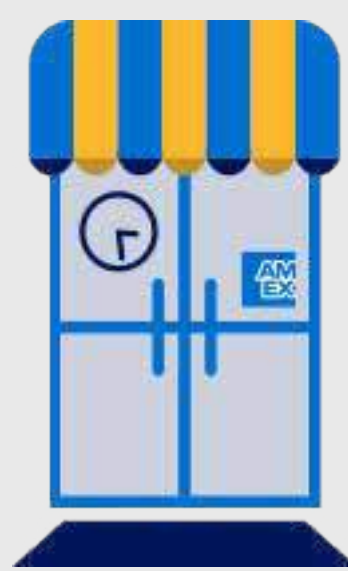
HEALTH & WELLNESS



DINING VOUCHERS



HEALTH & WELLNESS VOUCHERS



LUXURY HOTEL VOUCHERS



SHOPPING VOUCHERS

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APPLE iPad AIR 10.9-INCH 64GB WIFI

- 10.9-inch (diagonal) LED backlit Multi Touch display with IPS technology
 - 2360-by-1640-pixel resolution at 264 pixels per inch (ppi)
 - A14 Bionic chip with 64 bit architecture; Neural Engine
 - Wide color display (P3)
 - True Tone display
 - Fingerprint-resistant oleophobic coating
 - Fully laminated display
 - Antireflective coating
 - 1.8% reflectivity
 - 500 nits brightness
 - Supports Apple Pencil (2nd generation)
 - Camera:
 - 12MP Wide camera
 - *f*/1.8 aperture
 - Five-element lens
 - Hybrid IR filter
 - Backside illumination sensor
 - Live Photos with stabilization
 - Video Recording:
 - 4K video recording at 24 fps, 30 fps, or 60 fps
 - 1080p HD video recording at 30 fps or 60 fps
 - Slo mo video support for 1080p at 120 fps or 240 fps
 - Time lapse video with stabilization
 - Cinematic video stabilization (1080p and 720p)
 - Continuous autofocus video
 - Noise reduction
 - Playback zoom
 - Video geotagging
 - Video formats captured: HEVC and H.264
 - iPadOS 14 Operating System
 - 64GB Capacity
- 217,839 POINTS | AP001
- 264,519 POINTS | AP002
- 284,867 POINTS | AP003



IPHONE 12 PRO 128GB

- 6.1 inch (diagonal) all screen OLED display
- Super Retina XDR display
- Ceramic Shield front Textured matte glass back and stainless steel design
- 2532 by 1170-pixel resolution at 460 ppi
- 128GB Capacity
- Rated IP68 (maximum depth of 6 meters up to 30 minutes) under IEC standard 60529
- A14 Bionic chip; Next generation Neural Engine
- Camera:
 - Pro 12MP camera system: Ultra Wide, Wide, and Telephoto cameras
 - Ultra Wide: *f*/2.4 aperture and 120° field of view
 - Wide: *f*/1.6 aperture
 - Telephoto: *f*/2.0 aperture
 - 2x optical zoom in, 2x optical zoom out; 4x optical zoom range
 - Digital zoom up to 10x
 - Night mode portraits enabled by LiDAR Scanner
- Video Recording:
 - HDR video recording with Dolby Vision up to 60 fps
 - 4K video recording at 24 fps, 30 fps, or 60 fps
 - 1080p HD video recording at 30 fps or 60 fps
 - 720p HD video recording at 30 fps
 - Sensor-shift optical image stabilization for video (Wide)
 - Optical image stabilization for video (Wide and Telephoto)
 - 2x optical zoom in, 2x optical zoom out; 4x optical zoom range
 - Digital zoom up to 6x
 - Slo mo video support for 1080p at 120 fps or 240 fps
- TrueDepth Camera:
 - 12MP camera
 - *f*/2.2 aperture
 - Portrait mode with advanced bokeh and Depth Control
 - Portrait Lighting with six effects (Natural, Studio, Contour, Stage, Stage Mono High Key Mono)
 - Animoji and Memoji
 - Night mode
 - Deep Fusion
 - Smart HDR 3
- iOS 14 Operating System
- Dual SIM (nano SIM and eSIM)
- Finish: Silver, Graphite, Gold, Pacific Blue (subject to availability)

- 396,628 POINTS | AP004
- 481,619 POINTS | AP005
- 518,667 POINTS | AP006



APPLE WATCH 6 GPS,
40MM SPACE GRAY
ALUMINUM CASE WITH
BLACK SPORT BAND

- GPS/GNSS
- Compass
- Always-on altimeter
- Water resistant 50 meters
- Blood oxygen sensor (Blood Oxygen app)
- Second-generation optical heart sensor
- International emergency calling
- Emergency SOS4
- Accelerometer up to 32 g-forces with fall detection
- Gyroscope
- Ambient light sensor
- Speaker 50 percent louder
- Microphone (enables Noise app)
- GymKit
- Capacity 32GB
- Ceramic and sapphire crystal back
- 40mm (324 by 394 pixels, 759 sq mm display area)
- Always-On Retina LTPO OLED display (1000 nits brightness)
- Ion-X glass display on aluminium cases; sapphire crystal display on stainless steel and titanium cases
- S6 SiP with 64-bit dual-core processor up to 20 percent faster than S5
- W3 Apple wireless chip
- U1 chip (Ultra Wideband)
- Wi-Fi (802.11b/g/n 2.4GHz and 5GHz)
- Bluetooth 5.0
- Built-in rechargeable lithium-ion battery up to 18 hours

- 149,735 POINTS | AP007
- 181,821 POINTS | AP008
- 195,807 POINTS | AP009



APPLE AIRPODS
WITH CHARGING CASE

- Bluetooth
- Wireless
- Weight:
 - AirPods (each): 0.14 ounce (4 g)
 - Charging Case: 1.34 ounces (38 g)
- Dimensions:
 - AirPods (each): 0.65 by 0.71 by 1.59 inches (16.5 by 18.0 by 40.5 mm)
 - Charging Case: 1.74 by 0.84 by 2.11 inches (44.3 by 21.3 by 53.5 mm)
- Connections:
 - AirPods: Bluetooth
 - Charging Case: Lightning connector
- Accessibility: Live Listen audio
- AirPods Sensors (each):
 - Dual beamforming microphones
 - Dual optical sensors
 - Motion-detecting accelerometer
 - Speech-detecting accelerometer
- Power:
 - AirPods with Charging Case: More than 24 hours listening time, up to 18 hours talk time
 - AirPods (single charge): Up to 5 hours listening time, up to 3 hours talk time
 - 15 minutes in the case equals up to 3 hours listening time or up to 2 hours talk time
- System Requirements:
 - iPhone and iPod touch models with the latest version of iOS
 - iPad models with the latest version of iPadOS
 - Apple Watch models with the latest version of watchOS
 - Mac models with the latest version of macOS
 - Apple TV models with the latest version of tvOS

- 61,764 POINTS | AP010
- 74,999 POINTS | AP011
- 80,769 POINTS | AP012



GOPRO HERO 9 BLACK

- 20MP Photo
- Built-in mounting with Folding Fingers
- Video 5K30 + 4K60, Wide FOV
- 8x Slo-Mo
- 1080p Live Streaming
- Superphoto + HDR
- 33ft Waterproof
- Detachable Lens
- 30% more battery life
- 3.5mm Audio Mic Input with Media Mod for Hero9 Black or Pro 3.5 Mic Adapter (sold separately)
- Wi-Fi/ Bluetooth/ GPS enabled
- Auto Offload to phone

- 163,747 POINTS | AP013
- 198,835 POINTS | AP014
- 214,130 POINTS | AP015



GADGETS & ENTERTAINMENT



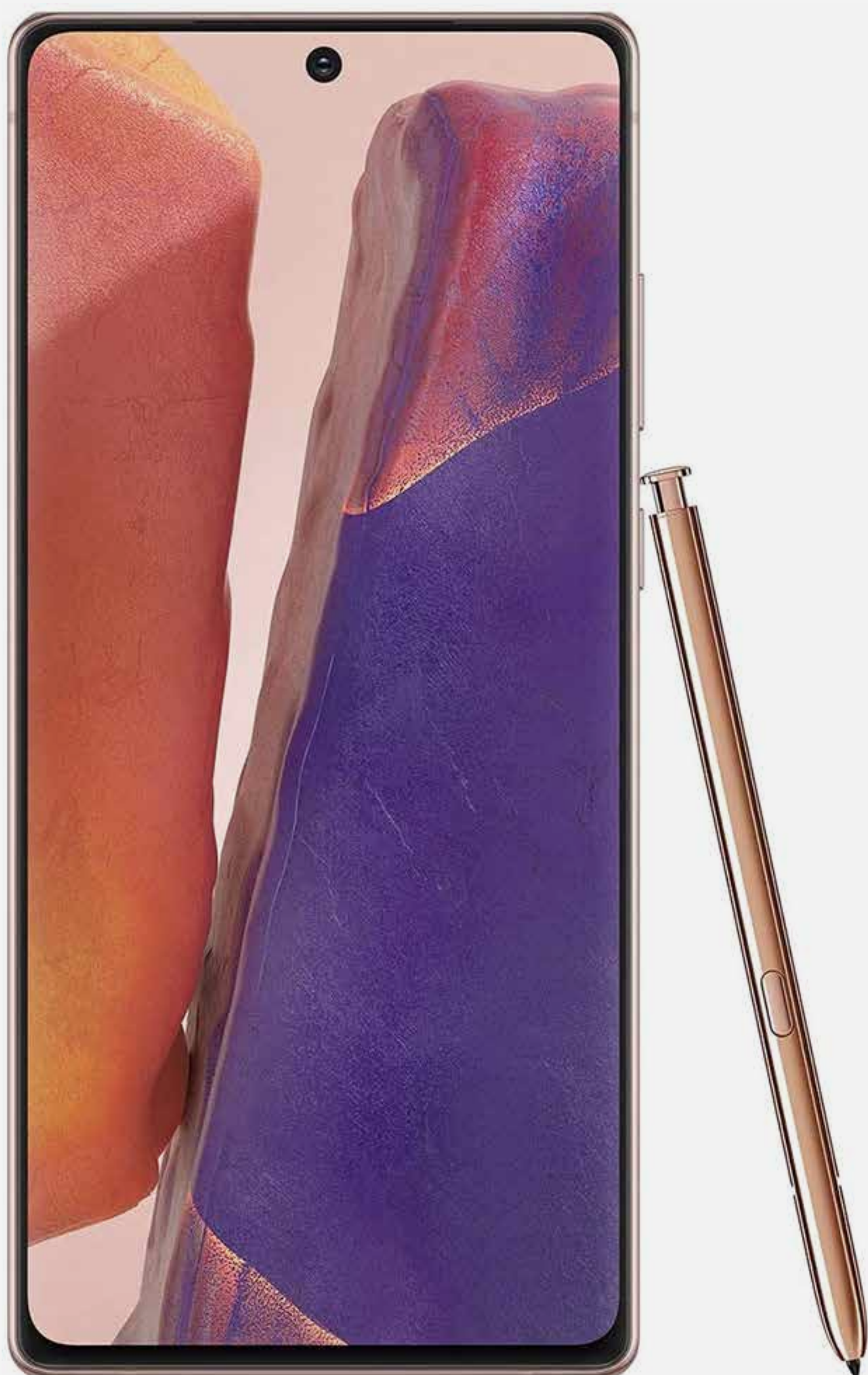
MACBOOK AIR 13-INCH 256GB

- 13.3-inch (diagonal) LED-backlit display with IPS technology
- 2560-by-1600 native resolution at 227 pixels per inch with support for millions of colors
- Apple M1 chip:
 - 8-core CPU with 4 performance cores and 4 efficiency cores
 - 7-core GPU
 - 16-core Neural Engine
- Battery and Power:
 - Up to 15 hours wireless web
 - Up to 18 hours Apple TV app movie playback
 - Built-in 49.9 watt hour lithium polymer battery
 - 30W USB-C Power Adapter
- 8GB unified memory
- 256GB SSD Storage
- Wireless
 - Wi-Fi: 802.11ax Wi-Fi 6 wireless networking, IEEE 802.11a/b/g/n/ac compatible
 - Bluetooth: Bluetooth 5.0 wireless technology
- 720p FaceTime HD camera
- macOS Operating System
- Two Thunderbolt / USB 4 ports

■ 354,268 POINTS | AP016

■ 430,183 POINTS | AP017

■ 463,274 POINTS | AP018



SAMSUNG GALAXY NOTE 20 256GB

- 6.7" full rectangle Super AMOLED Plus Display
- 2400 x 1080 (FHD+) Resolution
- 16M Color depth display
- Octa-Core CPU; 2.73 GHz, 2.5 GHz, 2 GHz CPU Speed
- 8GB RAM
- 256GB Memory
- Camera:
 - Rear Camera - Resolution (Multiple): 12.0 MP + 12.0 MP + 64.0 MP
 - Rear Camera - Zoom: Hybrid Optical Zoom at 3x, Digital Zoom up to 30x
 - Slow Motion: 960fps @HD, 240fps @FHD
 - Front Camera - Resolution: 10.0 MP
 - Video Recording Resolution: UHD 8K (7680 x 4320) @ 24fps
- Dual-SIM
- Android Operating System
- UHD 8K (7680 x 4320) @ 30fps Video playing resolution
- Featured Colors: Mystic Gray, Mystic Green, Mystic Bronze (Subject to color availability)

■ 331,073 POINTS | AP019

■ 402,018 POINTS | AP020

■ 432,942 POINTS | AP021

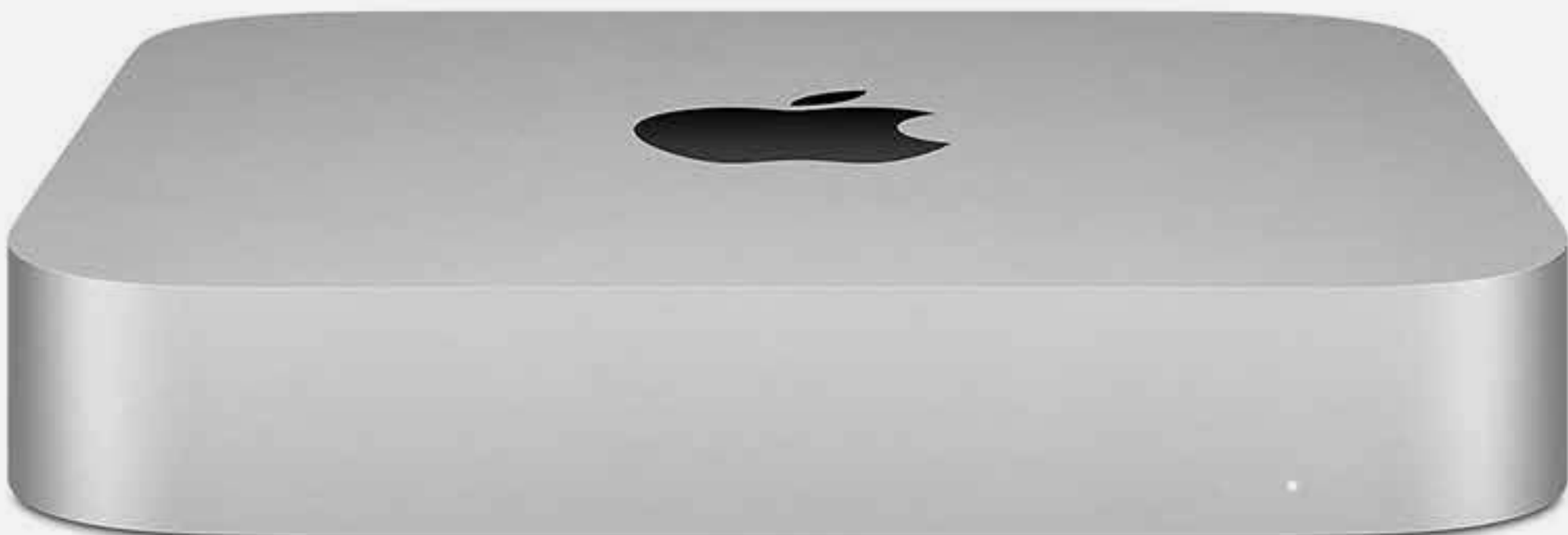
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MAC MINI

- Apple M1 Chip
 - 8-core CPU with 4 performance cores and 4 efficiency core, 8-core GPU, 16-core Neural Engine
 - 8GB unified memory
 - Video Support:
 - Simultaneously supports up to two displays: One display with up to 6K resolution at 60Hz connected via Thunderbolt and one display with up to 4k resolution at 60Hz connected via HDMI 2.0
 - Thunderbolt 3 digital video output supports:
 - Native DisplayPort output over USB C
 - Thunderbolt 2, DVI, and VGA output supported using adapters (sold separately)
 - HDMI 2.0 display video output:
 - Support for one display with up to
 - 4K resolution at 60Hz
 - DVI output using HDMI to DVI Adapter (sold separately)
 - Audio:
 - Built-in speaker
 - 3.5mm headphone jack
 - HDMI 2.0 port supports multichannel audio output
 - Connections and Expansion:
 - Two Thunderbolt / USB 4 ports with support for:
 - DisplayPort
 - Thunderbolt 3 (up to 40 Gbps)
 - USB 3.1 Gen 2 (up to 10 Gbps)
 - Thunderbolt 2, HDMI, DVI, and VGA supported using adapters (sold separately)
 - Communications:
 - Wi-Fi
 - 802.11ax Wi-Fi 6 wireless networking
 - IEEE 802.11a/b/g/n/ac compatible
 - Bluetooth
 - Bluetooth 5.0 wireless technology
 - Ethernet
 - 10/100/1000BASE-T Gigabit Ethernet (RJ-45 connector)
 - macOS operating system
 - 512GB SSD
- 270,503 POINTS | AP022
- 328,468 POINTS | AP023
- 353,735 POINTS | AP024



APPLE WATCH
MAGNETIC CHARGER
TO USB-C CABLE

- 1 meter cable
 - Product Compatibility:
 - iPad Models:
 - iPad Pro 12.9-inch (4th generation)
 - iPad Pro 12.9-inch (3rd generation)
 - iPad Pro 11-inch (2nd generation)
 - iPad Pro 11-inch (1st generation)
 - Mac Models:
 - MacBook Air (M1, 2020)
 - MacBook Air (Retina, 13-inch, 2020)
 - MacBook Air (Retina, 13-inch, 2018 - 2019)
 - MacBook Pro (13-inch, M1, 2020)
 - MacBook Pro (13-inch, 2020)
 - MacBook Pro (16-inch, 2019)
 - MacBook Pro (13-inch, 2016 - 2019)
 - MacBook Pro (15-inch, 2016 and later)
 - MacBook (Retina, 12-inch, Early 2015 - 2017)
 - iMac (Retina 4K, 21.5-inch, 2019 and later)
 - iMac (Retina 5K, 27-inch, 2019 and later)
 - iMac (Retina 4K, 21.5-inch, 2017)
 - iMac (Retina 5K, 27-inch, 2017)
 - iMac Pro (2017 and later)
 - iMac Pro (2019)
 - iMac mini (M1, 2020)
 - Mac mini (2018 - 2020)
 - Apple Watch Models:
 - Apple Watch Series 6
 - Apple Watch SE
 - Apple Watch Series 5
 - Apple Watch Series 4
 - Apple Watch Series 3
 - Apple Watch Series 2
 - Apple Watch Series 1
 - Apple Watch 1st generation
- 13,153 POINTS | AP025
- 15,972 POINTS | AP026
- 17,200 POINTS | AP027



APPLE MAGIC MOUSE 2

- Completely rechargeable
 - With built-in battery and continuous bottom shell
 - Optimised foot design which helps to track easier and move with less resistance across the deck
 - Multi-Touch surface allows you to perform simple gestures
 - Product Compatibility:
 - iPad Models:
 - iPad Pro 12.9-inch (4th generation)
 - iPad Pro 12.9-inch (3rd generation)
 - iPad Pro 11-inch (2nd generation)
 - iPad Pro 11-inch (1st generation)
 - iPad Pro 10.5-inch
 - iPad Pro 9.7-inch
 - iPad Air (4th generation)
 - iPad Air (3rd generation)
 - iPad Air 2, iPad (8th generation)
 - iPad (7th generation)
 - iPad (6th generation)
 - iPad mini (5th generation)
 - iPad (5th generation),
 - iPad mini 4
 - Mac Models:
 - MacBook Air (M1, 2020)
 - MacBook Air (Retina, 13-inch, 2020)
 - MacBook Air (Retina, 13-inch, 2018 - 2019)
 - MacBook Air (13-inch, Early 2015 - 2017)
 - MacBook Air (11-inch, Early 2015)
 - MacBook Pro (13-inch, M1, 2020)
 - MacBook Pro (13-inch, 2020)
 - MacBook Pro (16-inch, 2019)
 - MacBook Pro (13-inch, 2016 - 2019)
 - MacBook Pro (15-inch, 2016 and later)
 - MacBook Pro (Retina, 13-inch, Late 2012 - 2015)
 - MacBook Pro (Retina, 15-inch, Mid 2012 - 2015)
 - MacBook (Retina, 12-inch, Early 2015 - 2017)
 - iMac (Retina 4K, 21.5-inch, 2019 and later)
 - iMac (Retina 5K, 27-inch, 2019 and later)
 - iMac (Retina 4K, 21.5-inch, 2017)
 - iMac (Retina 5K, 27-inch, 2017)
 - iMac (Retina 4K, 21.5-inch, Late 2015)
 - iMac (Retina 5K, 27-inch, Late 2014 - 2015)
 - iMac Pro (2017 and later)
 - Mac Pro (2019)
 - Mac Pro (Late 2013)
 - Mac mini (M1, 2020)
 - Mac mini (2018 - 2020)
 - Mac mini (Late 2014)
 - Size and Weight:
 - Height: 0.85 inch (2.16 cm)
 - Width: 2.25 inches (5.71 cm)
 - Depth: 4.47 inches (11.35 cm)
 - Weight: 0.22 pound (0.099 kg)
 - Multi-Touch
 - Connections and Expansion:
 - Bluetooth
 - Lightning port
 - Wireless
 - System Requirements: Bluetooth-enabled Mac computer with OS X v10.11 or later
- 29,121 POINTS | AP028
- 35,361 POINTS | AP029
- 38,081 POINTS | AP030



GADGETS & ENTERTAINMENT



APPLE PENCIL

- Apple pencil (2nd generation)
- Length: 6.53 inches (166 mm)
 - Diameter: 0.35 inch (8.9 mm)
 - Weight: 0.73 ounce (20.7 grams)
- Connections: Bluetooth
- Magnetically attaches and pairs
- Product Compatibility:
 - iPad Pro 12.9-inch (4th generation)
 - iPad Pro 12.9-inch (3rd generation)
 - iPad Pro 11-inch (2nd generation)
 - iPad Pro 11-inch (1st generation)
 - iPad Air (4th generation)

- 49,527 POINTS | AP031
- 60,140 POINTS | AP032
- 64,766 POINTS | AP033



ADAM ELEMENTS OMNIA UVC+ OZONE STERILIZER BOX WITH WIRELESS CHARGER

- The UV light with Ozone is widely used in sterilizing small personal items, such as smartphones, watches, headphones, jewelry, credit cards, makeup brushes, etc.
- Two disinfection modes: (1) The standard mode provides 18 minutes of sterilizing, and (2) The superior mode provides 30 minutes of sterilizing.
- The top cover functions as a Fast Wireless Charger, supporting both Apple 7.5W and Android 10W fast wireless charge.
- To activate the Aromatherapy refresher, just add a few drops of essential oil or perfume into the aromatherapy opening and refresh your items while sanitizing.

- 19,451 POINTS | AP034
- 23,619 POINTS | AP035
- 25,436 POINTS | AP036

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GADGETS & ENTERTAINMENT



MOBEWORK UV SANITIZING PEN

- High sterilization efficiency to eliminate over 99% of bacteria
- IPX7 Water Resistant
- USB Charging
- Portable
- 2200mAh Battery

- 21,838 POINTS | AP037
- 26,518 POINTS | AP038
- 28,557 POINTS | AP039



SAMSUNG GALAXY TAB S7 128GB

- 11” Screen
- 120hz LTPS LCD
- Ultra low latency S Pen
- Low Blue Light Certification
- 8,000 mAh Battery

- 320,310 POINTS | AP040
- 388,948 POINTS | AP041
- 418,867 POINTS | AP042



SAMSUNG GALAXY WATCH 3 45MM (STAINLESS STEEL)

- Unique rotating bezel
- Leather strap (Black)
- Built-in oxygen measurement
- Fall detection
- Sleep Score
- Running Analysis

- 131,970 POINTS | AP043
- 160,250 POINTS | AP044
- 172,577 POINTS | AP045

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GADGETS & ENTERTAINMENT



SAMSUNG GALAXY BUDS LIVE

- Iconic and Ergonomic design
- Live sound with Active Noise Cancellation
- Advanced convenience
- Bixby Voice Wake Up
- Up to 6 hours of non-stop listening
- Up to 21 hours of life with charging case

■ 59,910 POINTS | AP046

■ 72,748 POINTS | AP047

■ 78,344 POINTS | AP048



JBL LIVE WIRELESS OVER-EAR HEADPHONES

- Wireless over-ear noise-cancelling earphones
- Cool, lightweight, comfortable design
- Up to 30 hours of music streaming
- 2 hours recharging time
- Multi-point connection capabilities
- Convenient detachable cable with remote/mic

■ 69,776 POINTS | AP049

■ 84,728 POINTS | AP050

■ 91,245 POINTS | AP051



BOSE SOUNDLINK COLOR BLUETOOTH SPEAKER II

- 3.5mm Auxiliary port
- Micro-B USB port
- Wireless range up to 30 ft (9m)
- Battery life up to 8 hours

■ 56,157 POINTS | AP052

■ 68,190 POINTS | AP053

■ 73,436 POINTS | AP054

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GADGETS & ENTERTAINMENT



EPSON ALL-IN-ONE INK TANK PRINTER

- Print/Scan/Copy
- Compact integrated tank design
- High yield ink bottles
- Spill-free, error-free refilling
- Borderless printing up to 4R
- Maximum copy size : A4 and Letter

■ 53,063 POINTS | AP055

■ 64,433 POINTS | AP056

■ 69,389 POINTS | AP057



CANON PRINTER

- Print/ Scan/ Copy
- High page yield ink bottles
- Integrated ink tank system
- Spill-resistant ink bottle design
- Quality photo and document printing
- Resolution : 4800 (horizontal) x 1200 (vertical) dpi

■ 62,028 POINTS | AP058

■ 75,319 POINTS | AP059

■ 81,113 POINTS | AP060



SAMSUNG LED 4K SMART 50-INCH TV

- 50-inch Crystal UHD TV
- 3,840 x 2,160 Resolutions
- Crystal Processor 4K Picture Engine
- 120+ Motion Rate
- Upscale FHD content to 4k picture quality
- Ambient Mode: The screen that blends into your wall
- Bixby voice assistant
- 3-Side Bezel-less Design
- HDMI: 3
- USB port: 2
- 140 Watts

■ 229,529 POINTS | AP061

■ 278,714 POINTS | AP062

■ 300,153 POINTS | AP063

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HOME & KITCHEN



TEFAL FRUTELIA PLUS JUICER

- Centrifugal Type Juicer
- Stainless Steel Filter
- Single Knob Operation
- Two speed settings with Pulse Function
- 60 mm feed tube diameter
- 2 side handles locking system
- 0.95L pulp container capacity
- 350 watts

32,260 POINTS | AP064

39,173 POINTS | AP065

42,186 POINTS | AP066



DYSON V11 ABSOLUTE PLUS VACUUM CLEANER

- Intelligently optimises cleaning and run time
- Advanced six-stage filtration captures and keep fine dust
- Switch easily between three power modes
- Automatically adapts between carpet and hard floor
- Up to 60 minutes run time in Eco mode
- 14 concentric cyclones
- 185AW suction power

308,525 POINTS | AP067

374,638 POINTS | AP068

403,456 POINTS | AP069

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HOME & KITCHEN



KLEAN KANTEEN INSULATED TKWIDE CAFÉ CAP 20oz

- 20 fluid ounces (592 ml) capacity
- TK Closure internal thread design increases thermal performance and compatible with TKWide caps
- Climate Lock™ keeps contents hot up to 17 hours or iced up to 58 hours
- Chip-resistant Klean Coat™ powder coat finish (Brushed Stainless has no coating)
- 18/8 food grade stainless steel
- BPA Free
- Won't retain or impart flavors
- Slim design fits in most cup holders

- 16,557 POINTS | AP070
- 20,105 POINTS | AP071
- 21,651 POINTS | AP072



TEFAL MICRO SPACE CYCLONIC BAGLESS VACUUM CLEANER

- Bagless monocyclonic technology
- Powerful & Ultra-easy to use
- 86 dB(A) Sound Level
- 23 dm3/s Air flow
- 2 levels of filtration
- 20 kPa depression
- Classic handle
- 1x360° wheels + 2x large rear wheels
- Transport handle
- Ultra-compact
- High-efficiency suction head
- 1L dust box capacity
- Ingenious storage on board
- Easy to empty
- 1600 Watts

- 51,683 POINTS | AP076
- 62,758 POINTS | AP077
- 67,585 POINTS | AP078

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TEFAL PRO STYLE GARMENT STEAMER

- Removable 1.5liters water tank
- 50 minutes of continuous use
- 5 level steam outputs
- 45 seconds heat time
- 3 Steam setting
- XL steam head with 9 holes
- Powerful steam flow 30g/m
- Anti-calc
- Auto-off
- Adjustable pole with Vertical Support
- Press & Steam
- Hand Operated- On & Off Switch
- 1800 Watts

- 77,335 POINTS | AP079
- 93,907 POINTS | AP080
- 101,130 POINTS | AP081



TEFAL BLENDER PERFECT MIX+ BLENDER

- Powelix Blades Technology
- 6 number of blades functions
- Suction feet for stability
- 1.25 L
- Ice crush functions
- Dishwasher safe
- 3 Programs: Smoothie, Ice Crush, Auto clean
- 1200 Watts

- 67,636 POINTS | AP082
- 82,130 POINTS | AP083
- 88,447 POINTS | AP084



TEFAL EXPRESS INDUCTION HOB

- 6 Cooking functions (Boil, Steam, Soup, Fry, Stir-Fry, Hotpot)
- Boost mode for high heating power
- 9 Temperature Levels
- 10 Heating Levels for precise heating temperature
- Timer up to 23 hours and 59 minutes
- Easy to clean ceramic plate digital display
- Rotation and touch operation panel for time and temperature adjustment
- Adaptable induction hob suitable pans and pots from 12 cm to 24cm
- 2100 watts

- 47,095 POINTS | AP085
- 57,187 POINTS | AP086
- 61,586 POINTS | AP087



TEFAL HOME CHEF SMART MULTICOOKER

- 12 Cups Capacity
- 4 Liters Max Liquid Capacity
- Nonstick coated pot
- 1.5mm 4 Layers Coating Pot
- 7 Multi cook functions (Slowcook Low, Slowcook High, Saute/Sear, Sous Vide, Bake, Sauce Thickening,DIY)
- 7 Pressure Cook Functions(Quick Rice, Porridge Congee, Beef/Lamb, Chicken/Duck, Soup, Steam, Abalone
- Adjustable Cooking time and Temperature
- One touch safety pressure release button
- Delay Start Function up to 24 hrs
- Auto Keep warm Function
- Control Led Panel
- Rubber footings
- 1000 watts

- 76,731 POINTS | AP088
- 93,174 POINTS | AP089
- 100,341 POINTS | AP090



HOME & KITCHEN



RUSSELL HOBBS COFFEE MAKER

- Compact home coffee maker
- Premium brushed coffee maker with polished accents
- Compact design
- 740ml glass carafe
- Makes up to 5 cups
- Drip stop
- Auto shut off feature
- Hot plate
- Brews a full carafe in under 7 minutes

26,627 POINTS | AP091

32,332 POINTS | AP092

34,819 POINTS | AP093



RUSSELL HOBBS FOOD PROCESSOR

- 2.5L bowl with 1.5L usable capacity
- 1.5L plastic jug blender
- Double safety lock on bowl
- Non-slip feet for added stability
- Dishwasher safe bowl and parts
- Cord Storage
- Slicing and dough attachments
- Includes: stainless steel blade, reversible slicing/shredding disk, dough blade and creaming disk

48,609 POINTS | AP094

59,025 POINTS | AP095

63,565 POINTS | AP096



RUSSELL HOBBS GRILLER

- Removes up to 42% fats
- Grills up to 5 portions
- Temperature dial display
- Removable dishwasher safe plate
- Simple push button release mechanism
- Retro design elements
- Grill channels to separate fats
- Dripping tray
- 1300 watts

50,620 POINTS | AP097

61,467 POINTS | AP098

66,195 POINTS | AP099

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HOME & KITCHEN



RUSSELL HOBBS DIGITAL AIR FRYER

- 80% faster Air Frying
- Stunning digital display
- Easy-to-use touch screen
- 7 Auto air fry functions: Chips, Chops, Prawns, Bake, Steak, and Fish
- 60 minutes timer
- Auto switch off
- Large 5L capacity
- Convenient carry handle
- Variable temperature up to 200° C

73,613 POINTS | AP100

89,387 POINTS | AP101

96,262 POINTS | AP102



DE'LONGHI AIR FRYER

- Capacity: 1.25 kg of fresh potatoes or 1.25 kg of frozen potatoes
- Digital control panel for setting the temperature & cooking time
- 5 pre-set cooking programs (fries, cake, snack, meat, manual)
- ON/OFF heating element function : option to use only the upper heating element
- 90-minute timer with ready signal
- Viewing window to check the food during cooking
- Bowl with a non-stick and anti-scratch ceramic coating

80,572 POINTS | AP103

97,837 POINTS | AP104

105,363 POINTS | AP105



PANASONIC STAND FAN

- 16-inch Stand Fan
- Built-in thermal fuse automatic lubrication
- Easy tilt adjustment double oscillation
- 1350 RPM (max)
- 119 (M3/min. max) Air delivery
- 3 Speed Piano Switch
- 60 watts

14,549 POINTS | AP106

17,667 POINTS | AP107

19,026 POINTS | AP108

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GORENJE RETRO HAND BLENDER

- Number of speed level for quick results: 2
- Mixing bowl useful volume: 0.8 l
- Chopper bowl capacity: 0.8 l
- DC motor for economic use and durability
- Silent operation for more comfort
- Power on by pressing a button
- Pulse operation for shorter mixing cycles
- Rubber handle for firm grip
- 600 watts

- 37,840 POINTS | AP109
- 45,948 POINTS | AP110
- 49,482 POINTS | AP111



DYSON TOWER FAN

- Senses pollutants in real time
- Captures pollutants with 360° sealed HEPA activated Carbon filters
- Projects powerful airflow
- Intelligent reporting
- Oscillates up to 350°
- Backward airflow mode
- Fan mode
- Quick and easy filter changing
- Night-time mode
- 8.1 in Amp diameter
- Number of speed settings: 10

- 276,443 POINTS | AP112
- 335,680 POINTS | AP113
- 361,502 POINTS | AP114



DYSON PURE COOL ME PERSONAL PURIFYING FAN

- Captures gases and pollutants
- Focused projection
- Smooth 70° oscillation
- Easy filter maintenance
- Built-in LCD screen shows your airflow speed, modes, and filter life

- 150,398 POINTS | AP115
- 182,627 POINTS | AP116
- 196,675 POINTS | AP117

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SAMSUNG SMART OVEN 35 LITERS

- 35L Oven capacity
 - All-in-One Cooking: Convection, Air Fry, Grill, Steam, Microwave and Ferment
 - Convection type oven
 - Ceramic Enamel Interior
 - Full touch control method
 - 380 mm Turntable size
 - Power Ratings:
 - Power Source
230V/60Hz
 - Output Power (Microwave)
900 W
 - Power Consumption (Microwave)
1400 W
 - Power Consumption (Grill)
2250 W
 - Power Consumption (Convection)
2500 W
 - Power Consumption (Max)
2850 W
 - Power Level
7
 - Hot Blast Technology
- 182,875 POINTS | AP118
- 222,063 POINTS | AP119
- 239,144 POINTS | AP120



WHIRLPOOL MICROWAVE OVEN 30 LITERS

- 30L Oven Capacity
 - Electronic black mirror door
 - Grill and steam function
 - 7 Power Level
 - Digital control
 - Integrated handle
 - Touch screen controls
 - Defrosting and reheating function
- 64,833 POINTS | AP121
- 78,726 POINTS | AP122
- 84,782 POINTS | AP123



HOME & KITCHEN



SHARP AIR PURIFIER

- 23 sq. m.
- HEPA filter
- 7000 high density plasmacluster ion generator with micron-mesh pre-filter
- HAZE mode and sleep mode
- Air Purifier (WITHOUT humidifying factor)
- Revolutionary plasmacluster technology
- Fan speed indicator on the front panel

- 50,715 POINTS | AP124
- 61,583 POINTS | AP125
- 66,320 POINTS | AP126



WHIRLPOOL AIR PURIFIER

- Electrical control
- Variable program option: Super clean, Standard, Automatic
- Sleep timer function
- Degermation and ionizer function
- Automatic turn-off when front panel is removed
- Filter cleaning indicator
- Air quality level indicator
- Washable pre-filter
- With humidifier
- 4 Filters:Pre filter, HEPA Filter, Active Carbon Filter, Nano Photocatalyst Filter
- CADR306 m3/hr

- 101,390 POINTS | AP127
- 123,117 POINTS | AP128
- 132,587 POINTS | AP129



HUROM JUICER

- 500 ml chamber capacity
- Slow rotational speed of 43 rpm;
- 500-milliliter chamber capacity
- Double-edged, high-strength auger
- Adjustable Control Lever to accommodate different ingredients
- Versatile juice cap for convenience
- Four spinning brushes
- Two types of fine and coarse strainers
- Low-noise, low-vibration AC motor
- Easy assembly and disassembly

- 163,943 POINTS | AP130
- 199,073 POINTS | AP131
- 214,386 POINTS | AP132

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TRAVEL ESSENTIALS



PACSAFE CRUISE ANTI-THEFT ALL DAY CROSSBODY BAG

- Smart zipper security and cut-resistant materials
- Cut-resistant anchor strap secures around a fixed object to protect your bag
- Passport pocket with RFID blocking to protect your personal details
- Two discreet pockets let you stash your valuables
- Fits a 10" tablet in a padded sleeve for extra protection
- Internal attachment point for wallet and keys
- 100% recycled polyester fabric
- 12.2 x 13.4 x 3.9 inches
- Weight : 0.42 kg
- Strap Length : Drop Height – 27.6 inches max – 15.8 inches min

■ 39,880 POINTS | AP133

■ 48,426 POINTS | AP134

■ 52,151 POINTS | AP135



SAMSONITE POLYGON CARRY-ON SPINNER 55CM

- Cross ribbons
- TSA combination lock
- Material : PC
- Easy brake system
- Dimension : 55 x 35 x 25 cm
- Volume : 37L
- Weight : 3.1kg

■ 109,922 POINTS | AP136

■ 133,477 POINTS | AP137

■ 143,744 POINTS | AP138

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TRAVEL ESSENTIALS



AMERICAN TOURISTER LOGIX NXT 05 LAPTOP BACKPACK

- USB port
- Internal organizer and lining fit 17" laptop
- RFID pocket
- Raincover
- 2-way backpack
- Lockable laptop compartment
- Weight : 1.1 kg
- Volume : 35L

- 29,803 POINTS | AP139
- 36,189 POINTS | AP140
- 38,973 POINTS | AP141



PACSAFE STYLESAFE ANTI-THEFT SLING PACK BAG

- Smart zipper security and cut-resistant materials protect your belongings
- RFID blocking material protects your credit cards and passport against unwanted scans
- Can be worn across your front, over your back or on the shoulder
- Special zippered pocket for a passport
- Internal attachment point for wallet and keys
- Volume : 2L
- Weight : 0.22kg
- Strap Length : Crossbody circumference – 50 inches max – 34.3 inches min

- 18,986 POINTS | AP142
- 23,054 POINTS | AP143
- 24,828 POINTS | AP144

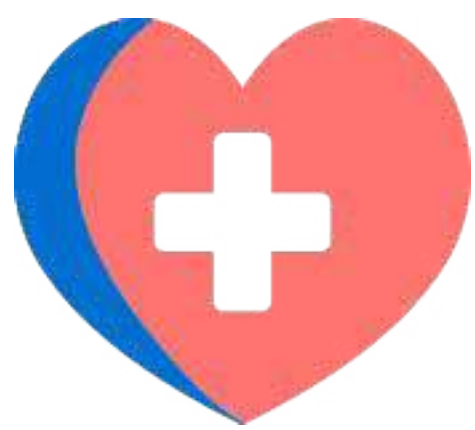
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HEALTH & WELLNESS



OMRON BP ARM MONITOR

- 360° Accuracy IntelliWrap Cuff
- Cuff Wrapping Guide
- Hypertension Indicator
- Body movement detection
- Irregular heartbeat detection
- Enhanced IntelliSense Technology

- 29,151 POINTS | AP145
- 35,397 POINTS | AP146
- 38,120 POINTS | AP147



OMRON EAR THERMOMETER

- Selectable °C/ °F
- 1 Second quick measurement
- Fever alarm with beeper
- 9 sets memory
- Ergonomic design for easy handling

- 21,627 POINTS | AP148
- 26,261 POINTS | AP149
- 28,281 POINTS | AP150



OMRON WEIGHING SCALE

- 4 sensor accuracy technology
- Automatic ON/OFF
- Weighs up to 150kg
- Selectable kg/lb/st Metrics
- Precision display to the closes t 100g increment

- 15,417 POINTS | AP151
- 18,721 POINTS | AP152
- 20,161 POINTS | AP153

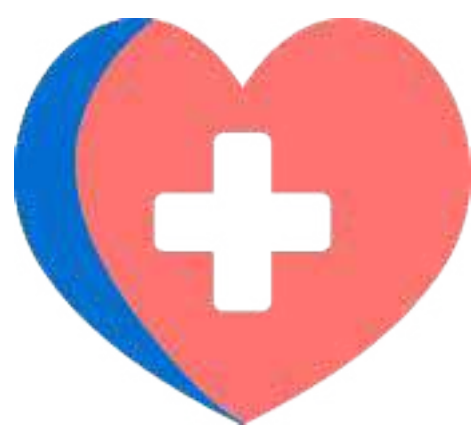
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HEALTH & WELLNESS



OMRON FOREHEAD THERMOMETER (NON-CONTACT)

- Selectable °C/ °F
- Easy-to-hold design
- Backlight
- Last reading the same display with current reading
- Silent mode
- 25 memories
- 3-in-1 measurement
- Gentle and easy to use

32,192 POINTS | AP154

39,090 POINTS | AP155

42,097 POINTS | AP156



INMED FINGER PULSE OXIMETER

- Dual color LED display
- Low perfusion : 0.2%
- Anti shaking
- Alarm value adjusted friendly menu
- 6 display modes
- Big font display

13,129 POINTS | AP157

15,943 POINTS | AP158

17,169 POINTS | AP159



MOBEWORK PERSONAL AIR PURIFIER V2 PRO

- Uses ionic technology to reduce pollutants like dust, germs, smoke, pollen and PM2.5 particles.
- Generates 26 million ions per second and maintains a concentration of 26 million ions per cubic cm
- Higher ion production, effectiveness, reliability and ease of use.
- Unique design
- Silent technology – More Comfortable
- Built-in lithium battery, can be charged with USB cable
- Small body
- Featured colors: White, Black, Blue, Pink (Subject to color availability)

21,838 POINTS | AP073

26,518 POINTS | AP074

28,557 POINTS | AP075

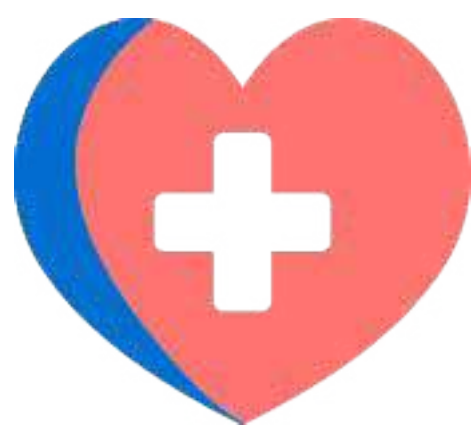
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PHILIPS N95 FRESH AIR MASK

- Powered by powerful module customized by Japanese NIDEC (Fan air flow rate could produce up to 41L/m)
- The incredible motor power and air fluid dynamics design greatly reduce the exhalation resistance and improve the breathing comfort
- Filter-to-shell lock and magnetic battery-module-to-shell attachment
- Replaceable N95 mask filter (1pc included)
- 3D V-shape
- Rechargeable

- 64,523 POINTS | AP163
- 78,349 POINTS | AP164
- 84,375 POINTS | AP165



PACSAFE PROTECTIVE & REUSABLE SILVER ION FACE MASK (ADVANCED 5-LAYER SHIELD)

- Silver Ion Anti Microbial
- Washable
- Built-in Filters
- 98% Filtration after 20 times of washing
- Material: 77% Cotton, 8% Wool, 15% Silver
- Sizes:

Small	7.5 to 9.8 cm (Lower Eyelid) 2.9 to 3.8 inches (Chin)
Medium	9.8 to 10.5 cm (Lower Eyelid) 3.8 to 4.1 inches (Chin)
Large	10.5 to 12.2 cm (Lower Eyelid) 4.1 to 4.8 inches (Chin)

- 16,663 POINTS | AP160
- 20,233 POINTS | AP161
- 21,789 POINTS | AP162

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DINING VOUCHERS

GOURMET COFFEE

GOURMET COFFEE GIFT CERTIFICATE P200

- Accepted in all Starbucks branches
 - 2,872 POINTS | AP166
 - 3,487 POINTS | AP167
 - 3,756 POINTS | AP168

SPIRAL

SPIRAL GIFT CERTIFICATE P2,000

- Accepted at Spiral, Sofitel Philippine Plaza
- For dine-in only
 - 15,506 POINTS | AP169
 - 18,829 POINTS | AP170
 - 20,277 POINTS | AP171

THE BISTRO GROUP

THE BISTRO GROUP GIFT CERTIFICATE P2,000

- Accepted in T.G.I Friday's, Itallianis, Baker & Cook (Conrad Hotel), Fish & Co. Concept (SM Mall of Asia, Trinoma Mall, Uptown & Mckinley), Denny's, Bulgogi, Texas Roadhouse (Uptown Mall & Conrad Hotel), Watami, Modern Shanghai (SM Mall of Asia), Buffalo Wild Wings
 - 15,506 POINTS | AP172
 - 18,829 POINTS | AP173
 - 20,277 POINTS | AP174

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HEALTH & WELLNESS VOUCHERS



HEALTHY OPTIONS GIFT CERTIFICATE P1,000

- Accepted in all Healthy Options branches
 - 8,461 POINTS | AP178
 - 10,274 POINTS | AP179
 - 11,064 POINTS | AP180



MERCURY DRUG GIFT CERTIFICATE P500

- Accepted in all Mercury Drug branches
 - 4,968 POINTS | AP181
 - 6,032 POINTS | AP182
 - 6,496 POINTS | AP183

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LUXURY HOTEL STAYS VOUCHERS



CONRAD MANILA GIFT CERTIFICATE P5,000

- Accepted both for accommodation and dining
 - 36,543 POINTS | AP184
 - 44,373 POINTS | AP185
 - 47,786 POINTS | AP186



Shangri-La at the Fort MANILA

SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000

- Accepted both for accommodation and dining
- Valid for one (1) year from date of purchase.
- Subject for extension provided request is made before the expiration of the Shangri-La at the Fort Gift Certificate
 - 36,543 POINTS | AP190
 - 44,373 POINTS | AP191
 - 47,786 POINTS | AP192



SEDA HOTEL GIFT VOUCHER P5,000

- Valid for accommodations, dining in the restaurants/bar, food-to-go in a specific Seda Hotel (kindly nominate preferred Seda Hotel branch upon redemption). Seda Hotel Branches: SEDA Abreeza, SEDA Atria, SEDA Ayala Center Cebu, SEDA Central Bloc Cebu, SEDA Bonifacio Global City, SEDA Capitol Central, SEDA Centrio, SEDA Lio, SEDA Nuvali, SEDA Residences Makati, SEDA Vertis North.
- Valid for one (1) year from date of purchase
 - 36,543 POINTS | AP196
 - 44,373 POINTS | AP197
 - 47,786 POINTS | AP198

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SHOPPING VOUCHERS

MARKS & SPENCER

LONDON

MARKS AND SPENCER GIFT CERTIFICATE P1,000

- Accepted in all Marks and Spencer branches
 - 8,461 POINTS | AP199
 - 10,274 POINTS | AP200
 - 11,064 POINTS | AP201



POWER MAC CENTER GIFT CHEQUE P1,000

- Accepted in all Power Mac Center branches nationwide
 - 8,461 POINTS | AP205
 - 10,274 POINTS | AP206
 - 11,064 POINTS | AP207



SODEXO PREMIUM PASS P500

- Accepted in all Sodexo affiliated establishments
 - 4,968 POINTS | AP208
 - 6,032 POINTS | AP209
 - 6,496 POINTS | AP210

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SHOPPING VOUCHERS



TOBY'S GIFT CERTIFICATE P1,000

- Accepted in all Toby's branches
 - 8,461 POINTS | AP211
 - 10,274 POINTS | AP212
 - 11,064 POINTS | AP213



NATIONAL BOOK STORE GIFT CARD P500

- Accepted in all National Book Store branches
 - 4,968 POINTS | AP214
 - 6,032 POINTS | AP215
 - 6,496 POINTS | AP216



ROBINSONS GIFT CERTIFICATE P500

- Accepted at Robinsons Supermarket, Robinsons Easymart, The Marketplace, Shopwise, No Brand, Robinsons Department Store, Toys “R” Us, Shiseido (select stores only), Benefit (select stores only), South Star Drug, Handyman, True Value, Robinsons Builders, De Oro Pacific Home Plus (select stores only), Daiso Japan, Pet Lovers Centre, Robinsons Appliances
 - 4,968 POINTS | AP217
 - 6,032 POINTS | AP218
 - 6,496 POINTS | AP219

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SHOPPING VOUCHERS

ABENSON GIFT CERTIFICATE P500 (via 1PASS CODE)

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

- One (1) 1pass code is equivalent to P500 Abenson Gift Certificate.
 - The code can be used as payment for purchase in the following Abenson participating branches:
 - Abenson Alabang
 - Abenson Glorietta 1
 - Abenson Trinoma
 - Abenson Cainta 2
 - Abenson Cebu
 - Abenson Dasmariñas
 - Abenson Ermita
 - Abenson Filinvest
 - Abenson G Mall
 - Abenson Marquee Mall
 - Abenson Nuciti Batangas
 - Abenson Plaridel
 - Abenson Shangri-la
 - Abenson SM North Edsa
 - Abenson Sta. Rosa
 - Abenson Waltermart North Edsa
 - Abenson Avant Glorietta 3
 - Abenson Missouri
- 3,544 POINTS | AP223
 - 4,304 POINTS | AP224
 - 4,635 POINTS | AP225



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SHOPPING VOUCHERS

AUTOMATIC CENTRE GIFT CERTIFICATE P500 (via 1PASS CODE)

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

- To claim the gift certificate, present the code at the cashier of the following Automatic Center branches:
 - Tutuban
 - Greenbelt 1
 - Glorietta 4
 - Market! Market!
 - Greenhills
 - Lightmall
 - Forum
 - Gateway Mall
 - SM North Edsa
 - Trinoma Level 1
 - Trinoma Level 3
 - Eastwood
 - Fairview
 - Cainta
 - Cebu

- 3,544 POINTS | AP220
- 4,304 POINTS | AP221
- 4,635 POINTS | AP222



LANDERS GIFT CERTIFICATE P500 (via 1PASS CODE)

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

- To claim the Gift Certificate, present the code at the Customer Service Counter of the following Landers Stores:
 - Landers Balintawak
 - Landers Otis
 - Landers Alabang
 - Landers Arcovia
 - Landers Cebu

- 3,544 POINTS | AP226
- 4,304 POINTS | AP227
- 4,635 POINTS | AP228



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RUSTANS GIFT CERTIFICATE P1,000 (via 1PASS CODE)

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

- To claim the Gift Certificate, present the code at the Concierge of the following Rustan's Stores:
 - Rustans Makati
 - Rustans Shangri-La
 - Rustans Alabang
 - Rustans Gateway
 - Rustans Cebu
- 7,070 POINTS | AP229
- 8,585 POINTS | AP230
- 9,246 POINTS | AP231



SM GIFT PASS P500 (via 1PASS CODE)

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

- One (1) 1pass code is equivalent to P500 SM Gift Pass.
- To claim the Gift Pass, present the code at the Bills Payment Counter inside The SM Store (formerly SM Department Store).
- 3,544 POINTS | AP235
- 4,304 POINTS | AP236
- 4,635 POINTS | AP237

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SSI PURPLE GIFT CARD P1,000 (via 1PASS CODE)

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

- To claim the Gift Card, present the code at select branches of:
 - 158 DESIGNER’S BOULEVARD (ATC, Marquee Mall, SM Mall of Asia, Paseo de Sta. Rosa, Abreeza Mall)
 - ARMANI EXCHANGE (Glorietta 4)
 - BEAUTY BAR (Ayala Center Cebu, Robinsons Midtown)
 - BRANDSMART (Pampanga)
 - CALVIN KLEIN JEANS (Robinsons Magnolia)
 - CALVIN KLEIN UNDERWEAR (Bonifacio High Street)
 - KENNETH COLE (Rockwell Mall, Eastwood Mall)
 - LACOSTE (Newport Mall)
 - MICHAEL KORS (Greenbelt 5)
 - NINE WEST (SM Megamall, Trinoma Mall)
 - POLO RALPH LAUREN (Shangri-la Plaza Mall)
 - SALVATORE FERRAGAMO (Rustan’s Makati, Rustan’s Shangri-La)
 - SPRINGFIELD (Bonifacio High Street)
 - SAMSONITE (SM Southmall)
- 7,070 POINTS | AP238
 - 8,585 POINTS | AP239
 - 9,246 POINTS | AP240



TOY KINGDOM GIFT CARD P500 (via 1PASS CODE)

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

- To claim the Gift Card, present the code at the following Toy Kingdom participating branches:
 - Aura
 - Fairview
 - Fisher Mall
 - Lucky Chinatown Mall
 - Makati Annex
 - Mall of Asia
 - Megamall
 - North Edsa
 - The Podium
 - Southmall
 - V-Mall
 - Festival
 - Viramall
 - Bacoor
 - Baguio
 - Batangas
 - Pampanga
 - Lucena
 - Marilao
 - Iloilo
 - Seaside City
 - Cebu
 - Lanang
 - Cagayan de Oro
 - Davao
 - General Santos
- 3,544 POINTS | AP241
 - 4,304 POINTS | AP242
 - 4,635 POINTS | AP243

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SHOPPING VOUCHERS

S&R MEMBERSHIP SHOPPING GIFT CARD P1,000 (via 1PASS CODE)

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



- To claim the Gift Card, present the code at the Front End Cashier of the following warehouse clubs:
 - S&R BGC
 - S&R Congressional
 - S&R Alabang
 - S&R Aseana
 - S&R Shaw
 - S&R Libis
 - S&R New Manila
 - S&R Circuit Makati
 - S&R Commonwealth
 - S&R Parañaque
 - S&R Imus
 - S&R Nuvali
 - S&R Dau
 - S&R Cabanatuan
 - S&R Pampanga
 - S&R Lipa
 - S&R Iloilo
 - S&R Cebu
 - S&R Davao
 - S&R Cagayan de Oro
- 7,070 POINTS | AP232
- 8,585 POINTS | AP233
- 9,246 POINTS | AP234



PETRON E-FUEL GIFT CARD P1,000

- Accepted in all participating Petron branches
 - 8,461 POINTS | AP202
 - 10,274 POINTS | AP203
 - 11,064 POINTS | AP204

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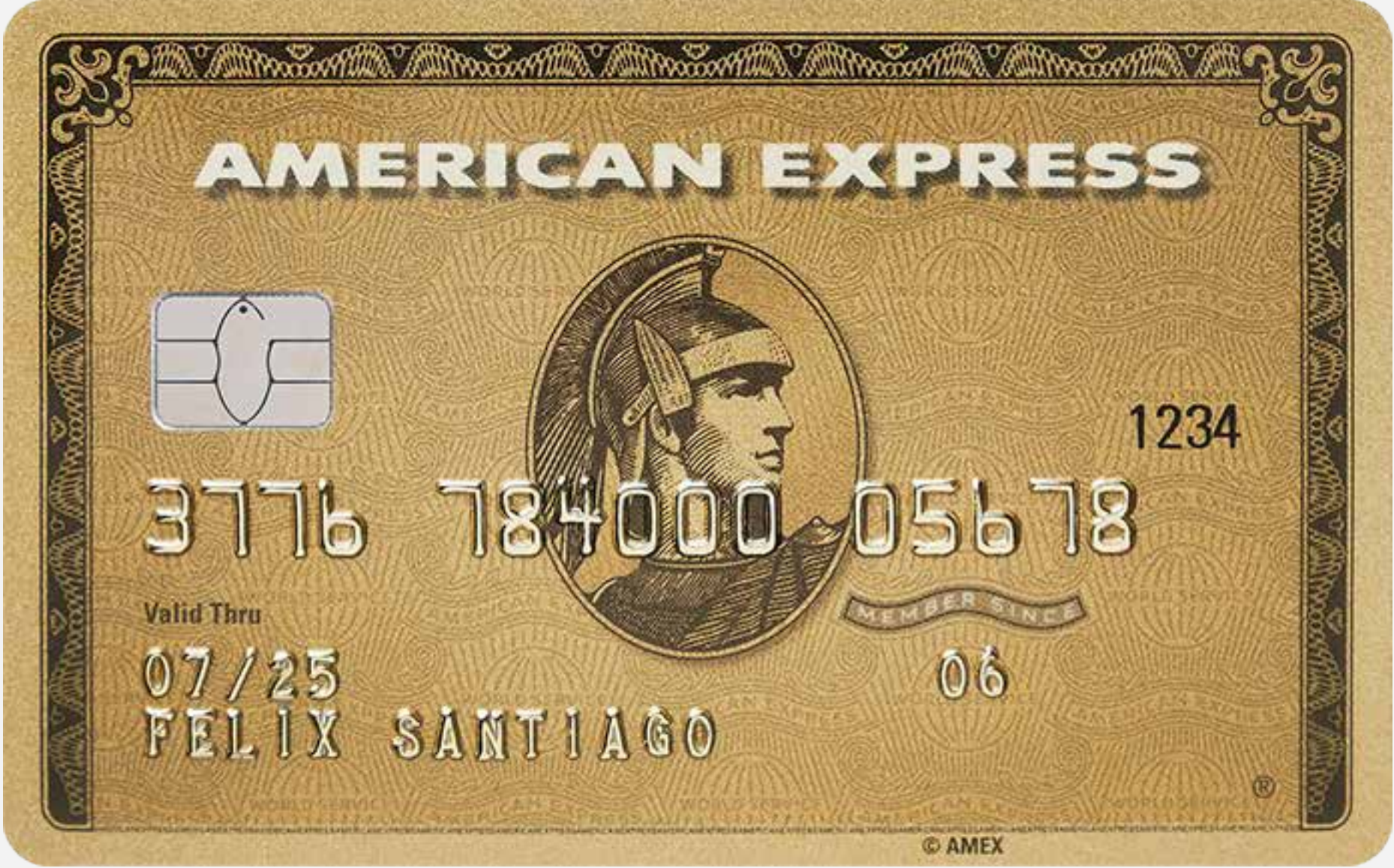
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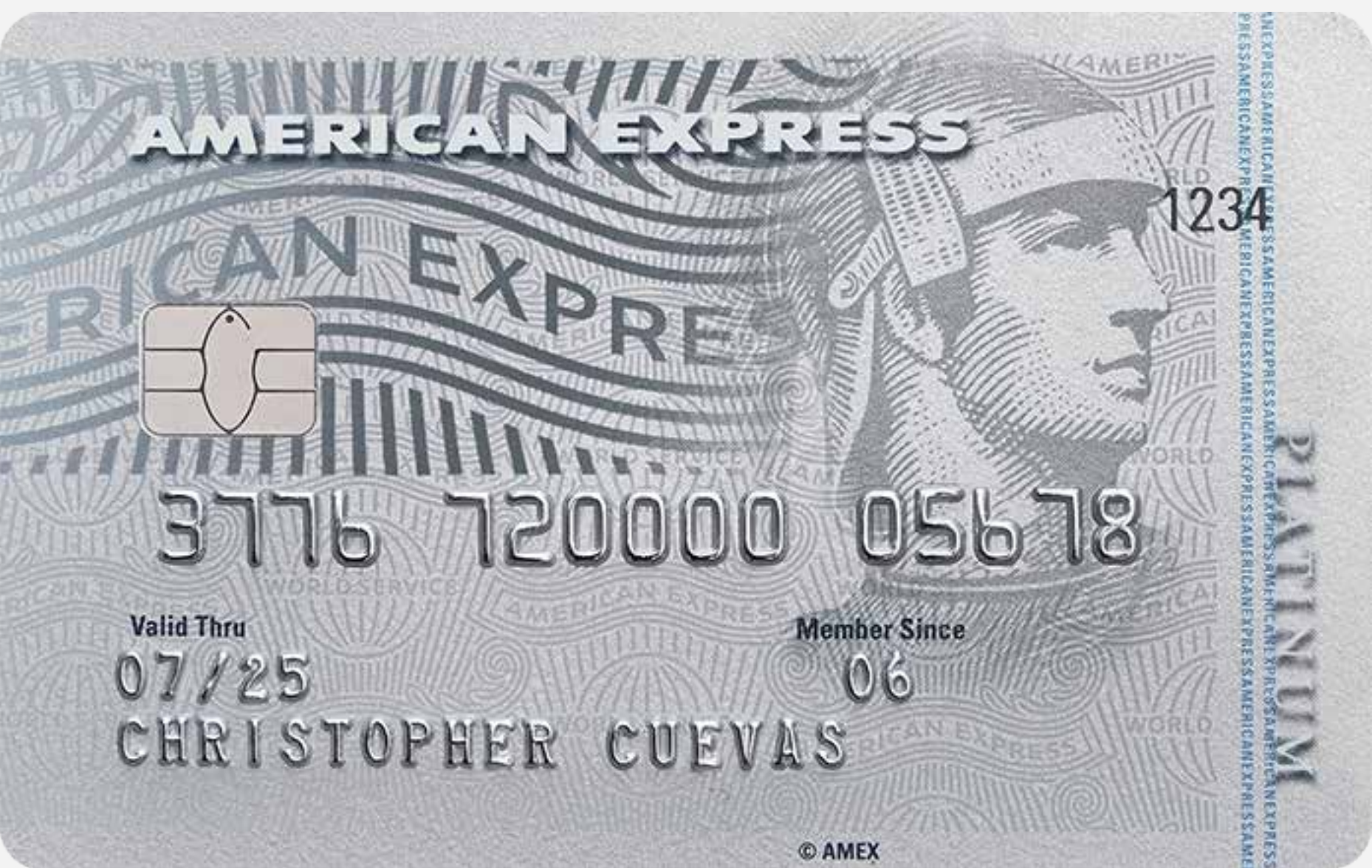
AMERICAN EXPRESS GOLD CARD

	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	52,500 POINTS AP350	26,250 POINTS AP351
Supplementary Card	26,250 POINTS AP352	13,125 POINTS AP353



AMERICAN EXPRESS GREEN CARD

	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	22,750 POINTS AP354	11,375 POINTS AP355
Supplementary Card	14,000 POINTS AP356	7,000 POINTS AP357



AMERICAN EXPRESS PLATINUM CREDIT CARD

	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	35,715 POINTS AP358	17,858 POINTS AP359

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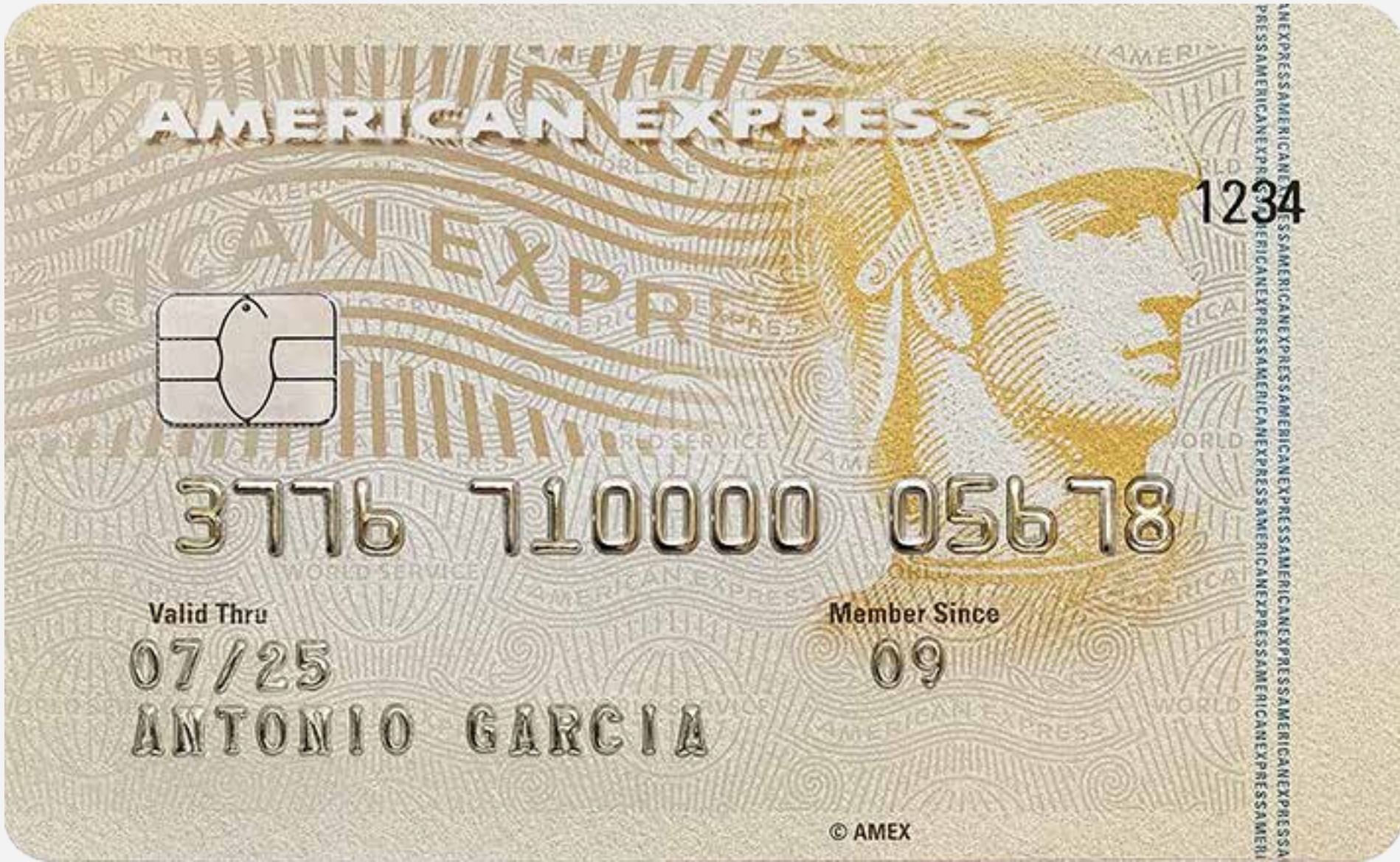
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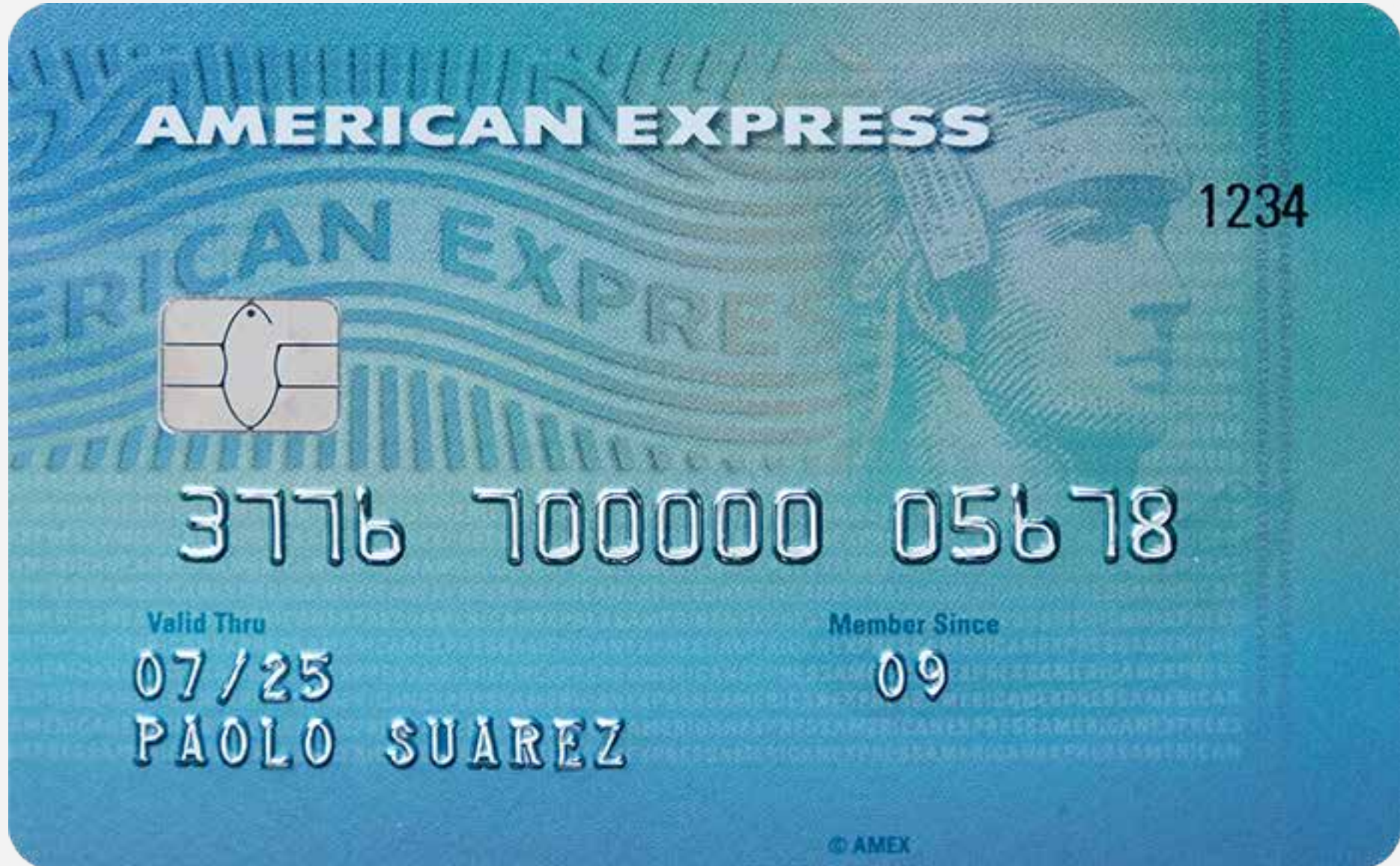


FINANCIAL REWARDS



AMERICAN EXPRESS GOLD CREDIT CARD

	Full Annual Fee Waiver	Monthly Fee Waiver
Basic Card	23,077 POINTS AP360	1,924 POINTS AP361
Supplementary Card	11,539 POINTS AP362	962 POINTS AP363



AMERICAN EXPRESS CREDIT CARD

	Full Annual Fee Waiver	Monthly Fee Waiver
Basic Card	13,847 POINTS AP364	1,154 POINTS AP365
Supplementary Card	6,154 POINTS AP366	539 POINTS AP367



BLUE FROM AMERICAN EXPRESS

	Full Annual Fee Waiver	Monthly Fee Waiver
Basic Card	13,847 POINTS AP368	1,154 POINTS AP369
Supplementary Card	6,154 POINTS AP370	539 POINTS AP371

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TERMS & CONDITIONS

1. Definitions

- 1.1 BDO” means BDO Unibank, Inc.
- 1.2 There are two Program Option categories in the American Express Membership Rewards® Program (“Program”):
 - “Frequent Traveler Option (FTO)” permits the conversion of Membership Rewards® Points into
 - a. any one or more participating airline’s or hotel’s frequent or preferred customer programs and such other rewards that may be added from time to time. The participating airlines and hotels are known as “Transfer Partners”.
 - “Non-Frequent Traveler Option (NFTO)” involves all other regular rewards provided by the
 - b. Program and such other rewards that may be added from time to time.
- “American Express Card” (“Card”) is any American Express Card (Platinum Card, American Express Gold Card, American Express Green Card, American Express Platinum Credit Card, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, BDO Dual Gold American Express Card, American Express Gold Corporate Card or American Express Corporate Card) issued by BDO.
- “Card Account” means the account that relates to such Card.
- 1.4 “Basic Cardmember” means the person in whose name a Card Account is opened.
- 1.5 “Cardmember(s)”, unless otherwise specified means the holder(s) of an American Express Card(s)
- 1.6 issued by BDO.
- “Main Agreement” means the agreement between BDO and the Cardmember the terms of which
- 1.7 are contained in the Cardmember’s American Express Cardmember Agreement in force for the time being.
- “Points” means Membership Rewards® Points.
- 1.8 “Program” means the American Express Membership Rewards® Program Account opened for a
- 1.9 Cardmember.
- “Program Enrollment Date” is the day on which the Basic Cardmember is enrolled in the program
- 1.10 for Frequent Traveler Option and will remain the same in the event of a transfer from one category to the other.
- “Enrollment Year” is defined as any twelve-month period commencing on the Program Enrollment
- 1.11 Date.
- “Point Accumulation cut-off date” is the last day of a monthly cycle for the accrual of Points earned
- 1.12 by a Cardmember under the Program.

Terms defined in the Main Agreement shall bear the same meaning when used in these Terms and Conditions unless the context requires otherwise.

2. Eligibility & Points Accumulation

- 2.1 A Cardmember who holds an American Express Basic Card issued by BDO can participate in the Program.
- 2.2 Platinum Card and American Express Platinum Credit Card Cardmembers are automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option.
- 2.3 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card and Blue from American Express Cardmembers are automatically enrolled to earn Points and participate into the Program—Non-Frequent Traveler Option. They can also participate in the Program—FTO, subject to enrollment.
- 2.4 BDO Dual Gold American Express Card is automatically enrolled to earn Points and participate into the Program—Non-Frequent Traveler Option. Only Points earned in the American Express Card can be used to participate into the Program.

3. Participating in the Program

- 3.1 A Cardmember who is enrolled in the Program—Non-Frequent Traveler Option can only redeem rewards under the Program—NFTO category.
- 3.2 A Cardmember can enroll into the Program—Frequent Traveler Option at the time of application of the Card or any day thereafter by calling the American Express Customer Service Hotline*, as long as the Account is active and in good credit standing at the time of enrollment and upon agreement to being billed the FTO Annual Fee. A Cardmember who is enrolled in the Program—FTO can redeem rewards under both Program categories, NFTO and FTO.
- 3.3 Platinum Card and American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.



TERMS & CONDITIONS

3.4 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, American Express Gold Corporate Card and American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.

(02) 8840-7800 for Platinum Card;
(02) 8631-8000 for American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card and Blue from American Express,BDO Dual Gold American Express Card;
(02) 8840-7400 for American Express Corporate Cards

4. Fees

4.1 There are no fees charged for participating in the Program— Non-Frequent Traveler Option category, except for American Express Gold Corporate and American Express Corporate Card Cardmembers. The enrollment of the Corporate Cardmembers in the Programs, FTO and NFTO, is subject to the approval of its company and BDO. BDO reserves the right, by giving the Cardmember prior written notice, to impose fees to process certain transactions related to the maintenance of a Cardmember’s Program. Below is the table that shows the Annual Fees:

Card Types	Membership Rewards Enrollment Fee
Platinum Card, American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card and Blue from American Express BDO Dual Gold American Express Card	N/A
American Express Gold Corporate Card American Express Corporate Card	PHP 2,500 (for PHP currency card) / US\$50 (for USD currency card)

4.2 An annual fee is charged for enrollment and participation in the Program—Frequent Traveler Option category (“Frequent Traveler Option Annual Fee”). BDO reserves the right, by giving the Cardmember prior written notice, to revise the fee from time to time. The Program—Frequent Traveler Option Annual Fee will be charged automatically to the Cardmember’s Account each year on the Program Enrollment date and is not refundable. If a Cardmember does not pay the Fee by the payment due date of the statement on which the fee is billed, the enrollment may be cancelled by BDO without prior notice. Below is the table that shows the Frequent Traveler Option Annual Fees:

Card Types	Frequent Traveler Option Annual Fees
Platinum Card and American Express Platinum Credit Card	Complimentary
American Express Gold Card and American Express Green Card	US\$20.00
American Express Gold Credit Card, American Express Credit Card and Blue from American Express	P800.00

4.3 The Frequent Traveler Option Annual Fee is waived each year for the Platinum Card and the American Express Platinum Credit Card Cardmember.



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5. Points Earned in the Program

5.1 Every American Express Cardmember enrolled in the Program will earn one Point in the Program Account.

Card Types	Spend to Earn 1 Point
Platinum Card, American Express Gold Card and American Express Green Card	US\$1
American Express Gold Corporate Card and American Express Corporate Card (USD Currency)	US\$1
American Express Platinum Credit Card*, American Express Gold Credit Card, American Express Credit Card and Blue from American Express	P45
BDO Dual Gold American Express Card	P25
American Express Gold Corporate Card and American Express Corporate Card (Php Currency)	P45

To illustrate, please see the following examples of calculation of Points:

- a. Points are calculated on the basis of each Charge rather than the sum of charges billed in a Statement of Charge.
- b. A Charge that results in a point calculation will be rounded down.
- c. For American Express Charge Cards (Platinum Card, American Express Gold Card and American Express Green Card), non-US Dollar Charges earn Points based on the equivalent US Dollar amount billed and reflected in the Monthly Billing Statement.
- d. For American Express Credit Cards (American Express Platinum Credit Card*, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, and BDO Dual Gold American Express Card), foreign currency charges earn Points based on the equivalent Philippine Peso amount billed in the Statement.

* American Express Platinum Credit Card Cardmembers with Dual Currency feature will earn 1 Membership Rewards Point for every US\$1 charged to his/her Card.

5.2 The following Charges are eligible for earning Points:

- a. Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, EasyPay Installment (in-store installment) and Service Merchants (gas stations, drugstores and supermarkets)
- b. Annual Card Fee (applicable to Platinum Card, American Express Gold Card and American Express Green Cardmembers only)

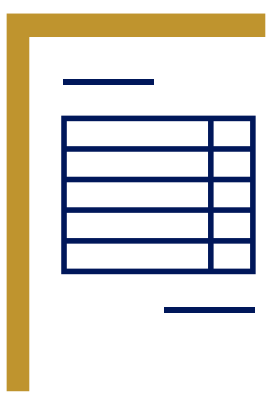
5.3 The basis for the computation of earned Membership Rewards® Points on installment transactions shall be the monthly amortization already posted into the Card Account. Outstanding installment transactions not yet posted into the Card Account are therefore not considered as having earned Membership Rewards® Points.

5.4 The following charges are not eligible for accruing Points:

- a. Express Cash and other Services – Express Cash, American Express Travelers Check purchases, Emergency Check Cashing, any kind of Express Cash
- b. Fees and Charges – Charges for dishonored check payments, financial charges, late payment charges, interest charges and collection charges, cash advance, cash advance fees, card replacement fees, sales slip retrieval fees, installment pre-payment fee, refund fee and check cancel replacement fee
- c. Marketing Promotion – Rewards Express Claim, acquisition/ activation cash credit, item delivery charge, online shopping rebate and promotion Item Cost
- d. Internal Installment – Balance Transfer, EasyPay Cash, Cash-it-Easy, Balance Convert, EasyPay Convert and EasyPay Insurance Installment
- e. Auto Charge and Charge on Demand transactions
- f. Casino, Betting or Gambling transactions, cryptocurrency, remittance or money transfer

5.5 Points earned by Supplementary Cards will accrue automatically to the Basic Card Account upon which the Supplementary Cards are issued.

5.6 Points earned in any Program Account do not constitute Property of the Cardmember and are not transferable by operation of law or otherwise to any other person or entity and, save as this is expressly provided otherwise, by these Terms and Conditions, cannot be transferred to or combined with any other Program.



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- 5.7 Points earned can only be redeemed in the Philippines into Membership Rewards® offered in the Philippines and are not transferable to any other Membership Rewards® program. Cross market redemption is strictly prohibited.
- 5.8 Every American Express Card Account will earn points separately. Points earned on separate Accounts, all are in the same Basic Cardmember's name may not be consolidated for the purpose of redemption. On a case to case basis, BDO may permit consolidation of Points with other Basic Card Account (same currency), subject always to conditions as BDO may impose in its sole discretion.
- 5.9 Adjustments will be made to the Points in the Cardmember's Program Account if there are any credit(s), including those arising from returned goods or services or from billing disputes, or debit(s) erroneously posted to a Cardmember's Account.
- 5.10 Points earned on the Program Account have no cash or monetary value.

6. Expiry of Points

- 6.1 There is no expiry date for Points earned by a Cardmember while participating in the Program (even when transferred from the Program—Non-Frequent Traveler Option category to the Program—Frequent Traveler Option) as long as the Basic Cardmembers and Accounts are kept in good standing. However, BDO reserves the right to institute an expiry date for Points whether Points have already been earned or earned thereafter.
- 6.2 If any Account is not in good standing, the Points earned in the Program Account may be forfeited. The Program Account may also be cancelled or Points earned may be forfeited due to the Cardmember's failure to adhere to the Terms and Conditions governing the Card Account.
- 6.3 If a Cardmember who has more than one Basic Card Account voluntarily cancels any such Card Account, the Cardmember shall not be entitled to transfer unused Points to another American Express Basic Card Account. On a case by case basis, BDO may permit the transfer of unused Points to another Basic Card Account in the Cardmember's name, subject always to such conditions as BDO may impose in its sole discretion, including (without limitation) adjustment to the number of points to reflect differences between the programs concerned.
- 6.4 Subject to these Terms and Conditions, if a Cardmember voluntarily cancels his/her Card, the unused Points in the Program Account may be redeemed up to 60 days from the date of voluntary cancellation. Only rewards items under the Program—NFTO category can be redeemed. Conversion of points to air miles and/or hotel loyalty points is not allowed.
- 6.5 Subject to these Terms and Conditions, if a Cardmember's Card is involuntarily cancelled, the unused Points in the Program Account will be forfeited at the same time.

7. Notice of Accumulated Points

- 7.1 BDO will notify the Basic Cardmember in the monthly Card statement of the number of Points earned under the Program up to the Point Accumulation cut-off date that immediately precedes the cycle cut-off date of the billing period to which the said monthly Statement relates.
- 7.2 A charge by a Cardmember that occurs after the Point Accumulation cut-off date but before the cycle cut-off date of the billing period to which a monthly Statement relates may not be reflected as earning Points on that Statement, and the Points earned will then be reflected in the Statement for the following billing period.

8. Redeeming Points

- 8.1 Only a Basic Cardmember, whose Card Account(s) is active and in good credit standing at the time of redemption can redeem Points.
- 8.2 To redeem Points, the Cardmember should call the Customer Service Hotline and inform the Customer Service Officer of the reward(s) selected. The Customer Service Officer will guide the Cardmember through the redemption process.
- 8.3 Upon accumulating the required number of Points for the selected reward item(s), a Cardmember can redeem the reward item(s).
- 8.4 Upon redeeming of a reward, the Cardmember releases BDO, its subsidiaries and affiliates from any and all liability in respect of the redemption or use of such reward or other affiliates in the Program.
- 8.5 Points in a Cardmember's Program that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program, cannot be cancelled nor transferred back into the Cardmember's Account once redemption is accepted by BDO.
- 8.6 Information supplied on the redemption of certain rewards may be used by BDO or the merchants that provide the rewards for administrative and marketing purposes without obtaining further consent from the Cardmember.



TERMS & CONDITIONS

9. Redeeming Non-Frequent Traveler Option Rewards

- 9.1 All Rewards Items are subject to availability and supplier's or manufacturer's restrictions. BDO has the right to change the Rewards Items, if unavailable, with Rewards Items, with the same specifications and Points but only upon confirmation of the affected Cardmembers
- 9.2 All description of Rewards Items in the Membership Rewards® Catalogue are based on the information provided by the supplier.
- 9.3 Rewards Items photographed in the Membership Rewards® Catalogue may differ slightly in color, perceived size, or texture from the actual items to be delivered to the Basic Cardmembers.
- 9.4 Any additional arrangements made in connection with any reward will be the sole responsibility of the Cardmember.
- 9.5 The validity for use of gift vouchers will be based on the validity period indicated in the gift vouchers. The validity period may vary per merchant partner.
- 9.6 The Cardmember shall be responsible for the cost of goods and services purchased in excess of the value noted on the voucher.
- 9.7 Shopping, dining and other rewards in the form of gift vouchers must be redeemed in the Philippines, unless otherwise stated.
- 9.8 Issuance of a travel, dining or hotel rewards certificate does not constitute a reservation. The rewards certificate holder is responsible for making all reservations and notifying the participating merchant of the reward(s) that they will redeem.
- 9.9 Hotel rewards include the cost of a standard room, unless otherwise stated. Prior booking is essential and subject to room availability. Some blackout dates may apply.
- 9.10 All Rewards Items shall be dispatched by courier to the last known billing address or alternate address of the Basic Cardmember within twenty one (21) banking days from the date of redemption. For delivery of Rewards Items (including Gift Vouchers) at the Basic Cardmember's given residential address, the Basic Cardmember understands and agrees that anyone living/staying in that address is authorized to receive the Rewards Items in his/her behalf. Unless otherwise instructed by the Basic Cardmember, only the redeeming Basic Cardmember, or in his absence, his/her authorized representative will be allowed to receive the Rewards Item.
- 9.11 Whenever a Basic Cardmember instructs delivery to himself or herself only, the delivery should be made to the redeeming Basic Cardmember. Should the Basic Cardmember not be around to receive the Rewards Item, he/she must prepare the following documents to be presented/submitted to the courier service provider:
 - a. Letter of Authorization in favor of the authorized representative duly signed by the Basic Cardmember authorizing the former to receive/accept delivery of Rewards Item on behalf of the Basic Cardmember; and
 - b. Presentation of the Basic Cardmember's and authorized representative's proof of identification (should be acceptable to BDO) with photocopy thereof to be submitted to the delivery/ courier service provider.
- 9.12 A Cardmember is given twenty four (24) hours from the date of receipt of the Rewards Item(s) to report damaged/defective Rewards Item. If reporting of the damaged/defective Rewards Item exceeds the 24-hour limit, the warranty of the supplier within the warranty period remains valid. Without prejudice to the warranties from the supplier, the 24-hour period is on top of the applicable warranty of the Items. Certain products are covered by applicable product warranties. As such, a Cardmember is then responsible to bring the damaged/defective Rewards Item to the accredited Service Center.
 - a. In the event that BDO's Rewards Vendor determines that the Rewards Item is valid for replacement, the replacement for the damaged/defective Rewards Items will be delivered to the Cardmember's billing address within twenty one (21) banking days from the date of pull-out of the damaged/defective Rewards Item.
 - b. In the event that BDO's Rewards Vendor determines that there is no cause for replacing the Rewards Item, it will be returned to where it was picked up within twenty one (21) banking days from date of pick up of the Rewards Item. Pull-out/Pick-up and re-delivery cost is for the account of the Cardmember.
- 9.13 If a Cardmember requests for re-delivery of the returned/undelivered redeemed item/s, which exhausted the three (3) delivery attempts, the re-delivery cost shall be shouldered by the Cardmember.
- 9.14 All returned/undelivered redeemed items after three (3) unsuccessful delivery attempts under the Program—Non-Frequent Traveler Option shall be forfeited if unclaimed by the Cardmember within sixty (60) days from the date of redemption. The Points redeemed will automatically be forfeited and cannot be credited back into the Cardmember’s Account.



TERMS & CONDITIONS

10. Redeeming Frequent Traveler Option Rewards

- 10.1 Only Basic Cardmembers enrolled under the Program—Frequent Traveler Option category and have paid the Program Transfer and Program—Frequent Traveler Option Annual Fee (where applicable), as charged, can redeem Frequent Traveler Rewards.
- 10.2 The Basic Cardmember may transfer Points from the Program—FTO into any one or more participating programs offered by a Transfer Partner(s) in his/her name only (and not in anyone else’s name) and thereafter, cannot transfer Points back into the Program Account. Participating Transfer Partner(s) may change at anytime without any need for a prior notice to Cardmembers.
- 10.3 To convert earned Points into any participating Transfer Partner’s Program, the Cardmember must first join or be a member of the applicable Transfer Partner’s program. Enrollment in such programs, including any fees charged by Transfer Partner(s), is the Cardmember’s responsibility.
- 10.4 The minimum Points requirements to transfer, conversion rates to Partner Rewards Programs and maximum number of Points can be transferred in a year vary among participating Transfer Partners. Details are communicated on a regular basis. In any event, Cardmembers should obtain an update on such details by calling the Customer Service Hotline.
- 10.5 Cardmembers are subject to and must comply with the terms and conditions applying to participating Transfer Partner’s Programs in which they are enrolled.
- 10.6 BDO assumes no responsibility for Points resulting from conversion to a participating Transfer Partner’s Program or for the actions of any Transfer Partner in connection with its program or otherwise. American Express Card travel insurance and benefits, including but not limited to those listed below, will not apply to flights taken with frequent flyer tickets, including frequent flyer tickets obtained by using points converted from a Program Account:
 - a. Travel Accident Insurance
 - b. Travel Inconvenience Insurance
 - c. Cardmember insurance and travel benefit program expressly offering an option for frequent flyer ticket coverage are an exception to the foregoing, but only if the Cardmember has enrolled in such and has paid the fee for, and otherwise complied with the terms and conditions of the particular program.

11. General

- 11.1 BDO is not responsible for lost or stolen rewards, reward vouchers, certificates or tickets once delivered or released to the Cardmember.
- 11.2 Redeemed rewards, reward vouchers, certificates or tickets are not exchangeable for other rewards, nor refundable, replaceable or transferable for cash or credit under any circumstances.
- 11.3 Any tax liability arising from the redemption of rewards is the sole responsibility of the Cardmember. BDO makes no warranty or representation in relation to such tax liability and therefore assumes no liability thereof.
- 11.4 Fraud and abuse relating to the earning of Points in the Program or redemption of rewards including transfer of Points to participating Transfer Partner’s Program, may result in forfeiture of earned Points as well as cancellation of a Cardmember’s account Program.
- 11.5 The Program Account and Points earned are not transferable.
- 11.6 BDO’s failure to enforce a particular Term or Condition does not constitute a waiver of that Terms and Conditions by BDO.
- 11.7 These Membership Rewards® Terms and Conditions supplement the Main Agreement. In the event that any provisions in these Membership Rewards® Terms and Conditions are inconsistent with the Main Agreement, the provisions in these Membership Rewards® Terms and Conditions shall prevail for the purpose of your participation in the Program.
- 11.8 These Membership Rewards® Terms and Conditions are subject to change by BDO at anytime without any need for a prior notice to Cardmembers. BDO may further withdraw the Membership Rewards Program at anytime.
- 11.9 These Terms and Conditions shall be governed and construed in accordance with the Philippine laws.

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THE
MEMBERSHIP
REWARDS
PROGRAM

FREQUENT
TRAVELER
OPTION

NON-
FREQUENT
TRAVELER
OPTION

FINANCIAL
REWARDS

TERMS &
CONDITIONS