



THE MEMBERSHIP REWARDS® PROGRAM TAKES YOU FURTHER

Non-Expiring Membership Rewards® Points

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

Accelerated Rewards Redemption

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

Comprehensive Rewards Program

The Membership Rewards® Points can be redeemed 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.

PROGRAM OPTIONS & 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"> • Gadget & Entertainment • Home & Kitchen • Health & Wellness • Travel Essentials • Dining Vouchers • Health & Wellness Vouchers • Luxury Hotel Vouchers • Shopping Vouchers • Financial Rewards
Eligibility	<ul style="list-style-type: none"> • American Express Cards issued by BDO* (Active and good credit standing) 	<ul style="list-style-type: none"> • American Express Cards issued by BDO* (Active and good credit standing)
Exclusions	<ul style="list-style-type: none"> • Cathay Pacific American Express Credit Card • American Express Cashback Credit Card • BDO Dual Gold American Express Credit Card 	<ul style="list-style-type: none"> • Cathay Pacific American Express Credit Card • American Express Cashback Credit Card

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

	FREQUENT TRAVELER OPTION (FTO) – Requires enrollment	NON-FREQUENT TRAVELER OPTION (NFTO)
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	

THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.
2. Call our Customer Service Hotline at:
 - (02) 8840-7800 for Platinum Card
 - (02) 8631-8000 for the 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
 - (02) 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**.

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. redeem your points



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
Corporate Card



American Express
Gold Corporate Card

FREQUENT GUEST PROGRAM

FREQUENT TRAVELER OPTION (FTO)

	Description	Conversion to Partner Points	Reward Code
	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 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

HOW TO REDEEM HOTEL STAYS?

1. You must be a member of your preferred hotel's Loyalty Program. To register, visit Partner Hotel'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 convert Membership Rewards® Points to loyalty points. You must be prepared to provide your Hotel Loyalty Program membership upon redemption.

NOTE: Annual Membership Fee for Frequent Traveler Option applies except for Platinum Card and American Express Platinum Credit Card.

FREQUENT FLYER PROGRAM

FREQUENT TRAVELER OPTION (FTO)

	Description	Conversion to Partner Miles	Reward Code
	ASIA MILES www.asiamiles.com	1.5 Membership Rewards® Point = 1 Asia Mile Minimum Transfer = 1,000 Asia Miles (Equivalent to 1,500 Membership Rewards® Points) Incremental Transfer = 500 Asia Miles (Equivalent to 750 Membership Rewards® Points)	AP300
	KRISFLYER www.krisflyer.com	1.5 Membership Rewards® Point = 1 KrisFlyer mile Minimum Transfer = 1,000 KrisFlyer miles (Equivalent to 1,500 Membership Rewards® Points) Incremental Transfer = 500 KrisFlyer miles (Equivalent to 750 Membership Rewards® Points)	AP301
	ROYAL ORCHID PLUS www.thaiairways.com/rop	1.5 Membership Rewards® Point = 1 Royal Orchid Plus Mile 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)	AP302
	ENRICH www.malaysiaairlines.com	1.5 Membership Rewards® Point = 1 Enrich Mile Minimum Transfer = 1,000 Enrich Miles (Equivalent to 1,500 Membership Rewards® Points) Incremental Transfer = 500 Enrich Miles (Equivalent to 750 Membership Rewards® Points)	AP303
	DELTA SKYMILES PROGRAM www.delta.com/skymiles	1.5 Membership Rewards® Point = 1 SkyMile Minimum Transfer = 1,000 SkyMiles (Equivalent to 1,500 Membership Rewards® Points) Incremental Transfer = 500 SkyMiles (Equivalent to 750 Membership Rewards® Points)	AP304

HOW TO REDEEM AIR MILES?

1. You must be a member of your preferred airline's Loyalty Program. To register, visit Partner Hotel'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 convert Membership Rewards® Points to air miles. You must be prepared to provide your Hotel Loyalty Program membership upon redemption.

NOTE: Annual Membership Fee for Frequent Traveler Option applies except for Platinum Card and American Express Platinum Credit Card.

	Description	Points	Code	Points	Code	Points	Code
	APPLE IPAD AIR 10.9-INCH 64GB WIFI	217,839	AP001	264,519	AP002	284,867	AP003
	iPhone 12 PRO 128GB	396,628	AP004	481,619	AP005	518,667	AP006
	APPLE WATCH 6 GPS, 40MM SPACE GRAY ALUMINUM CASE WITH BLACK SPORT BAND	149,735	AP007	181,821	AP008	195,807	AP009
	APPLE AIRPODS WITH CHARGING CASE	61,764	AP010	74,999	AP011	80,769	AP012
	GOPRO HERO 9 BLACK	163,747	AP013	198,835	AP014	214,130	AP015
	MACBOOK AIR 13-INCH 256GB	354,268	AP016	430,183	AP017	463,274	AP018
	SAMSUNG GALAXY NOTE 20 256GB	331,073	AP019	402,018	AP020	432,942	AP021
	MAC MINI	270,503	AP022	328,468	AP023	353,735	AP024

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

GADGETS & ENTERTAINMENT
NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	APPLE WATCH MAGNETIC CHARGER TO USB-C CABLE	13,153	AP025	15,972	AP026	17,200	AP027
	APPLE MAGIC MOUSE 2	29,121	AP028	35,361	AP029	38,081	AP030
	APPLE PENCIL	49,527	AP031	60,140	AP032	64,766	AP033
	ADAM ELEMENTS OMNIA UVC+OZONE STERILIZER BOX WITH WIRELESS CHARGER	19,451	AP034	23,619	AP035	25,436	AP036
	MOBEWORK UV SANITIZING PEN	21,838	AP037	26,518	AP038	28,557	AP039
	SAMSUNG GALAXY TAB S7 128GB	320,310	AP040	388,948	AP041	418,867	AP042
	SAMSUNG GALAXY WATCH 3 45MM (STAINLESS STEEL)	131,970	AP043	160,250	AP044	172,577	AP045
	SAMSUNG GALAXY BUDS LIVE	59,910	AP046	72,748	AP047	78,344	AP048

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

GADGETS & ENTERTAINMENT
NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	JBL LIVE WIRELESS OVER-EAR HEADPHONES	69,776	AP049	84,728	AP050	91,245	AP051
	BOSE SOUNDLINK COLOR BLUETOOTH SPEAKER II	56,157	AP052	68,190	AP053	73,436	AP054
	EPSON ALL-IN-ONE INK TANK PRINTER	53,063	AP055	64,433	AP056	69,389	AP057
	CANON PRINTER	62,028	AP058	75,319	AP059	81,113	AP060
	SAMSUNG LED 4K SMART 50-INCH TV	229,529	AP061	278,714	AP062	300,153	AP063

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

HOME & KITCHEN

NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	TEFAL FRUTELIA PLUS JUICER	32,260	AP064	39,173	AP065	42,186	AP066
	DYSON V11 ABSOLUTE PLUS VACUUM CLEANER	308,525	AP067	374,638	AP068	403,456	AP069
	KLEAN KANTEEN INSULATED TKWIDE CAFÉ CAP 20oz.	16,557	AP070	20,105	AP071	21,651	AP072
	TEFAL MICRO SPACE CYCLONIC BAGLESS VACUUM CLEANER	51,683	AP076	62,758	AP077	67,585	AP078
	TEFAL PRO STYLE GARMENT STEAMER	77,335	AP079	93,907	AP080	101,130	AP081
	TEFAL BLENDER PERFECT MIX+ BLENDER	67,636	AP082	82,130	AP083	88,447	AP084
	TEFAL EXPRESS INDUCTION HOB	47,095	AP085	57,187	AP086	61,586	AP087
	TEFAL HOME CHEF SMART MULTICOOKER	76,731	AP088	93,174	AP089	100,341	AP090

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

HOME & KITCHEN

NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	RUSSELL HOBBS COFFEE MAKER	26,627	AP091	32,332	AP092	34,819	AP093
	RUSSELL HOBBS FOOD PROCESSOR	48,609	AP094	59,025	AP095	63,565	AP096
	RUSSELL HOBBS GRILLER	50,620	AP097	61,467	AP098	66,195	AP099
	RUSSELL HOBBS DIGITAL AIR FRYER	73,613	AP100	89,387	AP101	96,262	AP102
	DE'LONGHI AIR FRYER	80,572	AP103	97,837	AP104	105,363	AP105
	PANASONIC STAND FAN	14,549	AP106	17,667	AP107	19,026	AP108
	GORENJE RETRO HAND BLENDER	37,840	AP109	45,948	AP110	49,482	AP111
	DYSON TOWER FAN	276,443	AP112	335,680	AP113	361,502	AP114

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.





HOME & KITCHEN

NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	DYSON PURE COOL ME PERSONAL PURIFYING FAN	150,398	AP115	182,627	AP116	196,675	AP117
	SAMSUNG SMART OVEN 35 LITERS	182,875	AP118	222,063	AP119	239,144	AP120
	WHIRLPOOL MICROWAVE OVEN 30 LITERS	64,833	AP121	78,726	AP122	84,782	AP123
	SHARP AIR PURIFIER	50,715	AP124	61,583	AP125	66,320	AP126
	WHIRLPOOL AIR PURIFIER	101,390	AP127	123,117	AP128	132,587	AP129
	HUROM JUICER	163,943	AP130	199,073	AP131	214,386	AP132

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

TRAVEL ESSENTIALS
NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	PACSAFE CRUISE ANTI-THEFT ALL DAY CROSSBODY BAG	39,880	AP133	48,426	AP134	52,151	AP135
	SAMSONITE POLYGON CARRY-ON SPINNER 55CM	109,922	AP136	133,477	AP137	143,744	AP138
	AMERICAN TOURISTER LOGIX NXT 05 LAPTOP BACKPACK	29,803	AP139	36,189	AP140	38,973	AP141
	PACSAFE STYLESAFE ANTI-THEFT SLING PACK BAG	18,986	AP142	23,054	AP143	24,828	AP144

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

HEALTH & WELLNESS

NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	OMRON BP ARM MONITOR	29,151	AP145	35,397	AP146	38,120	AP147
	OMRON EAR THERMOMETER	21,627	AP148	26,261	AP149	28,281	AP150
	OMRON WEIGHING SCALE	15,417	AP151	18,721	AP152	20,161	AP153
	OMRON FOREHEAD THERMOMETER (NON-CONTACT)	32,192	AP154	39,090	AP155	42,097	AP156
	INMED FINGER PULSE OXIMETER	13,129	AP157	15,943	AP158	17,169	AP159
	MOBEWORK PERSONAL AIR PURIFIER V2 PRO	21,838	AP073	26,518	AP074	28,557	AP075
	PHILIPS N95 FRESH AIR MASK	64,523	AP163	78,349	AP164	84,375	AP165
	PACSAFE PROTECTIVE & REUSABLE SILVER ION FACE MASK (ADVANCED 5-LAYER SHIELD)	16,663	AP160	20,233	AP161	21,789	AP162

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

DINING VOUCHERS



NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
GOURMET COFFEE	GOURMET COFFEE GIFT CERTIFICATE P200	2,872	AP166	3,487	AP167	3,756	AP168
SPIRAL	SPIRAL GIFT CERTIFICATE P2,000	15,506	AP169	18,829	AP170	20,277	AP171
THE BISTRO GROUP	THE BISTRO GROUP GIFT CERTIFICATE P2,000	15,506	AP172	18,829	AP173	20,277	AP174

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

HEALTH & WELLNESS VOUCHERS




NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	HEALTHY OPTIONS GIFT CERTIFICATE P1,000	8,461	AP178	10,274	AP179	11,064	AP180
	MERCURY DRUG GIFT CERTIFICATE P500	4,968	AP181	6,032	AP182	6,496	AP183

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

LUXURY HOTEL STAYS VOUCHERS

NON-FREQUENT TRAVELER OPTION (NFTO)

	Description	Points	Code	Points	Code	Points	Code
	CONRAD MANILA GIFT CERTIFICATE P5,000	36,543	AP184	44,373	AP185	47,786	AP186
	SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000	36,543	AP190	44,373	AP191	47,786	AP192
	SEDA HOTEL GIFT CERTIFICATE P5,000	36,543	AP196	44,373	AP197	47,786	AP198

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

SHOPPING VOUCHERS

NON-FREQUENT TRAVELER OPTION (NFTO)


	Description	Points	Code	Points	Code	Points	Code
	MARKS AND SPENCER GIFT CERTIFICATE P1,000	8,461	AP199	10,274	AP200	11,064	AP201
	PETRON E-FUEL GIFT CARD P1,000	8,461	AP202	10,274	AP203	11,064	AP204
	POWER MAC CENTER GIFT CHEQUE P1,000	8,461	AP205	10,274	AP206	11,064	AP207
	SODEXO PREMIUM PASS P500	4,968	AP208	6,032	AP209	6,496	AP210
	TOBY'S GIFT CERTIFICATE P1,000	8,461	AP211	10,274	AP212	11,064	AP213
	NATIONAL BOOK STORE GIFT CARD P500	4,968	AP214	6,032	AP215	6,496	AP216
	ROBINSONS GIFT CERTIFICATE P500	4,968	AP217	6,032	AP218	6,496	AP219

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

SHOPPING VOUCHERS

NON-FREQUENT TRAVELER OPTION (NFTO)

For the following Shopping Vouchers, 1pass code will be sent via SMS to the Cardmember's registered mobile number. The code can be used as payment for purchase at the participating branches.







	Description	Points	Code	Points	Code	Points	Code
	ABENSON GIFT CERTIFICATE P500 (via 1PASS CODE)	3,544	AP223	4,304	AP224	4,635	AP225

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

SHOPPING VOUCHERS

NON-FREQUENT TRAVELER OPTION (NFTO)

For the following Shopping Vouchers, 1pass code will be sent via SMS to the Cardmember's registered mobile number. The code will be used to claim the voucher/s at the participating redemption outlets.

	Description	Points	Code	Points	Code	Points	Code
	AUTOMATIC CENTRE GIFT CERTIFICATE P500 (via 1PASS CODE)	3,544	AP220	4,304	AP221	4,635	AP222
	LANDERS GIFT CERTIFICATE P500 (via 1PASS CODE)	3,544	AP226	4,304	AP227	4,635	AP228
	RUSTANS GIFT CERTIFICATE P1,000 (via 1PASS CODE)	7,070	AP229	8,585	AP230	9,246	AP231
	S&R MEMBERSHIP SHOPPING GIFT CARD P1,000 (via 1PASS CODE)	7,070	AP232	8,585	AP233	9,246	AP234
	SM GIFT PASS P500 (via 1PASS CODE)	3,544	AP235	4,304	AP236	4,635	AP237
	SSI PURPLE GIFT CARD P1,000 (via 1PASS CODE)	7,070	AP238	8,585	AP239	9,246	AP240
	TOY KINGDOM GIFT CARD P500 (via 1PASS CODE)	3,544	AP241	4,304	AP242	4,635	AP243

Please see [page 3](#) to check the Membership Rewards® Codes and Points applicable to your American Express Card.

**FINANCIAL REWARDS
MEMBERSHIP FEE WAIVER**

NON-FREQUENT TRAVELER OPTION (NFTO)

			Full Annual Fee Waiver		50% Annual Fee Waiver	
			Points	Code	Points	Code
American Express Gold Card		Basic Card	52,500	AP350	26,250	AP351
		Supplementary Card	26,250	AP352	13,125	AP353
American Express Green Card		Basic Card	22,750	AP354	11,375	AP355
		Supplementary Card	14,000	AP356	7,000	AP357
American Express Platinum Credit Card		Basic Card	35,715	AP358	17,858	AP359

			Full Annual Fee Waiver		Monthly Fee Waiver	
			Points	Code	Points	Code
American Express Gold Credit Card		Basic Card	23,077	AP360	1,924	AP361
		Supplementary Card	11,539	AP362	962	AP363
American Express Credit Card		Basic Card	13,847	AP364	1,154	AP365
		Supplementary Card	6,154	AP366	539	AP367
Blue from American Express		Basic Card	13,847	AP368	1,154	AP369
		Supplementary Card	6,154	AP370	539	AP371

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"):
 - a. "Frequent Traveler Option (FTO)" permits the conversion of Membership Rewards® Points into 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".
 - b. "Non-Frequent Traveler Option (NFTO)" involves all other regular rewards provided by the Program and such other rewards that may be added from time to time.
- 1.3. "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.
- 1.4. "Card Account" means the account that relates to such Card.
- 1.5. "Basic Cardmember" means the person in whose name a Card Account is opened.
- 1.6. "Cardmember(s)", unless otherwise specified means the holder(s) of an American Express Card(s) issued by BDO.
- 1.7. "Main Agreement" means the agreement between BDO and the Cardmember the terms of which are contained in the Cardmember's American Express Cardmember Agreement in force for the time being.
- 1.8. "Points" means Membership Rewards® Points.
- 1.9. "Program" means the American Express Membership Rewards® Program Account opened for a Cardmember.
- 1.10. "Program Enrollment Date" is the day on which the Basic Cardmember is enrolled in the program for Frequent Traveler Option and will remain the same in the event of a transfer from one category to the other.
- 1.11. "Enrollment Year" is defined as any twelve-month period commencing on the Program Enrollment Date.
- 1.12. "Point Accumulation cut-off date" is the last day of a monthly cycle for the accrual of Points earned 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.
- 2.5. A Cardmember who holds an American Express Corporate Card or American Express Gold Corporate Card is required to enroll in the Program to earn Points and participate in the Program, NFTO and FTO, subject to the approval of the Corporate Cardmember's company and BDO.

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.
- 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 Blue from American Express BDO Dual Gold American Express Card	N/A
American Express Gold Corporate Card	PHP 2,500 (for PHP currency card) / US\$50 (for USD currency 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, American Express Platinum Credit Card,	Complimentary
American Express Gold Card, 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.

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, American Express Green Card,	US\$1
American Express Gold Corporate Card (USD Currency) American Express Corporate Card (USD Currency)	US\$1
American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, Blue from American Express	P45
BDO Dual Gold American Express Card	P25
American Express Gold Corporate Card (PHP Currency) American Express Corporate Card (PHP Currency)	P45

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

- Points are calculated on the basis of each Charge rather than the sum of charges billed in a Statement of Charge.
- 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.
- 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. 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 where 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 participation 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.

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. Any additional arrangements made in connection with any reward will be the sole responsibility of the Cardmember.
- 9.4. The validity for use of gift vouchers will be based on the validity period indicated in the gift vouchers.
- 9.5. 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 pickup 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.

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.
- 10.7. 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.

American Express is a trademark of American Express.
These Cards are issued by BDO pursuant to a license from American Express.