

INCENTIVO

DON'T *live life* WITHOUT IT SM



MEMBERSHIP
rewards [®]

PROGRAM OPTIONS AND STRUCTURE

Earn one (1) Membership Rewards® Point for every PHP 45 or US\$1 charged to your American Express Card. The Membership Rewards® Program gives you two options:

- Frequent Traveler Option
- Non-Frequent Traveler Option

	Frequent Traveler Option (FTO)*	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 • Travel Essentials • Home & Kitchen • Health & Wellness • Shopping Vouchers • Dining Vouchers • Health & Wellness Vouchers • Hotel 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).
Exclusions	<ul style="list-style-type: none"> • Cathay Pacific American Express® Credit Cards • BDO Dual Gold American Express® Card • The American Express® Cashback Credit Card 	<ul style="list-style-type: none"> • Cathay Pacific American Express® Credit Cards • BDO Dual Gold American Express® Card • The American Express® Cashback Credit Card • The American Express® Corporate Cards
Annual Fee		
The Platinum Card®	Complimentary	Complimentary
The American Express® Platinum Credit Card	Complimentary	Complimentary
The American Express® Gold Card	US\$20	Complimentary
The American Express® Gold Credit Card	PHP 800	Complimentary
The American Express® Green Card	US\$20	Complimentary
The American Express® Credit Card	PHP 800	Complimentary
Blue from American Express	PHP 800	Complimentary
The American Express (Dollar) Corporate Cards	US\$50	N/A
The American Express (Peso) Corporate Cards	PHP 2,500	N/A
Points Validity	Non-expiry of Membership Rewards® Points	Non-expiry of Membership Rewards® Points

*Requires enrollment to preferred airline/hotel partner's Loyalty Program.

PROGRAM OPTIONS AND STRUCTURE

THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.
2. Call our Customer Service Hotline at:
 - 840-7800 for The Platinum Card
 - 631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express
 - 840-7400 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 January 1 to December 31, 2019

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.



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.

FREQUENT GUEST PROGRAM

	DESCRIPTION	Reward Code	Conversion to Partner Points
	Starwood Preferred Guest For full hotel listing and for more information, please visit www.marriott.com	MR011	1,000 Membership Rewards® Points = 970 Starpoints®
	For full hotel listing and for more information, please visit Hhonors.com	MR004	1,000 Membership Rewards® Points = 1,250 Hilton Hhonors™ Points







HOW TO REDEEM FOR 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.

FREQUENT FLYER PROGRAM

	DESCRIPTION	Reward Code	Conversion to Partner Points
	Asia Miles www.asiamiles.com	MR005	1 Membership Rewards® Point = 1 Asia Mile Minimum Transfer = 1,000 Asia Miles Incremental Transfer = 500 Asia Miles
	Kris Flyer www.krisflyer.com	MR007	1 Membership Rewards Point* = 1 KrisFlyer Mile Minimum Transfer = 1,000 Krisflyer Miles Incremental Transfer = 500 Krisflyer Miles
	Royal Orchid Plus www.thaiairways.com/rop	MR008	1 Membership Rewards Point* = 1 Royal Orchid Plus Mile Minimum Transfer = 1,000 Royal Orchid Plus Miles Incremental Transfer = 500 Royal Orchid Plus Miles
	Enrich www.malaysiaairlines.com	MR006	1 Membership Rewards Point = 1 Enrich Mile Minimum Transfer = 1,000 Enrich Miles Incremental Transfer = 500 Enrich Miles
	Mabuhay Miles www.mabuhaymiles.com	MR009	2.13 Membership Rewards Points* = 1 Mabuhay Mile Minimum Transfer = 1,000 Mabuhay Miles Incremental Transfer = 1,000 Mabuhay Miles
	Delta Skymiles www.delta.com/skymiles	MR010	1 Membership Rewards Point* = 1 Mile Minimum Transfer = 1,000 Miles Incremental Transfer = 500 Miles









HOW TO REDEEM FOR 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.








GADGETS & ENTERTAINMENT

	DESCRIPTION	The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
		MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	MACBOOK PRO 13" 128GB	299,107	GT010	353,490	GT011	388,839	GT012
	APPLE IPAD 9.7-INCH 32GB WIFI	84,935	GT013	100,378	GT014	110,416	GT015
	SAMSUNG GALAXY NOTE 9	220,705	GT031	260,833	GT032	286,917	GT033
	JBL SPEAKER PULSE 3	44,705	GT028	52,834	GT029	58,117	GT030
	BEATS EP ON-EAR HEADPHONES	22,385	GT022	26,455	GT023	29,101	GT024
	URBEATS3 EARPHONES WITH LIGHTNING CONNECTOR	23,131	GT025	27,337	GT026	30,071	GT027
	SAMSUNG SMART 49" TV	213,030	GT034	251,763	GT035	276,940	GT036
	SAMSUNG UHD 55" TV	292,045	GT037	345,144	GT038	379,658	GT039








GADGETS & ENTERTAINMENT

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	APPLE PENCIL	25,644	GT016	30,307	GT017	33,338	GT018
	APPLE AIRPODS	37,168	GT019	43,926	GT020	48,319	GT021
	IPHONE XS	276,245	GT001	326,472	GT002	359,119	GT003
	IPHONE XS MAX	303,431	GT004	358,600	GT005	394,461	GT006
	IPHONE XR	208,094	GT007	245,929	GT008	270,522	GT009
	GOPRO HERO 7 BLACK	99,832	GT043	117,983	GT044	129,782	GT045
	FUJIFILM INSTAX MINI	19,206	GT046	22,698	GT047	24,968	GT048
	FITBIT VERSA	57,099	GT040	67,481	GT041	74,229	GT042






HOME & KITCHEN

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	HAMILTON PERSONAL BLENDER	7,682	GT052	9,079	GT053	9,987	GT054
	TEFAL FRUIT SENSATION	20,084	GT055	23,736	GT056	26,110	GT057
	TEFAL RICE AND MULTI COOKER	28,981	GT070	34,251	GT071	37,676	GT072
	TEFAL MASTER PRECISION GARMENT STEAMER	39,321	GT079	46,470	GT080	51,117	GT081
	DELONGHI GRILLS AND BARBECUE	51,429	GT073	60,780	GT074	66,858	GT075
	ELBA MICROWAVE OVEN	31,164	GT076	36,831	GT077	40,514	GT078
	VORNADO ENERGY SMART AIR CIRCULATOR	33,727	GT082	39,859	GT083	43,845	GT084






HOME & KITCHEN

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	DYSON VACUUM CLEANER	185,455	GT088	219,175	GT089	241,092	GT090
	GORENJE E-KETTLE	20,917	GT064	24,721	GT065	27,193	GT066
	GORENJE BREAD TOASTER	20,089	GT067	23,742	GT068	26,116	GT069
	DE'LONGHI DRIP COFFEE MAKER	19,533	GT058	23,085	GT059	25,394	GT060
	NESPRESSO COFFEE MACHINE	53,229	GT061	62,907	GT062	69,198	GT063
	DYSON DESK FAN WITH AIR PURIFIER	135,506	GT085	160,144	GT086	176,158	GT087
	KLEAN KANTEEN WIDE VACUUM INSULATED BOTTLE WITH CAFÉ CAP 20oz	9,547	GT049	11,283	GT050	12,411	GT051






HEALTH & WELLNESS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	OMRON BP ARM MONITOR	17,970	GT097	21,237	GT098	23,361	GT099
	OMRON NEBULIZER	16,901	GT100	19,974	GT101	21,971	GT102
	OMRON WEIGHING SCALE	9,060	GT103	10,708	GT104	11,778	GT105
	OMRON EAR THERMOMETER	13,459	GT091	15,906	GT092	17,497	GT093
	OMRON PULSE MASSAGER HV-F128	21,260	GT094	25,126	GT095	27,639	GT096







TRAVEL ESSENTIALS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	VICTORINOX ARCHITECTURE URBAN MINI MESSENGER BAG	39,695	GT133	46,912	GT134	51,603	GT135
	VICTORINOX GEAR SLING WITH RFID PROTECTION	18,731	GT121	22,137	GT122	24,351	GT123
	PACSAFE CITYSAFE CS75	17,550	GT124	20,742	GT125	22,816	GT126
	PACSAFE CITYSAFE CX ANTI-THEFT CONVERTIBLE BACKPACK	24,622	GT127	29,099	GT128	32,009	GT129
	PACSAFE STYLESAFE ANTI-THEFT TOTE BAG	27,024	GT130	31,938	GT131	35,132	GT132






TRAVEL ESSENTIALS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	PACSAFE RFIDSAFE TEC PASSPORT WALLET	8,289	GT118	9,796	GT119	10,776	GT120
	SAMSONITE LUGGAGE 55CM – HARTLAN	63,588	GT112	75,150	GT113	82,665	GT114
	SAMSONITE LUGGAGE 55CM – MOMENTUS	56,204	GT115	66,423	GT116	73,065	GT117
	RIMOWA LIMBO 70CM MULTIWHEEL ELECTRONIC TAG	238,085	GT106	281,374	GT107	309,511	GT108
	RIMOWA TOPAS CARRY ON 53CM MULTIWHEEL IATA	340,579	GT109	402,503	GT110	442,753	GT111






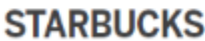

SHOPPING VOUCHERS

	DESCRIPTION	The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
		MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	SM GIFT PASS P1,000	5,441	GT136	6,431	GT137	7,074	GT138
	SODEXO PREMIUM PASS P1,000	5,441	GT139	6,431	GT140	7,074	GT141
	S&R MEMBERSHIP SHOPPING GIFT CARD P1,000	5,441	GT142	6,431	GT143	7,074	GT144
	RUSTANS GIFT CERTIFICATE P1,000	5,441	GT145	6,431	GT146	7,074	GT147
	SSI PURPLE GIFT CARD P1,000	5,441	GT148	6,431	GT149	7,074	GT150
	POWER MAC CENTER GIFT CARD P1,000	5,441	GT151	6,431	GT152	7,074	GT153



SHOPPING VOUCHERS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	ABENSON GIFT CERTIFICATE P1,000	5,441	GT160	6,431	GT161	7,074	GT162
	TOY KINGDOM GIFT CARD P1,000	5,441	GT166	6,431	GT167	7,074	GT168
	TEMPUR GIFT CERTIFICATE P1,000	5,441	GT157	6,431	GT158	7,074	GT159
	MARKS AND SPENCER GIFT CERTIFICATE P1,000	5,441	GT154	6,431	GT155	7,074	GT156
	TOBY'S GIFT CERTIFICATE P1,000	5,441	GT163	6,431	GT164	7,074	GT165




DINING VOUCHERS

	DESCRIPTION	The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
		MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	THE BISTRO GROUP GIFT CERTIFICATE P2,000	10,048	GT184	11,875	GT185	13,063	GT186
	CIRCLES EVENT CAFÉ GIFT CERTIFICATE P2,000	10,048	GT175	11,875	GT176	13,063	GT177
	SPIRAL GIFT CERTIFICATE P2,000	10,048	GT169	11,875	GT170	13,063	GT171
	NIU BY VIKINGS GIFT CERTIFICATE	9,859	GT178	11,652	GT179	12,818	GT180
	EDSA SHANGRI-LA MANILA'S HEAT RESTAURANT LUNCH VOUCHER	12,246	GT172	14,473	GT173	15,920	GT174
	STARBUCKS GIFT CERTIFICATE P2,000	10,048	GT187	11,875	GT188	13,063	GT189
	THE MOMENT GROUP RESTAURANT GIFT CERTIFICATE P2,000	10,048	GT181	11,875	GT182	13,063	GT183

HEALTH & WELLNESS VOUCHERS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	THE SPA WELLNESS GIFT CARD P1,000	5,441	GT190	6,431	GT191	7,074	GT192
	HEALTHY OPTIONS GIFT CERTIFICATE P1,000	5,441	GT193	6,431	GT194	7,074	GT195

HOTEL VOUCHERS

		The Platinum Card		* The American Express Gold Card * The American Express Green Card * The American Express Platinum Credit Card		* The American Express Gold Credit Card * The American Express Green Credit Card * Blue from American Express * American Express Corporate Cards	
	DESCRIPTION	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	CONRAD MANILA GIFT CERTIFICATE P5,000	23,797	GT196	28,124	GT197	30,936	GT198
	MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000	23,797	GT202	28,124	GT203	30,936	GT204
	SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000	23,797	GT199	28,124	GT200	30,936	GT201

ANNUAL MEMBERSHIP FEE (AMF) WAIVER



	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	30,700 points MG124	15,400 points MG125
Supplementary Card	15,400 points MG126	7,700 points MG127



	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	13,300 points MG128	6,700 points MG129
Supplementary Card	8,200 points MG130	4,100 points MG131



	Full Annual Fee Waiver	50% Annual Fee Waiver
Basic Card	22,800 points MG132	11,400 points MG133

ANNUAL MEMBERSHIP FEE (AMF) WAIVER



	Full Annual Fee Waiver
Basic Card	15,000 points MG134
Supplementary Card	7,500 points MG135



	Full Annual Fee Waiver
Basic Card	9,000 points MG136
Supplementary Card	4,500 points MG137



	Full Annual Fee Waiver
Basic Card	9,000 points MG138
Supplementary Card	4,500 points MG139

Membership Rewards® Program Terms and 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"):

- 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 (The Platinum Card, The American Express Gold Card, The American Express Green Card, The American Express Platinum Credit Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, The American Express Gold Corporate Card or The 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 The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option.
- 2.3 The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The 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 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 The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.
- 3.4 The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, The American Express Gold Corporate Card and The American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.

*(02) 840-7800 for The Platinum Card;

(02) 631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express;

(02) 840-7400 for The American Express Corporate Cards

4. Fees

- 4.1 There are no fees charged for participating in the Program—Non-Frequent Traveler Option category. 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.
- 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
The Platinum Card and The American Express Platinum Credit Card	Complimentary
The American Express Gold Card and The American Express Green Card	US\$20.00
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$50.00
The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	₱800.00
The American Express Gold Corporate Card and The American Express Corporate Card (Php Currency)	₱2,500.00

- 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
The Platinum Card, The American Express Gold Card and The American Express Green Card	US\$1
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$1
The American Express Platinum Credit Card*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	₱45
The American Express Gold Corporate Card and The American Express Corporate Card (Php Currency)	₱45

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.
- For The American Express Charge Cards (The Platinum Card, The American Express Gold Card and The 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.
- For The American Express Credit Cards (The American Express Platinum Credit Card*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express), foreign currency charges earn Points based on the equivalent Philippine Peso amount billed in the Statement.

**The 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:

- Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, EasyPay Installment (in-store installment) and Service Merchants (gas stations, drugstores and supermarkets)
- Annual Card Fee (applicable to The Platinum Card, The American Express Gold Card and The American Express Green Card 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.
- 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 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.
- 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.
- 9.12.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.
- 9.12.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.

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.
- 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 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.
- 11.9 These Terms and Conditions shall be governed and construed in accordance with the Philippine laws.

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