

# INCENTIVO

DON'T *live life* WITHOUT IT <sup>SM</sup>



MEMBERSHIP  
rewards<sup>®</sup>

# 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.

# 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) – requires enrollment	Non-Frequent Traveler Option (NFTO)
<b>Categories</b>	<ul style="list-style-type: none"> <li>- Frequent Guest Program</li> <li>- Frequent Flyer Program</li> </ul>	<ul style="list-style-type: none"> <li>- Gadget and Entertainment</li> <li>- Home and Kitchen</li> <li>- Health and Wellness</li> <li>- Travel Essentials</li> <li>- Shopping Vouchers</li> <li>- Dining Vouchers</li> <li>- Health and Wellness Vouchers</li> <li>- Hotel Vouchers</li> <li>- Financial Rewards</li> </ul>
<b>Eligibility</b>	American Express issued by BDO* (active and in good credit standing)	American Express issued by BDO* (active and in good credit standing)
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>- Cathay Pacific American Express® Cards</li> <li>- BDO Dual Gold American Express® Cards</li> <li>- American Express® Cashback Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>- Cathay Pacific American Express® Cards</li> <li>- BDO Dual Gold American Express® Cards</li> <li>- American Express® Cashback Credit Card</li> </ul>
<b>Annual Fee</b>		
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	PHP 800	Complimentary
American Express® Credit Card	PHP 800	Complimentary
Blue from American Express	PHP 800	Complimentary
American Express® Corporate Card	PHP 2,500 (for PHP currency card) / US\$50 (for USD currency card)	
American Express® Gold Corporate Card	PHP 2,500 (for PHP currency card) / US\$50 (for USD currency card)	
<b>Points Validity</b>	Non-expiry of Membership Rewards Points®	

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

## REDEEM YOUR POINTS IN THREE EASY STEPS

- 1 Choose your rewards from this catalogue.
- 2 Call our Customer Service Hotline at:
  - 8840-7800 for Platinum Card
  - 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 and Blue from American Express
  - 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 January 1 to December 31, 2020

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.



# FREQUENT TRAVELER OPTION

## frequent guest program

### 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 membership fee for Frequent Traveler Option applies except for Platinum Card and American Express Platinum Credit Card.



## MARRIOTT BONVOY™

For full hotel listing and for more information,  
please visit [www.Marriott.com](http://www.Marriott.com)

► 1,000 Membership Rewards® Points = 970 Points® | MR011



## HILTON HONORS

For full hotel listing and for more information,  
please visit [www.HiltonHonors.com](http://www.HiltonHonors.com)

► 1,000 Membership Rewards® Points = 1,250 Hilton Honors  
Points | MR004



# frequent flyer program

	DESCRIPTION	Reward Code	Conversion to Partner Points
 <b>ASIA MILES</b>	Asia Miles <a href="http://www.asiamiles.com">www.asiamiles.com</a>	MR005	1 Membership Rewards® Point = 1 Asia Mile Minimum Transfer = 1,000 Asia Miles Incremental Transfer = 500 Asia Miles
 <b>KRISFLYER</b>	Kris Flyer <a href="http://www.krisflyer.com">www.krisflyer.com</a>	MR007	1 Membership Rewards Point® = 1 KrisFlyer Mile Minimum Transfer = 1,000 Krisflyer Miles Incremental Transfer = 500 Krisflyer Miles
 <b>ROYAL ORCHID PLUS</b>	Royal Orchid Plus <a href="http://www.thaiairways.com/rop">www.thaiairways.com/rop</a>	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
 <b>Enrich</b>	Enrich <a href="http://www.malaysiaairlines.com">www.malaysiaairlines.com</a>	MR006	1 Membership Rewards Point = 1 Enrich Mile Minimum Transfer = 1,000 Enrich Miles Incremental Transfer = 500 Enrich Miles
 <b>Mabuhay MILES</b>	Mabuhay Miles* <a href="http://www.mabuhaymiles.com">www.mabuhaymiles.com</a>	MR009	2.13 Membership Rewards Points® = 1 Mabuhay Mile * Minimum Transfer = 1,000 Mabuhay Miles Incremental Transfer = 1,000 Mabuhay Miles
 <b>DELTA SKYMILES</b>	Delta Skymiles <a href="http://www.delta.com/skymiles">www.delta.com/skymiles</a>	MR010	1 Membership Rewards Point® = 1 Mile Minimum Transfer = 1,000 Miles Incremental Transfer = 500 Miles

\*Effective until March 31, 2020.

## 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 Membership fee for Frequent Traveler Option applies except for Platinum Card and American Express Platinum Credit Card.








# NON-FREQUENT TRAVELER OPTION

gadgets and  
entertainment








		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	APPLE iPad AIR 10.5-INCH 64GB WIFI	121,345	NC001	143,408	NC002	157,749	NC003
	MACBOOK PRO 13-INCH 128GB	305,057	NC004	360,522	NC005	396,574	NC006
	iPHONE 11 64GB	196,342	NC007	232,041	NC008	255,245	NC009
	iPHONE 11 PRO 64GB	274,035	NC010	323,859	NC011	356,245	NC012
	iPHONE 11 PRO MAX 64GB	301,227	NC013	355,996	NC014	391,595	NC015
	SAMSUNG GALAXY S10 128GB	200,227	NC016	236,632	NC017	260,295	NC018
	SAMSUNG GALAXY NOTE 10+ 256 GB	242,958	NC019	287,132	NC020	315,845	NC021










		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	JBL LINK 20	41,604	NC022	49,169	NC023	54,086	NC024
	JBL LINK 500	94,374	NC025	111,533	NC026	122,686	NC027
	HARMAN KARDON GO + PLAY	61,509	NC028	72,693	NC029	79,962	NC030
	APPLE AIRPODS WITH CHARGING CASE	40,047	NC031	47,328	NC032	52,061	NC033
	POWERBEATS PRO - TOTALLY WIRELESS EARPHONES	54,005	NC034	63,824	NC035	70,207	NC036
	BOSE SOUNDSPORT WIRELESS IN-EAR EARPHONES	37,565	NC037	44,396	NC038	48,835	NC039
	SAMSUNG UHD 43" TV	124,699	NC040	147,371	NC041	162,109	NC042






	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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
	SAMSUNG CURVED ULTRA HD SMART 55" TV	212,110	NC043	250,676	NC044	275,744	NC045
	GOPRO HERO 8 BLACK	96,272	NC046	113,776	NC047	125,154	NC048
	FUJIFILM AX5	97,926	NC049	115,731	NC050	127,304	NC051
	INSTAX MINI 90 NEO CLASSIC	33,883	NC052	40,044	NC053	44,049	NC054
	APPLE WATCH SERIES 5 GPS, 40MM SPACE GRAY ALUMINUM CASE WITH BLACK SPORT BAND	101,262	NC055	119,673	NC056	131,640	NC057
	FITBIT VERSA 2	53,266	NC058	62,951	NC059	69,246	NC060
	MILI CHARGER STATION III	9,289	NC061	10,978	NC062	12,076	NC063

# home and kitchen






	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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
	OSTER BLENDER	14,200	NC064	16,783	NC065	18,461	NC066
	TEFAL FRUTELIA JUICER	19,939	NC067	23,565	NC068	25,922	NC069
	TEFAL OPTIMAL FUZZY SPHERICAL POT RICE COOKER 10CUPS	45,878	NC070	54,220	NC071	59,642	NC072
	PHILIPS GARMENT STEAMER	36,670	NC073	43,338	NC074	47,671	NC075
	PHILIPS TABLE GRILL	35,249	NC076	41,658	NC077	45,824	NC078
	ELBA MICROWAVE OVEN	108,168	NC079	127,835	NC080	140,619	NC081
	VORNADO AIR CIRCULATOR	57,669	NC082	68,154	NC083	74,970	NC084

	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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
	DYSON VACUUM CLEANER V11 FLUFFY RD	166,762	NC085	197,083	NC086	216,791	NC087
	GORENJE E-KETTLE	26,714	NC088	31,571	NC089	34,729	NC090
	GORENJE BREAD TOASTER	24,993	NC091	29,537	NC092	32,491	NC093
	RUSSELL HOBBS COFFEE MAKER	34,855	NC094	41,193	NC095	45,312	NC096
	NESPRESSO COFFEE MACHINE	61,760	NC097	72,989	NC098	80,288	NC099
	KLEAN KANTEEN REFLECT INSULATED 20oz	12,283	NC100	14,517	NC101	15,968	NC102
	DE'LONGHI DEHUMIDIFIER	116,945	NC103	138,208	NC104	152,028	NC105






# health & wellness

	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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
	OMRON BP ARM MONITOR	18,512	NC106	21,878	NC107	24,066	NC108
	OMRON WEIGHING SCALE	9,399	NC109	11,108	NC110	12,219	NC111
	OMRON EAR THERMOMETER	13,803	NC112	16,313	NC113	17,944	NC114
	OMRON PULSE MASSAGER	21,701	NC115	25,647	NC116	28,211	NC117
	OMRON BP UPPER ARM MONITOR	25,974	NC118	30,697	NC119	33,766	NC120






# travel essentials






		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	SAMSONITE OPEN ROAD 9.7" CROSSBODY BAG	28,581	NC121	33,778	NC122	37,156	NC123
	PACSAFE INTASAFE SLIM ANTI-THEFT 15-INCH LAPTOP BRIEFCASE	29,900	NC124	35,337	NC125	38,871	NC126
	PACSAFE METROSAFE X ANTI-THEFT COMPACT RECYCLED CROSSBODY BAG	20,612	NC127	24,360	NC128	26,796	NC129
	PACSAFE METROSAFE LS100 ANTI-THEFT CROSSBODY BAG	16,227	NC130	19,178	NC131	21,096	NC132
	PACSAFE CITYSAFE CX CONVERTIBLE BACKPACK	25,158	NC133	29,733	NC134	32,706	NC135








		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	PACSAFE CITYSAFE CX PACKABLE HORIZONTAL TOTE BAG	25,258	NC136	29,851	NC137	32,836	NC138
	SAMSONITE B-LITE 4 63CM CABIN SPINNER SUITCASE	83,191	NC139	98,317	NC140	108,148	NC141
	SAMSONITE EVOA SPINNER 69CM	96,383	NC142	113,908	NC143	125,298	NC144
	DELSEY PILOT WW 5 LUGGAGE 75CM	108,957	NC145	128,767	NC146	141,644	NC147
	DELSEY SEGUR LUGGAGE 55CM	67,137	NC148	79,344	NC149	87,279	NC150







# shopping vouchers

	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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	5,475	NC151	6,471	NC152	7,118	NC153
	SM GIFT PASS P500	3,191	NC154	3,771	NC155	4,149	NC156
	SODEXO PREMIUM PASS P1,000	5,475	NC157	6,471	NC158	7,118	NC159
	SODEXO PREMIUM PASS P500	3,191	NC160	3,771	NC161	4,149	NC162
	S&R MEMBERSHIP SHOPPING GIFT CARD P1,000	5,475	NC163	6,471	NC164	7,118	NC165



		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	RUSTANS GIFT CERTIFICATE P1,000	5,475	NC166	6,471	NC167	7,118	NC168
	SSI PURPLE GIFT CARD P1,000	5,475	NC169	6,471	NC170	7,118	NC171
	POWER MAC CENTER GIFT CARD P1,000	5,475	NC172	6,471	NC173	7,118	NC174
	ABENSON GIFT CERTIFICATE P1,000	5,475	NC175	6,471	NC176	7,118	NC177
	TOY KINGDOM GIFT CARD P1,000	5,475	NC178	6,471	NC179	7,118	NC180

		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	MARKS AND SPENCER GIFT CERTIFICATE P1,000	5,475	NC181	6,471	NC182	7,118	NC183
	TOBY'S GIFT CERTIFICATE P1,000	5,475	NC184	6,471	NC185	7,118	NC186
	LANDERS GIFT CERTIFICATE P1,000	5,475	NC187	6,471	NC188	7,118	NC189
	PETRON E-FUEL GIFT CARD P1,000	5,475	NC190	6,471	NC191	7,118	NC192
	CERTIFIED CALM GIFT CERTIFICATE P1,000	5,475	NC193	6,471	NC194	7,118	NC195

# dining vouchers







		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	THE BISTRO GROUP GIFT CERTIFICATE P2,000	10,081	NC196	11,914	NC197	13,106	NC198
	CIRCLES EVENT CAFÉ GIFT CERTIFICATE P2,000	10,081	NC199	11,914	NC200	13,106	NC201
	SPIRAL GIFT CERTIFICATE P2,000	10,081	NC202	11,914	NC203	13,106	NC204
	EDSA SHANGRI-LA MANILA'S HEAT RESTAURANT DINNER VOUCHER	15,363	NC205	18,156	NC206	19,972	NC207
	GOURMET COFFEE GIFT CERTIFICATE P1,000	5,475	NC208	6,471	NC209	7,118	NC210
	GOURMET COFFEE GIFT CERTIFICATE P200	1,821	NC211	2,152	NC212	2,367	NC213

# health & wellness vouchers

		Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *American Express Green Credit Card *Blue from American Express *American Express Corporate Cards	
	ITEM NAME	MR Points	Reward Code	MR Points	Reward Code	MR Points	Reward Code
	THE SPA WELLNESS GIFT CARD P1,000	5,475	NC214	6,471	NC215	7,118	NC216
	HEALTHY OPTIONS GIFT CERTIFICATE P1,000	5,475	NC217	6,471	NC218	7,118	NC219



# luxury hotel stays vouchers

	ITEM NAME	Platinum Card		*American Express Gold Card *American Express Green Card *American Express Platinum Credit Card		*American Express Gold Credit Card *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
	CONRAD MANILA GIFT CERTIFICATE P5,000	23,833	NC220	28,166	NC221	30,983	NC222
	MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000 (ACCOMMODATION)	23,833	NC223	28,166	NC224	30,983	NC225
	MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000 (F&B)	23,833	NC226	28,166	NC227	30,983	NC228
	SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000	23,833	NC229	28,166	NC230	30,983	NC231
	FAIRMONT GIFT CARD P5,000	23,833	NC232	28,166	NC233	30,983	NC234
	RAFFLES HOTEL GIFT CERTIFICATE P5,000	23,833	NC235	28,166	NC236	30,983	NC237

# ANNUAL MEMBERSHIP FEE (AMF) WAIVER



## Full Annual Fee Waiver

## 50% Annual Fee Waiver

Basic Card	34,100 points   MG200	17,100 points   MG201
Supplementary Card	17,100 points   MG202	8,600 points   MG203



## Full Annual Fee Waiver

## 50% Annual Fee Waiver

Basic Card	14,800 points   MG204	7,400 points   MG205
Supplementary Card	9,100 points   MG206	4,600 points   MG207



## Full Annual Fee Waiver

## 50% Annual Fee Waiver

Basic Card	22,800 points   MG132	11,400 points   MG133
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## 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 (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, 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 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) 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;

(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 Card 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 Program. Below is the table that shows the Annual Fees:

<b>Card Types</b>	<b>Membership Rewards Annual Enrollment Fee</b>
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	N/A
American Express Gold Corporate Card	PHP 2,500 (for PHP currency card) or US \$ 50 (for USD currency card)
American Express Corporate Card	PHP 2,500 (for PHP currency card) or 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 canceled by BDO without prior notice. Below is the table that shows the Frequent Traveler Option Annual Fees:

<b>Card Types</b>	<b>Frequent Traveler Option Annual Fees</b>
Platinum Card and American Express Platinum Credit Card	Complimentary
American Express Gold Card and The American Express Green Card	US\$20.00
American Express Gold Corporate Card and American Express Corporate Card (USD Currency)	US\$50.00
American Express Gold Credit Card, American Express Credit Card and Blue from American Express	₱800.00

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 and American Express Green Card	US\$1
American Express Gold Corporate Card (USD Currency) 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	₱45
American Express Gold Corporate Card (PHP Currency) and 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 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.
- For American Express Credit Cards (American Express Platinum Credit Card\*, American Express Gold Credit Card, 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.

*\*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. 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 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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