WHAT'S INSIDE

03  Program Options and Structure
07  Frequent Guest Program
08  Frequent Flyer Program
11  Gadgets & Entertainment
16  Home & Kitchen
21  Health & Wellness
23  Travel Essentials
26  Shopping Vouchers
30  Dining Vouchers
32  Health & Wellness Vouchers
33  Hotel Vouchers
34  Financial Rewards
36  Terms and Conditions
THE MEMBERSHIP REWARDS® PROGRAM

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**

<table>
<thead>
<tr>
<th>PROGRAM OPTIONS AND STRUCTURE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Frequent Traveler Option (FTO)</strong></td>
</tr>
<tr>
<td><strong>Categories</strong></td>
</tr>
<tr>
<td>• Frequent Guest Program</td>
</tr>
<tr>
<td>• Frequent Flyer Program</td>
</tr>
<tr>
<td>• Gadgets &amp; Entertainment</td>
</tr>
<tr>
<td>• Horrle &amp; Kitchen</td>
</tr>
<tr>
<td>• Travel Essentials</td>
</tr>
<tr>
<td>• Health &amp; Wellness</td>
</tr>
<tr>
<td>• Shopping Vouchers</td>
</tr>
</tbody>
</table>

| **Exclusions** | **American Express Cards issued by BDO (active and in good credit standing).** |
| • Cathay Pacific American Express® Credit Cards | • Frequent Guest Program (active and in good credit standing). |
| • BDO Dual Gold American Express® Card | • American Express® Cashback Credit Card |
| • American Express® Cashback Credit Card | • Cathay Pacific American Express® Credit Cards |

<table>
<thead>
<tr>
<th><strong>Annual Fee</strong></th>
<th><strong>Platinum Card</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>American Express® Platinum Card</strong></td>
<td>Complimentary</td>
</tr>
<tr>
<td><strong>American Express® Gold Card</strong></td>
<td>US$20 Complimentary</td>
</tr>
<tr>
<td><strong>American Express® Green Card</strong></td>
<td>US$20 Complimentary</td>
</tr>
<tr>
<td><strong>American Express® Gold Credit Card</strong></td>
<td>PHP 800 Complimentary</td>
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<tr>
<td><strong>American Express® Credit Card</strong></td>
<td>PHP 800 Complimentary</td>
</tr>
<tr>
<td><strong>Blue from American Express</strong></td>
<td>PHP 800 Complimentary</td>
</tr>
<tr>
<td><strong>American Express (Dollar) Corporate Cards</strong></td>
<td>US$50 N/A</td>
</tr>
<tr>
<td><strong>American Express (Peso) Corporate Cards</strong></td>
<td>PHP 2,500 N/A</td>
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<thead>
<tr>
<th><strong>Points Validity</strong></th>
<th><strong>Non-expiry of Membership Rewards® Points</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Frequent Traveler Option (FTO)</strong></td>
<td><strong>Non-Frequent Traveler Option (NFTO)</strong></td>
</tr>
<tr>
<td><strong>American Express® Platinum Card</strong></td>
<td>Non-expiry of Membership Rewards® Points</td>
</tr>
<tr>
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</tr>
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</tbody>
</table>

*Requires enrollment to preferred airline/hotel partner’s Loyalty Program.
THE MEMBERSHIP REWARDS® PROGRAM TAKES YOU FURTHER

1. NON-EXPIRING MEMBERSHIP REWARDS® POINTS
   Your Membership Rewards® Points do not expire, allowing you to save your Membership Rewards® Points for higher value rewards.

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

3. COMPREHENSIVE REWARDS PROGRAM
   The Membership Rewards® Points can be redeemed for a wide selection of shopping gift certificates, dining vouchers, gadgets, travel essential items and more. The Membership Rewards® Points can also be transferred to other loyalty programs such as Airline Frequent Flyer and Hotel Frequent Guest Rewards programs which will allow you to enjoy complimentary flights or hotel stays.

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 Platinum Card
   • 631-8000 for American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Card Credit Card, 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.
FREQUENT TRAVELLER OPTION

STARWOOD PREFERRED GUEST
For full hotel listing and for more information, please visit www.marriott.com
► 1,000 Membership Rewards® Points = 970 Starpoints® | MR011

Hilton Honors
For full hotel listing and for more information, please visit HiltonHonors.com
► 1,000 Membership Rewards® Points = 1,250 Hilton Honors™ Points | MR004

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.
ASIA MILES
www.asiamiles.com
► 1 Membership Rewards® Point = 1 Asia Mile | MR005
  • Minimum Transfer = 1,000 Asia Miles
  • Incremental Transfer = 500 Asia Miles

KrisFlyer
www.krisflyer.com
► 1 Membership Rewards® Point = 1 KrisFlyer Mile | MR007
  • Minimum Transfer = 1,000 KrisFlyer Miles
  • Incremental Transfer = 500 KrisFlyer Miles

ROYAL ORCHID PLUS
www.thaiairways.com/rop
► 1 Membership Rewards® Point = 1 Royal Orchid Plus Mile | MR008
  • Minimum Transfer = 1,000 Royal Orchid Plus Miles
  • Incremental Transfer = 500 Royal Orchid Plus Miles

ENRICH
www.malaysiaairlines.com
► 1 Membership Rewards® Point = 1 Enrich Mile | MR006
  • Minimum Transfer = 1,000 Enrich Miles
  • Incremental Transfer = 500 Enrich Miles

DELTA SKYMILES® PROGRAM
www.delta.com/skymiles
► 1 Membership Rewards® Point = 1 Mile | MR010
  • Minimum Transfer = 1,000 Delta Miles
  • Incremental Transfer = 500 Delta Miles

MABUHAY MILES
www.mabuhaymiles.com
► 2.13 Membership Rewards® Points = 1 Mabuhay Mile | MR009
  • Minimum Transfer = 1,000 Mabuhay Miles
  • Incremental Transfer = 1,000 Mabuhay Miles

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

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.
<table>
<thead>
<tr>
<th>NON-FREQUENT TRAVELLER OPTION</th>
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<tr>
<th><strong>GADGETS &amp; ENTERTAINMENT</strong></th>
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| **MACBOOK PRO 13-INCH 128GB** |
| Retina display |
| 13.3-inch (diagonal) LED-backlit display with IPS technology |
| 2560-by-1600 native resolution at 227 pixels per inch with support for millions of colors |
| 2.3GHz dual-core Intel Core i5, Turbo Boost up to 3.6GHz, with 64MB of eDRAM |
| Configurable to 2.5GHz dual-core Intel Core i7, Turbo Boost up to 4.0GHz, with 64MB of eDRAM |
| 128 GB, 8GB of 2133MHz LPDDR3 onboard memory |
| Configurable to 16GB of memory |
| 299,107 POINTS | GT010 |
| 353,490 POINTS | GT011 |
| 388,839 POINTS | GT012 |

| **APPLE IPAD 9.7-INCH 32GB WIFI** |
| Retina display |
| A10 Fusion chip |
| 8MP photos and 1080p HD video recording |
| Compatible with Apple Pencil |
| Compatible with Bluetooth keyboards |
| 84,935 POINTS | GT013 |
| 100,378 POINTS | GT014 |
| 110,416 POINTS | GT015 |

| **SAMSUNG GALAXY NOTE 9** |
| LTE + Wi-Fi |
| Exynos 9810 Octa core processor |
| RAM size: 6GB, Internal memory: 128GB, External memory: MicroSD card up to 512GB |
| 4,000mAh battery |
| Android 8.1 Oreo Operating System |
| LTE hybrid dual sim |
| Bluetooth-enabled S pen |
| IP68 water and dust resistant, Fingerprint scanner, Face recognition, Bixby, Dolby Atmos |
| 220,705 POINTS | GT031 |
| 260,833 POINTS | GT032 |
| 286,917 POINTS | GT033 |
JBL SPEAKER PULSE 3
- Wireless Bluetooth speaker with 12 hours of playtime
- 360-degree lightshow and sound
- Rated IPX7 Waterproof
- With speakerphone and voice assistant integration
- JBL Connect+

BEATS EP ON-EAR HEADPHONES
- On-ear headphones
- With remote and mic
- Inline call and music controls
- Inline volume control
- Noise isolation
- 3.5mm audio plug

URBEATS3 EARPHONES WITH LIGHTNING CONNECTOR
- With lightning connector
- In-ear earphones, with remote and mic
- Inline call and music controls
- Inline volume control
- Noise isolation
- Lighting connector for audio

SAMSUNG SMART 49” TV
- 49” Curve UHD TV
- Real 4K picture quality, HDR (High Dynamic Range), clean cable solution
- Smart TV (SmartThings App Support, Smart Hub, Mobile to TV Mirroring)
- Digital TV (ISDB-T)
- Motion Rate 120
- Sound output 20W (L:10W, R:10W)
- Wireless LAN Built-in (Wi-Fi)
- HDMI (2 ports)
- USB (2 ports)

SAMSUNG UHD 55” TV
- 55” Premium UHD TV
- Real 4K picture quality, HDR (High Dynamic Range), elite, powered by HDR10+
- Clean cable solution, one remote control + voice assistant, Smart TV
- SmartThings app support, smart hub, mobile to TV mirroring, digital TV (ISDB-T)
- Motion Rate 240
- Sound output 40W (L:20W, R:20W)
- Bluetooth
- Wireless LAN Built-in (Wi-Fi)
- HDMI (4 ports)
- USB (2 ports)

APPLE PENCIL
- Length: 6.92 inches (175.7 mm) measured from tip to cap
- Diameter: 0.35 inch (8.9 mm)
- Weight: 0.73 ounces (20.7 grams)
- Bluetooth
- Lightning connector
- Magnetically attached cap

APPLE PENCIL
- Length: 6.92 inches (175.7 mm) measured from tip to cap
- Diameter: 0.35 inch (8.9 mm)
- Weight: 0.73 ounces (20.7 grams)
- Bluetooth
- Lightning connector
- Magnetically attached cap

44,705 POINTS | GT028
52,834 POINTS | GT029
58,117 POINTS | GT030
22,385 POINTS | GT022
26,455 POINTS | GT023
29,101 POINTS | GT024
23,131 POINTS | GT025
27,937 POINTS | GT026
30,071 POINTS | GT027
213,030 POINTS | GT034
251,763 POINTS | GT035
276,940 POINTS | GT036
25,644 POINTS | GT016
30,307 POINTS | GT017
33,338 POINTS | GT018
25,644 POINTS | GT026
30,307 POINTS | GT027
33,338 POINTS | GT028
13 | Incentivo 2019
APPLE AIRPODS
- Automatically on, automatically connected
- One-tap setup for all your Apple devices
- More than 24-hour battery life with charging case
- AirPods: Bluetooth connection
- Charging Case: Lightning connector
- Assistive switch control
- System requirements: iPhone, iPad, and iPod touch models with iOS 10 or later, Apple Watch models with watchOS 3 or later, Mac models with macOS Sierra or later
- AirPods (each): 0.65 by 0.71 by 1.59 inches (16.5 by 18.0 by 40.5 mm)
- Charging Case: 1.74 by 0.84 by 2.11 inches (44.3 by 21.3 by 53.5 mm)

iPHONE XS
- 64GB Liquid Retina HD Display
- 6.1-inch (diagonal) all-screen LCD Multi-Touch display, HDR display
- IP68-rated water and dust resistance
- A12 Bionic chip, Next generation Neural Engine
- Dual 12MP wide-angle and telephoto cameras. Wide angle: f/1.8 aperture, Telephoto: f/2.4 aperture. 2x optical zoom; digital zoom up to 10x
- 1080p HD video recording at 30 fps or 60 fps.
- Slo-mo video support for 1080p at 120 fps or 240 fps
- iOS 12 operating system
- Dual SIM (nano-SIM and eSIM)

iPHONE XR
- 64GB Liquid Retina HD Display
- 6.1-inch (diagonal) all-screen LCD Multi-Touch display, HDR display
- IP68-rated water and dust resistance
- A12 Bionic chip, Next generation Neural Engine
- 12MP wide-angle camera. Wide angle: f/1.8 aperture. Digital zoom up to 5x
- 1080p HD video recording at 30 fps or 60 fps. Slo-mo video support for 250fps at 120 fps or 240 fps.
- iOS 12 operating system
- Dual SIM (nano-SIM and eSIM)

iPHONE XS MAX
- 64GB Super Retina Display
- 6.5-inch (diagonal) all-screen OLED Multi-Touch display, HDR display
- IP68-rated water and dust resistance
- A12 Bionic chip, Next generation Neural Engine
- Dual 12MP wide-angle and telephoto cameras. Wide angle: f/1.8 aperture, Telephoto: f/2.4 aperture. 2x optical zoom; digital zoom up to 10x
- 1080p HD video recording at 30 fps or 60 fps.
- Slo-mo video support for 1080p at 120 fps or 240 fps
- iOS 12 operating system
- Dual SIM (nano-SIM and eSIM)

iPHONE XR
- 64GB Super Retina Display
- 5.8-inch (diagonal) all-screen OLED Multi-Touch display, HDR display
- 24-hour battery life with charging case
- Splash, water and dust resistance: Rated IP68 (maximum depth of 2 meters up to 30 minutes)
- A12 Bionic chip, Next generation Neural Engine
- Dual 12MP wide-angle and telephoto cameras. Wide angle: f/1.8 aperture, Telephoto: f/2.4 aperture. 2x optical zoom; digital zoom up to 10x
- 1080p HD video recording at 30 fps or 60 fps.
- Slo-mo video support for 1080p at 120 fps or 240 fps
- iOS 12 operating system
- Dual SIM (nano-SIM and eSIM)
**HAMILTON PERSONAL BLENDER**
- Personal blender
- 175Watts
- 14 oz.
- 7,682 POINTS | GT052
- 9,079 POINTS | GT053
- 9,987 POINTS | GT054

**TEFAL FRUIT SENSATION**
- 600 ml glass jug
- Click & wash system
- Features 2 speed
- Ice-crush function
- Dishwasher safe removable parts
- Easy to remove detachable parts
- 350 watts
- Accessories: herb mill, spice mill, 2 lids for food preservation, recipe book
- 20,084 POINTS | GT055
- 23,736 POINTS | GT056
- 26,120 POINTS | GT057

**TEFAL RICE AND MULTI COOKER**
- 10 cups capacity
- 12-in-1 rice and multi-cooker
- 12 cooking programs: rice/rye, risotto, reheat, baby food, stew, steam/soup, yogurt, baking/dessert, crust/fry, keep warm, plus adjustable cooking time and delay start
- Sparkling black color, 2.0mm/5 layer non-stick coated pot, fuzzy logic
- Accessories: steam basket, rice spoon, soup spoon, measuring cup, spoon support and recipe book
- Pre-set up to 24hrs
- 28,981 POINTS | GT070
- 34,251 POINTS | GT071
- 37,676 POINTS | GT072

**TEFAL MASTER PRECISION GARMENT STEAMER**
- 360 degree rotational hanger
- 45 seconds heat up time
- 40 g/min steam output
- 30 g/min steam output
- 1500 watts
- 9,671 POINTS | GT073
- 11,974 POINTS | GT074
- 13,964 POINTS | GT075

**DELONGHI GRILLS AND BARBECUE**
- Features 3 cooking functions
- Removable plates
- Ceramic coating
- Dishwasher safe plates
- 1500 watts
- 51,429 POINTS | GT073
- 60,780 POINTS | GT074
- 66,858 POINTS | GT075

**ELBA MICROWAVE OVEN**
- (0.88 cu.ft) 25L capacity
- Electronic control, digital LED display
- Push button/rotary controls with electronic clock
- Stainless steel body with mirrorized front
- 10 program settings
- 5 microwave power levels
- Express cooking, auto defrost setting, turntable glass plate
- Easy to clean grey enamel coating
- Child safety lock
- 900 watts
- 31,164 POINTS | GT076
- 36,831 POINTS | GT077
- 40,514 POINTS | GT078
VORNADO ENERGY SMART AIR CIRCULATOR
- Moves air up to 80 feet
- Up to 80% more energy-efficient
- Electronic push button and touch controls
- Remote control
- 1-12 hour timer
- 31 watts

DYSON VACUUM CLEANER
- Cordless
- Hepafilter
- Dyson digital motor V8
- 425 watts
- Soft roller cleaner head
- 0.5L
- 385,455 POINTS | GT088
- 239,379 POINTS | GT089
- 240,092 POINTS | GT090

GORENJE E-KETTLE
- Flip top lid
- Water level indicator
- Copper on stainless steel
- Eco function
- Water level indicator
- Easy to use
- 2200 watts
- 20,917 POINTS | GT064
- 24,721 POINTS | GT065
- 27,193 POINTS | GT066

GORENJE BREAD TOASTER
- Crumb tray
- Copper on stainless steel
- Defrost/reheat function
- Perfect toasting
- 1050 watts
- 20,089 POINTS | GT067
- 23,742 POINTS | GT068
- 26,116 POINTS | GT069

DELONGHI DRIP COFFEE MAKER
- 5 cups
- Manual control
- Eco function
- Water level indicator
- Easy to use
- 600 watts
- 19,533 POINTS | GT058
- 23,085 POINTS | GT059
- 25,394 POINTS | GT060

NESPRESSO COFFEE MACHINE
- Fast heat up
- Compact size
- Folding dip tray for latte macchiato glass
- Empty water tank detection
- 0.7 liter water tank capacity
- 53,229 POINTS | GT061
- 62,907 POINTS | GT062
- 69,198 POINTS | GT063

HOME & KITCHEN
DYSON DESK FAN WITH AIR PURIFIER
- Senses pollutants in real time
- Captures pollutants with 360° sealed HEPA and activated carbon filters
- Projects powerful airflow
- Intelligent reporting
- Oscillates up to 350°
- Backward airflow mode
- Fan Mode
- Quick and easy filter changing
- Night-time mode
- Remote control
- Voice control

KLEAN KANTEEN WIDE VACUUM INSULATED BOTTLE WITH CAFÉ CAP 20oz
- 20 fluid ounces capacity
- Weight (with café cap): 14.4 ounces
- Size (with café cap): 9.6” H x 3.2” W (243.6 mm H x 75.3 mm W)
- Climate lock double-wall vacuum insulation will keep drinks hot for 14 hours and iced for 48 hours
- Electro polished interior, a safe & non-toxic process, and rounded corners make it easy to clean
- 18/8 stainless steel construction

OMRON BP ARM MONITOR
- Cuff wrapping guide lamp
- Detects and indicates whether the cuff is properly wrapped around the arm
- Blood pressure level indicator
- Body movement detection
- Irregular heartbeat detection
- Average of last 3 readings within 10 minutes
- 60 memory storage with date and time

OMRON NEBULIZER
- High nebulisation rate of 0.4ml/min
- Small particle size of MMAD 3µm to reach lower airway for effective nebulisation
- Aerosol output Rate 0.06ml/min
- 7 ml medication capacity with minimal residual medication

OMRON WEIGHING SCALE
- 4 sensor technology for accurate measurement
- Auto on/off function
- Measures in kg/lb/st metrics
- 100g increment in weight
- Measures up to 150kg

135,506 POINTS | GT085
360,144 POINTS | GT086
176,258 POINTS | GT087
9,547 POINTS | GT049
11,283 POINTS | GT050
12,411 POINTS | GT051
17,970 POINTS | GT097
21,292 POINTS | GT098
23,161 POINTS | GT099
16,901 POINTS | GT100
19,974 POINTS | GT101
21,971 POINTS | GT102
9,060 POINTS | GT103
10,708 POINTS | GT104
11,778 POINTS | GT105
OMRON EAR THERMOMETER
- Fast one second measurement
- Fever alarm with beeper for body temperature = 37.5°C (99.5°F)
- Selectable °C/°F
- Auto-memoy
- Ergonomic design

OMRON PULSE MASSAGER
- Advanced pain relief (12 different programs)
- 5 special modes
- Washable and durable Long-life pads

VICTORINOX ARCHITECTURE URBAN MINI MESSENGER BAG
- Lightweight mini messenger
- Holds a small 11” (28cm) laptop or tablet
- 37 x 12.5 x 29 cm size
- 91 capacity
- 0.8 kg weight

VICTORINOX GEAR SLING WITH RFID PROTECTION
- Room for all your day trip essentials
- Holds a tablet
- RFID protection safeguards personal data
- 10 x 24 x 34 cm size
- 0.4 kg weight

PACSAFE CITYSAFE CS75
- Fits a 7-inch tablet
- Internal pockets to keep your gear organized
- Internal attachment point for wallets and keys
- Pen loop
- 22 x 18 x 7 cm dimension
- 0.36 kg weight
TRAVEL ESSENTIALS

PACSAFE CITYSAFE CX ANTI-THEFT CONVERTIBLE BACKPACK
- 100D nylon twill outer material, 75D polyester lining material
- 1.0 lbs / 0.45 kg weight
- 16 L volume
- Detachable strap
- Fits a 10 inch tablet
- Internal pockets to keep your gear organized
- 34 x 26 x 12 cm dimension
- 24,622 POINTS | GT127
- 29,099 POINTS | GT128
- 32,009 POINTS | GT129

PACSAFE STYLESAFE ANTI-THEFT TOTE BAG
- 150D polyester memory, PU1000mm main material
- 50D polyester embossed taffeta lining material
- 1.6 lbs / 0.73 kg weight
- 14.5 L volume
- Detachable strap
- Fits a 15-inch Macbook
- Internal attachment point for wallets and keys
- Pen loop
- Water bottle pocket
- 33 x 50 x 18 cm dimension
- 27,024 POINTS | GT130
- 31,938 POINTS | GT131
- 35,132 POINTS | GT132

PACSAFE RFIDSAFE TEC PASSPORT WALLET
- Polyurethane material
- 0.15 lbs / 0.07 kg weight
- 11 x 13 x 1 cm dimension
- Passport holder
- 4 easy access card slots
- Double snap button closure
- Smooth, seamless, heat-welded design
- 8,289 POINTS | GT118
- 9,796 POINTS | GT119
- 10,776 POINTS | GT120

SAMSONITE HARTLAN LUGGAGE 55CM
- Integrated bouncy and streamlined design with Polypropylene material
- PU zipper with water repellent function
- High maneuverability double wheel
- Practical both side divider with multi-pockets, one as detachable divider
- TSA combination lock to keep your packed good safe
- 23 x 37 x 55 cm dimension
- Weight : 2.6 kgs
- 63,588 POINTS | GT112
- 75,150 POINTS | GT113
- 82,665 POINTS | GT114

SAMSONITE MOMENTUS LUGGAGE 55CM
- Refreshing design direction with casual and sporty elements
- Design detail to bring up premium touch
- Double wheel for high maneuverability
- Practical multi-pockets and interior for packing organization
- TSA combination lock on all sizes to keep your packed good safe
- Expander for bigger packing capacity
- 35 x 50 x 25 (29 at extended) cm
- Weight: 2.8 kgs.
- 56,204 POINTS | GT115
- 66,423 POINTS | GT116
- 73,969 POINTS | GT117

RIMOWA LIMBO 70CM MULTIWHEEL ELECTRONIC TAG
- Multiwheel
- Integrated electronic tag screen
- TSA combination locks
- 26 x 48.5 x 74 cm
- 5.9 kg weight
- 238,085 POINTS | GT106
- 281,374 POINTS | GT107
- 309,511 POINTS | GT108

RIMOWA TOPAS CARRY ON 53CM MULTIWHEEL IATA
- Topas Multiwheel
- Aluminium-magnesium alloy material
- 2 file divider systems
- 2 TSA combination locks
- 55 x 20 x 40 cm
- 4.5 kg weight
- 340,579 POINTS | GT109
- 402,503 POINTS | GT110
- 442,753 POINTS | GT111

TRAVEL ESSENTIALS
SHOPPING VOUCHERS

SM GIFT PASS P1,000
- Accepted in all SM Department Stores, SM Supermarket, SM Hypermarket, Savemore, SM Appliance Center, Ace Hardware, Ace Builders Center, Abreeza, Batangas, Cagayan de Oro, Clark, Davao, Iloilo, Mandaluyong, Marikina, Quezon City, Quezon City Central, Sta. Rosa, Taguig, Tacloban, Zamboanga

SODEXO PREMIUM PASS P1,000
- Accepted in all Sodexo affiliated establishments

S&R MEMBERSHIP SHOPPING GIFT CARD P1,000
- Accepted in all S&R branches; must be used together with the S&R Membership Card

RUSTAN’S GIFT CERTIFICATE P1,000
- Honored at all Rustan’s Department Store Branches, Rustan’s Flower Shops, SSI Boutiques (Jags, Lacoste, Toy’s, etc.), Marks & Spencer, RoyalSubi’s, Duty Free Shops, East Cafe

SSI PURPLE GIFT CARD P1,000
- Accepted at the following participating stores:

5,441 POINTS | GT139
6,431 POINTS | GT140
7,074 POINTS | GT141
5,441 POINTS | GT142
6,431 POINTS | GT143
7,074 POINTS | GT144
5,441 POINTS | GT145
6,431 POINTS | GT146
7,074 POINTS | GT147
5,441 POINTS | GT148
6,431 POINTS | GT149
7,074 POINTS | GT150

26 | Incentivo 2019
27 | Incentivo 2019
POWER MAC CENTER GIFT CHEQUE P1,000
  • Accepted in all Power Mac branches
    • 5,441 POINTS | GT151
    • 6,431 POINTS | GT152
    • 7,074 POINTS | GT153

ABENSON GIFT CERTIFICATE P1,000
  • Accepted in all Abenson branches
    • 5,441 POINTS | GT160
    • 6,431 POINTS | GT161
    • 7,074 POINTS | GT162

TOY KINGDOM GIFT CARD P1,000
  • Accepted in all Toy Kingdom branches
    • 5,441 POINTS | GT166
    • 6,431 POINTS | GT167
    • 7,074 POINTS | GT168

TEMPUR GIFT CERTIFICATE P1,000
  • Accepted in the following Tempur stores: Shangri-La, Greenbelt 5, Bonifacio High Street (Fort), Ayala Malls The 30th, One Bonifacio High Street & Design Center of Cebu (2/F Tempur Showroom)
    • 5,441 POINTS | GT157
    • 6,431 POINTS | GT158
    • 7,074 POINTS | GT159

MARKS AND SPENCER GIFT CERTIFICATE P1,000
  • Accepted in all Marks and Spencer branches
    • 5,441 POINTS | GT154
    • 6,431 POINTS | GT155
    • 7,074 POINTS | GT156

TOBY’S GIFT CERTIFICATE P1,000
  • Accepted in all Toby’s branches
    • 5,441 POINTS | GT163
    • 6,431 POINTS | GT164
    • 7,074 POINTS | GT165
THE BISTRO GROUP
GIFT CERTIFICATE P2,000
- Accepted in T.G.I. Friday’s, Ilablan’s, Baker & Cook (Conrad Hotel), Fish & Co. Concept (SM Mall of Asia), Trinoma Mall, Uptown & McKinley, Danny’s, Krappy Garlie (Greenbelt), Budjigal, Texas Roadhouse (Uptown Mall & Conrad Hotel), Village Tavern, Waters, Modern Shanghai (SM Mall of Asia), Buffalo Wild Wings.

CIRCLES EVENT CAFÉ
GIFT CERTIFICATE P2,000
- Accepted at Circles Event Café, Makati Shangri-La
- For dine-in only
- 10,048 POINTS | GT164
- 11,875 POINTS | GT165
- 13,063 POINTS | GT166

SPIRAL
GIFT CERTIFICATE P2,000
- Accepted at Spiral, Sofitel Philippine Plaza
- For dine-in only
- 10,048 POINTS | GT176
- 11,875 POINTS | GT177
- 13,063 POINTS | GT178

NIU BY VIKINGS
GIFT CERTIFICATE P2,000
- Accepted at NIU by Vikings, 6/F SM Aura Premier, 26th Street corner McKinley Parkway, Taguig.
- Accepted at NIU The Podium, 5/F The Podium, 22 Orion Ave, Ortigas Center, Mandaluyong.
- Accepted for Weekday / Weekend / Holiday Lunch and Dinner Buffet
- 9,859 POINTS | GT178
- 11,652 POINTS | GT179
- 12,818 POINTS | GT180

EDSA SHANGRI-LA MANILA’S HEAT
RESTAURANT LUNCH VOUCHER
- Accepted at Edsa Shangri-La Heat
- Applicable for lunch from Mondays to Saturdays
- Valid for one (1) person only
- 12,246 POINTS | GT172
- 14,473 POINTS | GT173
- 15,920 POINTS | GT174

STARBUCKS
GIFT CERTIFICATE P2,000
- Accepted in all The Starbucks branches
- 10,048 POINTS | GT187
- 11,875 POINTS | GT188
- 13,063 POINTS | GT189

THE MOMENT GROUP
GIFT CERTIFICATE P2,000
- Accepted in the following establishments: 8 Cuts Burgers (Greenbelt, SM Megamall, Serendra, Salcedo, SM Mall of Asia, Ayala Town Center, Promenade, Rockwell), Manam (Netpark, Greenbelt, Serendra, Paranaque, Makati Shangri-La, Greenhills), SM Megamall, Bonifacio Global City, Salcedo, Rockwell), Mass Hall (Chino Roces), Shawa Wama (Rockwell), P.H.A.T. Pho (Rockwell), On The Ginger (SM Megamall, Bonifacio Global City & Rockwell), Mecha Ume (Bonifacio Global City), Bank Bar (Bonifacio Global City).
- 10,048 POINTS | GT181
- 11,875 POINTS | GT182
- 13,063 POINTS | GT183
HOTEL VOUCHERS

HEALTH & WELLNESS VOUCHERS

THE SPA WELLNESS GIFT CARD P1,000
- Accepted in all The Spa branches
  • 5,441 POINTS | GT190
  • 6,431 POINTS | GT191
  • 7,074 POINTS | GT192

HEALTHY OPTIONS GIFT CERTIFICATE P1,000
- Accepted in all Healthy Options branches
  • 5,441 POINTS | GT193
  • 6,431 POINTS | GT194
  • 7,074 POINTS | GT195

CONRAD MANILA GIFT CERTIFICATE P5,000
- Accepted both for accommodation and dining
  • 23,797 POINTS | GT196
  • 28,124 POINTS | GT197
  • 30,936 POINTS | GT198

MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000
- Accepted both for accommodation and dining
  • Valid for one (1) year from date of purchase. Subject for extension provided request is made before the expiration of the Makati Shangri-La Manila Luxury Voucher.
  • 23,797 POINTS | GT200
  • 28,124 POINTS | GT201
  • 30,936 POINTS | GT202

SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000
- Applicable for both accommodation and dining
  • 23,797 POINTS | GT199
  • 28,124 POINTS | GT200
  • 30,936 POINTS | GT201
### Annual Membership Fee (AMF) Waiver

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Points</th>
<th>Membership Fee Waiver</th>
</tr>
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<tbody>
<tr>
<td>Basic Card</td>
<td>30,700</td>
<td>Full Annual Fee Waiver</td>
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<td></td>
<td>15,400</td>
<td>50% Annual Fee Waiver</td>
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<tr>
<td>Supplementary Card</td>
<td>15,400</td>
<td>Fee Waiver</td>
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<tr>
<td>Basic Card</td>
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<td>Full Annual Fee Waiver</td>
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<td>Basic Card</td>
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<td>Full Annual Fee Waiver</td>
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<td>Fee Waiver</td>
</tr>
<tr>
<td></td>
<td>4,500</td>
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</tr>
</tbody>
</table>
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 one or more participating airlines’ or hotels’ frequent or preferred traveler programs and such other rewards that may be added from time to time. The participating airlines and hotels are known as “Travel Partners.” b. “Non-Frequent Traveler Option (NFTO)” rewards points to participating merchants who are not Travel Partners. The Program—NFTO category can only redeem rewards under the Program—NFTO category.
1.3 American Express Card (“Card”) is any American Express Card (Platinum Card, American Express Gold Credit Card, American Express Gold 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 “Account” means the account that holds to such Card.
1.5 “Cardmember” means the person whose name is a Card Account is opened.
1.6 “Cardmember(s),” unless so specifically 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 Agreement.
1.10 “Program Enrollment Date” is the day on which the Cardmember is enrolled into the Program. It is subject to the Program—Frequent Traveler Option or NFTO Option to event of a member from one category to the other.
1.11 “Enrollment Date” is defined as any twelve-month period commencing on the Program Enrollment Date.
1.12 “Points Accumulation cut-off date” is the last day of a monthly cycle for the accrual of Points.

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 A Cardmember who holds an 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 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.
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 into the Program—FTO and NFTO, 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 participate in other programs and such other rewards that may be added from time to time.
3.2 A Cardmember can enroll into the Program—Frequent Traveler Option at the time of application of the Card or at any time thereafter by calling the American Express Customer Service Hotline, as long as the Cardmember is active and in good standing status. All points earned up to the time of enrollment on American Express agreement to be 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 A Cardmember who holds an American Express Basic Card issued by BDO is automatically enrolled into the Program—FTO category at the point of approval of the Program Agreement.
3.4 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express 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.

4. Fees
4.1 There are no fees charged for participating in the Program—Non-Frequent Traveler Option. BDO reserves the right to charge the Cardmember for the annual fee associated to each Program—Non-Frequent Traveler Option account.

5. Expiry of Points
5.1 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.
5.2 Points earned in any Program Account can be transferred to a participating traveler’s or hotel’s frequent or preferred traveler program of the Cardmember’s choice.
5.3 A Cardmember who is enrolled in the Program—Frequent Traveler Option can transfer Points to another Program Account of the Cardmember’s choice.
5.4 Any tax liability arising from the redemption of rewards is the sole responsibility of the Cardmember.

6. Additional Terms & Conditions
6.1 Information supplied on the redemption of certain rewards may be used by BDO or its affiliates from any and all liability in respect of the redemption or use of such reward or other benefits.
6.2 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 benefits.
6.3 The Program Account and Points earned are not transferable.
6.4 A Cardmember that misuses Points in violation of the Program—Frequent Traveler Option shall result in forfeiture of earned Points as well as cancellation of a Cardmember’s account.
6.5 Any tax liability arising from the redemption of rewards is the sole responsibility of the Cardmember.
6.6 A Cardmember that misuses Points in violation of the Program—Non-Frequent Traveler Option shall result in forfeiture of earned Points as well as cancellation of a Cardmember’s account.
6.7 Any tax liability arising from the redemption of rewards is the sole responsibility of the Cardmember.

7. Transfer Options
7.1 Programs and maximum number of Points can be transferred in a year vary among participating Transfer Partner’s Programs in which they are enrolled.
7.2 Program—FTO members have the option to enroll into the Program—NFTO.
7.3 A charge that results in a point calculation will be rounded down.

8. Award Redemption Options
8.1 A Charge that results in a point calculation will be rounded down.

9. Redemption Options
9.1 A Charge that results in a point calculation will be rounded down.

10. Rewards Items
10.1 Rewards Items are subject to change by BDO at any time without notice.
10.2 Rewards Items are subject to change by BDO at any time without notice.
10.3 Rewards Items are subject to change by BDO at any time without notice.

11. Program Agreement
11.1 These Membership Rewards® Terms and Conditions are subject to change by BDO at any time without notice.
11.2 Membership Rewards® Terms and Conditions are subject to change by BDO at any time without notice.
11.3 Membership Rewards® Terms and Conditions are subject to change by BDO at any time without notice.

12. Cardmember’s Obligations
12.1 A Cardmember who holds an American Express Basic Card issued by BDO is required to enroll in the Program to earn Points and participate into the Program—FTO and NFTO, subject to the approval of the Corporate Cardmember’s company and BDO.
5. Points Earned in the Program

1. Definitions

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

3. Any reference to a certain American Express Credit Card(s) includes and makes reference to the American Express Gold Credit Card, American Express Gold Corporate Card and Blue from American Express.

4. Any reference to an American Express Platinum Credit Card includes and makes reference to the American Express Platinum Card, the American Express Centurion® Card, the American Express Centurion® Card Blue, American Express Blue and Blue from American Express.

5. Unless the context requires otherwise, references to ‘Card’ includes and makes reference to the American Express Gold Card, American Express Gold Corporate Card, American Express Centurion® Card, the American Express Centurion® Card Blue, American Express Blue and Blue from American Express.

6. Unless the context requires otherwise, references to a ‘Cardmember’ includes and makes reference to a person who is issued an American Express Credit Card(s) issued by BDO.

7. A Cardmember who holds an American Express Corporate Card or American Express Corporate Card-Blue from American Express, who strictly follows and understands these Terms and Conditions and agrees to be bound by the same, shall be deemed to be a ‘Corporate Cardmember’ for the purposes of these Terms and Conditions.

8. A Cardmember who has been automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option category. BDO reserves the right, by giving the Cardmember prior written notice, to withdraw such participation in the Program at any time, subject to these Terms and Conditions, until the Program Enrollment Date.

9. A Cardmember who is enrolled in the Program—FTO can convert earned Membership Rewards® Points to Canadian dollars, US dollars, Philippine pesos, Mexican pesos, or Euro based on the currency in which the Points are earned. BDO reserves the right to withdraw the Program—FTO without prior notice.

10. A Cardmember who is enrolled in the Program—FTO can convert earned Membership Rewards® points to Canadian dollars, US dollars, Philippine pesos, Mexican pesos, or Euro based on the currency in which the Points are earned. BDO reserves the right to withdraw the Program—FTO without prior notice.

11. A Cardmember is given twenty four (24) hours from the date of receipt of the Rewards Item to return the item to the delivery/courier service provider to obtain a full refund.

12. A Cardmember who holds an American Express Credit Card may enrol to participate in the Program—Non-Frequent Traveler Option. They can also participate in the Program—Frequent Traveler Option. BDO reserves the right, by giving the Cardmember prior written notice, to withdraw such participation in the Program at any time, subject to these Terms and Conditions, until the Program Enrollment Date.

13. ‘FTO Annual Fee’. A Cardmember who is enrolled in the Program—FTO can convert earned Membership Rewards® Points to Canadian dollars, US dollars, Philippine pesos, Mexican pesos, or Euro based on the currency in which the Points are earned.

14. A Cardmember who holds an American Express Credit Card may enrol to participate in the Program—Non-Frequent Traveler Option. They can also participate in the Program—Frequent Traveler Option. BDO reserves the right, by giving the Cardmember prior written notice, to withdraw such participation in the Program at any time, subject to these Terms and Conditions, until the Program Enrollment Date.

15. All the Terms and Conditions set forth in the Program Enrollment Agreement in force for the time being.

5.1 Points earned by the Cardmember in the monthly Cardmember 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 Cardmember Statement of the number of Points earned under the Program up to the Point Accumulation cut-off date.

5.2 Any additional arrangements made in connection with any reward will be the sole responsibility of the Cardmember.

5.3 In the event that a Cardmember is brought to court for any breach of any provision of the Agreement or any of the Terms and Conditions, the Cardmember shall be liable to pay the full costs of such action to BDO, including the cost of any legal advice, professional fees, the cost of any court action, judgment, and costs of any appeal.

5.4 A Cardmember is given twenty four (24) hours from the date of receipt of the Rewards Item to return the item to the delivery/courier service provider to obtain a full refund.

6. Expiry of Points

6.1 There is no expiry date for Points earned for a Cardmember while participating in the Program. Points are automatically transferred from one Program Account to another (e.g. Program—Frequent Traveler Option category to the Program—Frequent Traveler Option category) as long as the Basic Cardmember's credits are valid for the new Program Account. The Program Account holder has the right to institute an expiry date for Points where Points have already been earned, transferred or redeemed for another Program Account, for the expiry of Points earned, transferred or redeemed for the Cardmember's future. The Program Account holder has the right to institute an expiry date for Points that have already been earned, transferred or redeemed for another Program Account, for the expiry of Points earned, transferred or redeemed for the Cardmember's future. The Program Account holder has the right to institute an expiry date for Points that have already been earned, transferred or redeemed for another Program Account, for the expiry of Points earned, transferred or redeemed for the Cardmember's future.

6.2 If a Basic Cardmember is not in good standing, the Points earned in the Program Account may be forfeited, and the Points earned cannot be transferred to another Program Account. If a Basic Cardmember is not in good standing, the Points earned in the Program Account may be forfeited, and the Points earned cannot be transferred to another Program Account.

6.3 If a Cardmember, and/or more than one Basic Cardmember voluntarily cancels any such CardAccount, the Cardmember shall 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 to such conditions as BDO may impose in its sole discretion, including (without limitation) adjustment to the number of points to be transferred.

6.4 Subject to these Terms and Conditions, if a Cardmember voluntarily cancels his/her CardAccount, any unused Points in the CardAccount may be redeemed up to 60 days from the date of voluntary cancellation. Only rewards under the Program—FTO Annual Fee or the cardmember’s Points earned in the Program—Non-Frequent Traveler Option shall be forfeited.

6.5 Subject to these Terms and Conditions, if a Cardmember is insolvent, the unused Points in the Program Account will be forfeited at the same time.

7. Notice of Accumulated Points

7.1 The Basic Cardmember may transfer Points from one Program Account to another (any transfer Partner's Program or for the actions of any Transfer Partner in connection with participating Transfer Partner's Programs in which they are enrolled).

7.2 The Basic Cardmember may transfer Points from one Program Account to another (any transfer Partner's Program or for the actions of any Transfer Partner in connection with participating Transfer Partner's Programs in which they are enrolled).

7.3 The Basic Cardmember may transfer Points from one Program Account to another (any transfer Partner's Program or for the actions of any Transfer Partner in connection with participating Transfer Partner's Programs in which they are enrolled).

7.4 The Basic Cardmember may transfer Points from one Program Account to another (any transfer Partner's Program or for the actions of any Transfer Partner in connection with participating Transfer Partner's Programs in which they are enrolled).

7.5 The Basic Cardmember may transfer Points from one Program Account to another (any transfer Partner's Program or for the actions of any Transfer Partner in connection with participating Transfer Partner's Programs in which they are enrolled).

8. Redeeming Points

8.1 Only a Basic Cardmember whose CardAccount is in good credit standing at the time of redemption may redeem Points.

8.2 To redeem Points, the Cardmember should call the Customer Service Hotline and inform the Customer Service Officer of the rewards they select. 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 may redeem the Points.

8.4 Upon redeeming of a reward, the Cardmember redeems BDO's subsidiaries and related entities of BDO may deduct any applicable fees from the Points earned by the Cardmember for participating in other participation in the Program.

8.5 The Program Account holder has the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program. The Program Account holder has the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program. The Program Account holder has the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program. The Program Account holder has the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program. The Program Account holder has the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program.

8.6 Information 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 Points are redeemable for the purchase of travel, insurance, gift cards or merchandise by the Cardmember and/or participate in the Program—Non-Frequent Traveler Option category. BDO reserves the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program.

9.2 All Points are redeemable for the purchase of travel, insurance, gift cards or merchandise by the Cardmember and/or participate in the Program—Non-Frequent Traveler Option category. BDO reserves the right to institute an expiry date for Points that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program.
In the event that BDO’s Rewards Vendor determines that the Rewards Item is sold for replacement, the replacement for the damaged/delictable Rewards Items will be delivered to the Cardmember’s tiding address within twenty one (21) banking days from the date of pull-out of the damaged/delictable Rewards Item.

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.

If a Cardmember requests for re-delivery of the returned/undelivered redeemed item(s), which exceeded the three (3) delivery attempts, the re-delivery cost shall be shouldered by the Cardmember.

All returned/undelivered redeemed items after three (3) unsuccessful delivery attempts under the Program—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/hers name only (and not in anyone else’s name) and thereafter, cannot transfer Points back into the Program Account.

10.3 To convert 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 a program and paid the fee 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 Term 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.

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