

incentivo

A M E R I C A N E X P R E S S

Membership Rewards 2020 catalogue

AMERICAN EXPRESS

DANIELA MORONE
MEMBER SINCE 2010



MEMBERSHIP
rewards



table of contents

4 PROGRAM OPTIONS
AND STRUCTURE

8 FREQUENT
TRAVELER

14 NON-FREQUENT
TRAVELER

52 ANNUAL
MEMBERSHIP FEE

54 TERMS AND
CONDITIONS

**Select any page number
to go to the desired page.*

the membership rewards® program takes you further

1 NON-EXPIRING MEMBERSHIP REWARDS® POINTS

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

2 ACCELERATED REWARDS REDEMPTION

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

3 COMPREHENSIVE REWARDS PROGRAM

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

**Select any item below to go to the desired section.*

PROGRAM OPTIONS AND STRUCTURE	FREQUENT TRAVELER	NON- FREQUENT TRAVELER	ANNUAL MEMBERSHIP FEE	TERMS AND CONDITIONS
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program options and structure

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

- Frequent Traveler Option
- Non-Frequent Traveler Option

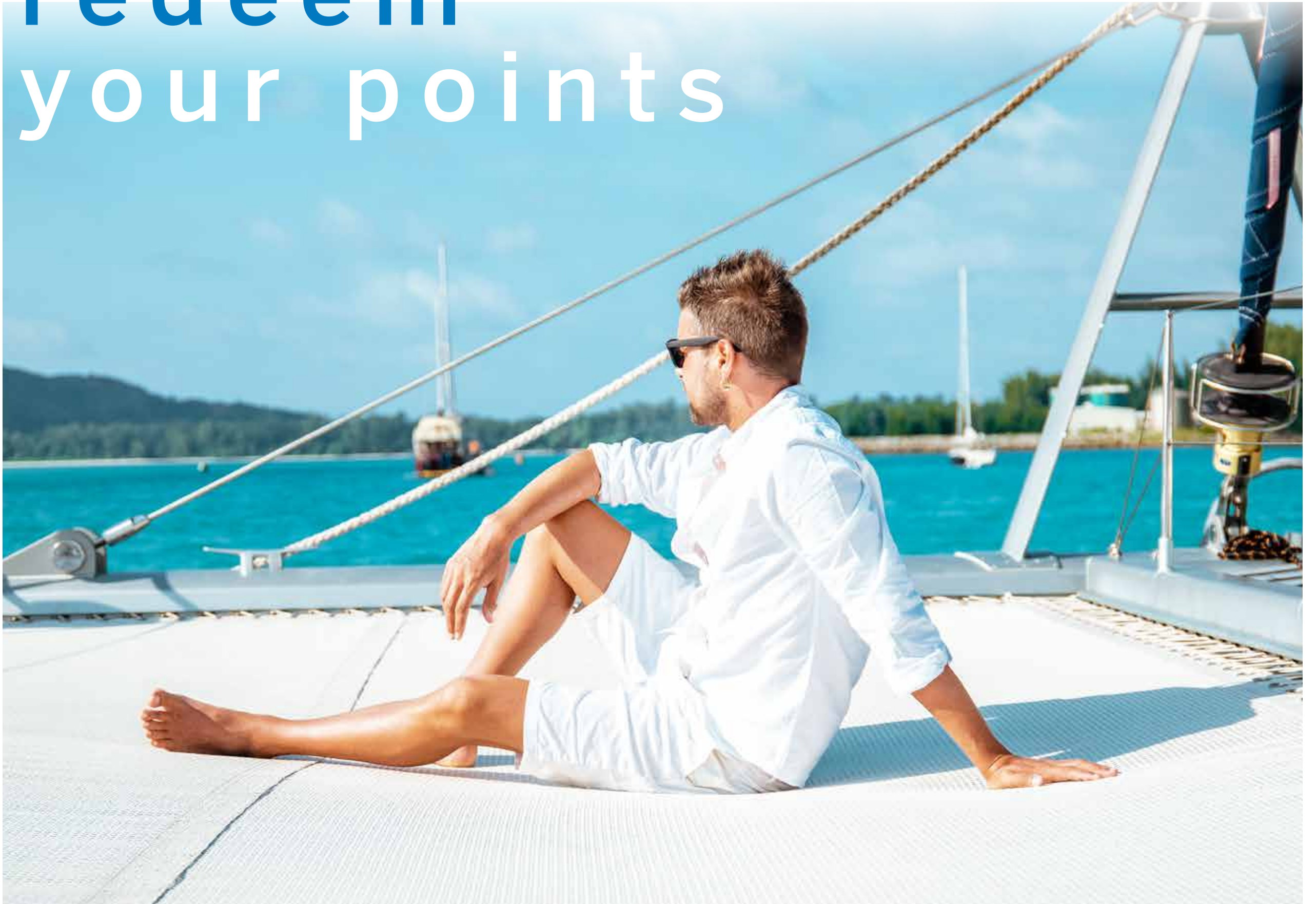
	FREQUENT TRAVELER OPTION (FTO) - requires enrollment	NON-FREQUENT TRAVELER OPTION(NFTO)
Categories	<ul style="list-style-type: none">■ Frequent Guest Program■ Frequent Flyer Program	<ul style="list-style-type: none">■ Gadgets and Entertainment■ Home and Kitchen■ Health and Wellness■ Travel Essentials■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

program options and structure

FREQUENT TRAVELER OPTION (FTO) - requires enrollment		NON-FREQUENT TRAVELER OPTION(NFTO)
Annual Fee		
Platinum Card	Complimentary	
American Express Platinum Credit Card	Complimentary	
American Express Gold Card	US\$20	Complimentary
American Express Green Card	US\$20	Complimentary
American Express Gold Credit Card	PHP800	Complimentary
American Express Credit Card	PHP800	Complimentary
Blue from American Express	PHP800	Complimentary
American Express Corporate Card	PHP2,500 (for PHP currency card)/ US\$50 (for USD currency card)	
American Express Gold Corporate Card	PHP2,500 (for PHP currency card)/ US\$50 (for USD currency card)	
Points Validity	Non-expiry of Membership Rewards Points®	

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

redeem your points



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.



Platinum Card



American Express
Platinum Credit Card



American Express
Gold Card



American Express
Green Card



American Express
Gold Credit Card



American Express
Credit Card



Blue from
American Express



American Express
Gold Corporate Card



American Express
Gold Corporate Card

frequent traveler

option



frequent guest program

Redeem your Membership Rewards® Points for Luxury Hotel stays.

[VIEW PROGRAM](#)

frequent flyer program

Redeem your Membership Rewards® Points for Air Miles.

[VIEW PROGRAM](#)



**Click 'View Program' to go to the desired section.*

frequent guest program



HOW TO REDEEM HOTEL STAYS?

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

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

PROGRAM OPTIONS AND STRUCTURE	FREQUENT TRAVELER	NON- FREQUENT TRAVELER	ANNUAL MEMBERSHIP FEE	TERMS AND CONDITIONS
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MARRIOTT BONVOY™

For full hotel listing and for more information,
please visit 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

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

frequent flyer program



HOW TO REDEEM AIR MILES?

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

NOTE: Annual Membership Fee for Frequent Traveler Option applies except for Platinum Card and 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.thaiaiways.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 Miles
 - Incremental Transfer = 500 Miles



non-frequent traveler

option

15 GADGETS AND
ENTERTAINMENT

28 HOME AND KITCHEN

35 HEALTH AND
WELLNESS

37 TRAVEL ESSENTIALS

42 VOUCHERS

**Select any page number to go
to the desired page.*

14

PROGRAM
OPTIONS AND
STRUCTURE

FREQUENT
TRAVELER

NON-
FREQUENT
TRAVELER

ANNUAL
MEMBERSHIP
FEE

TERMS AND
CONDITIONS

gadgets and entertainment



APPLE IPAD AIR 10.5-INCH 64GB WIFI

- 64GB Retina display
- 10.5-inch (diagonal) LED-backlit Multi-Touch display
- 2224-by-1668 resolution at 264 pixels per inch (ppi)
- A12 Bionic chip with 64-bit architecture
- Embedded M12 coprocessor
- 8-Megapixel camera
- 1080p HD video recording, slo-mo (240 fps)

- 121,345 points | NC001
- 143,408 points | NC002
- 157,749 points | NC003



MACBOOK PRO 13-INCH 128GB

- Retina display with True Tone
- 1.4GHz quad-core 8th-generation Intel Core i5 processor
- Turbo Boost up to 3.9GHz
- Intel Iris Plus Graphics 645
- 8GB 2133MHz LPDDR3 memory
- 128GB SSD storage¹
- Touch Bar and Touch ID
- Two Thunderbolt 3 ports

- 305,057 points | NC004
- 360,522 points | NC005
- 396,574 points | NC006



iPhone 11 64GB

- 64GB Liquid Retina HD display
- 6.1 inch (diagonal) all-screen LCD
- Multi Touch display with IPS technology
- 1792 by 828 pixel resolution at 326 ppi
- Rated IP68 (maximum depth of 2 meters up to 30 minutes) under IEC standard 60529
- A13 Bionic chip. Third generation Neural Engine
- Dual 12MP Ultra Wide and Wide cameras.
Ultra Wide: *f*/2.4 aperture and 120° field of view
- Wide: *f*/1.8 aperture. 2x optical zoom out; digital zoom up to 5x
- 4K video recording at 24 fps, 30 fps, or 60 fps
- 1080p HD video recording at 30 fps or 60 fps
- 720p HD video recording at 30 fps
- iOS 13 operating system
- Dual SIM (nano-SIM and eSIM)

- 196,342 points | NC007
- 232,041 points | NC008
- 255,245 points | NC009



iPhone 11 Pro 64GB

- 64GB Super Retina XDR display
- 5.8 inch (diagonal) all screen OLED Multi Touch display
- 2436 by 1125-pixel resolution at 458 ppi
- 2,000,000:1 contrast ratio (typical)
- True Tone display. Wide color display (P3)
- Rated IP68 (maximum depth of 4 meters up to 30 minutes) under IEC standard 60529
- A13 Bionic chip
- Third generation Neural Engine
- Triple 12MP Ultra Wide, Wide, and Telephoto cameras
- Ultra Wide: *f*/2.4 aperture and 120° field of view
- Wide: *f*/1.8 aperture. Telephoto: *f*/2.0 aperture
- 2x optical zoom in, 2x optical zoom out; digital zoom up to 10x
- 4K video recording at 24 fps, 30 fps, or 60 fps
- 1080p HD video recording at 30 fps or 60 fps
- 720p HD video recording at 30 fps
- Enabled by TrueDepth camera for facial recognition
- iOS 13 operating system
- Dual SIM (nano SIM and eSIM)

- 274,035 points | NC010
- 323,859 points | NC011
- 356,595 points | NC012



iPhone 11 Pro Max 64GB

- 64GB Super Retina XDR display
- 6.5 inch (diagonal) all screen OLED Multi Touch display
- 2436 by 1125-pixel resolution at 458 ppi
- 2,000,000:1 contrast ratio (typical)
- True Tone display. Wide color display (P3)
- Rated IP68 (maximum depth of 4 meters up to 30 minutes) under IEC standard 60529
- A13 Bionic chip
- Third generation Neural Engine
- Triple 12MP Ultra Wide, Wide, and Telephoto cameras
- Ultra Wide: *f*/2.4 aperture and 120° field of view
- Wide: *f*/1.8 aperture. Telephoto: *f*/2.0 aperture
- 2x optical zoom in, 2x optical zoom out; digital zoom up to 10x
- 4K video recording at 24 fps, 30 fps, or 60 fps
- 1080p HD video recording at 30 fps or 60 fps
- 720p HD video recording at 30 fps
- Enabled by TrueDepth camera for facial recognition
- iOS 13 operating system

- 301,227 points | NC013
- 355,996 points | NC014
- 391,595 points | NC015

SAMSUNG GALAXY S10 128GB



- 6.1” Dynamic AMOLED display
- 3040 x 1440 (Quad HD+) display resolution
- 2.7 GHz, 2.3 GHz, 1.9 GHz cpu speed processor
- 12.0 MP + 16.0 MP + 12.0 MP Rear Camera - Resolution (Multiple)
- UHD 4K (3840 x 2160)@60 fps video recording resolution
- 128GB Storage, 8GB RAM
- Nano-SIM (4FF) sim size, Dual-SIM
- 3,400mAh battery capacity
- Ultrasonic Fingerprint ID

- 200,227 points | NC016
- 236,632 points | NC017
- 260,295 points | NC018

SAMSUNG GALAXY NOTE 10+ 256 GB



- 6.8" Quad HD+ Dynamic AMOLED
- Infinity-O Display (3040x1440) 498 ppi. HDR10+ certified
- S Pen: Bluetooth enabled
- Lithium Titanate Battery: Up to 10 hours of battery standby time
- Pressure levels: 4096
- Pen tip diameter: 0.7 mm
- IP68
- 720p HD video recording at 30 fps (1280x720) video recording
- 12GB RAM with 256GB internal storage
- One Nano SIM and one microSD slot (up to 1TB)
- 4300mAh (typical) battery capacity
- IP68 water resistance

- 242,958 points | NC019
- 287,132 points | NC020
- 315,845 points | NC021



JBL LINK 20

- Built-in Google Assistant
- Hands-free voice control
- Simple set-up with Google home app
- Built-in Chromecast
- High quality sound powered by the cloud
- Multi-room playback across speakers with built-in Chromecast
- Wi-Fi connection network support
- Wireless Bluetooth streaming
- 10 hours of play time
- IPX7 waterproof

- 41,604 points | NC022
- 49,169 points | NC023
- 54,086 points | NC024



JBL LINK 500

- Built-in Google Assistant
- Hands-free voice control
- Built-in Chromecast
- Wireless Bluetooth streaming
- Stereo sound with deep bass and clear highs
- 55Hz–22kHz (-6dB) frequency response
- Signal-to-noise ratio: >80dB
- 4.2 Bluetooth version

- 94,374 points | NC025
- 111,533 points | NC026
- 122, 686 points | NC027



HARMAN KARDON GO + PLAY

- Wireless Bluetooth streaming
- Built-in rechargeable Li-ion battery supports up to 8 hours of playtime and charges your smartphones and tablets via USB
- DUAL MICROPHONE CONFERENCING SYSTEM
- Signal-to-noise ratio: 80dB A-weighted
- 4.1 Bluetooth version
- Up to 8 hours (varies by volume level and audio content) music playing time

- 61,509 points | NC028
- 72,693 points | NC029
- 79,962 points | NC030



APPLE AIRPODS WITH CHARGING CASE

- Connections:
 - AirPods: Bluetooth
 - Charging Case: Lightning connector
- Live Listen audio7 accessibility
- AirPods with Charging Case: More than 24 hours listening time, up to 18 hours talk time
- System requirements:
 - iPhone, iPad, and iPod touch models with iOS 12.2 or later; Apple Watch models with watchOS 5.2 or later; Mac models with macOS 10.14.4 or later; Apple TV models with tvOS 12.2 or later

- 40,047 points | NC031
- 47,328 points | NC032
- 52,061 points | NC033



**POWERBEATS PRO -
TOTALLY WIRELESS EARPHONES**

- Up to 9 hours of listening time (more than 24 hours with charging case)
- Volume and track controls on each ear bud, voice capability, and Auto Play/Pause
- Enhanced phone call performance and call handling from either ear bud
- Connections: Bluetooth, Wireless
- Form Factor: Ear hook, In Ear
- Batteries: Rechargeable Lithium Ion

- 54,005 points | NC034
- 63,824 points | NC035
- 70,207 points | NC036



**BOSE SOUNDSPORT
WIRELESS IN-EAR EARPHONES**

- Sweat- & Weather-Resistant Design
- Bluetooth Wireless with NFC Pairing
- Multi-Point Pairing with Voice Prompts
- Stay Hear+ Ear tips for Stability
- Li-Ion Battery Rechargeable with USB
- Up to 6 Hours of Playback
- Volume-Optimized EQ for Balance
- Inline Remote
- Carrying Case, USB Cable & Ear tips

- 37,565 points | NC037
- 44,396 points | NC038
- 48,835 points | NC039



SAMSUNG UHD 43" TV

- 43” UHD TV
- 3,840 x 2,160 resolution
- Real 4k picture quality
- Ultra HD 4k processor
- Slim design
- Motion rate: 100
- HDMI (3 ports) and USB (2 ports)

- 124,699 points | NC040
- 147,371 points | NC041
- 162,109 points | NC042



SAMSUNG CURVED ULTRA HD SMART 55" TV

- 55” Curved UHD TV
- 3,840 x 2,160 resolution
- 4K Ultra HD
- Motion rate: 120
- HDMI (3 ports) and USB (2 ports)

- 212,110 points | NC043
- 250,676 points | NC044
- 275,744 points | NC045



GOPRO HERO 8 BLACK

- Streamlined Design with Folding Fingers | HERO8 Black Mods Compatibility
- HyperSmooth 2.0 Video Stabilization | TimeWarp 2.0 Video LiveBurst | SuperPhoto + Improved HDR | Night Lapse Video Digital Lenses (SuperView, Wide, Linear, Narrow)
- 8x Slo-Mo | 100Mbps Bit Rate | Face, Smile, Blink, + Scene Detection | Horizon Leveling (with the GoPro App)
- 3.5mm Audio Mic Input with Media Mod
- Wi-Fi + Bluetooth® | GPS Enabled | Connects to GoPro App
- 12MegaPixel photo
- 4K60, Wide FOV video

- 96,272 points | NC046
- 113,776 points | NC047
- 125,154 points | NC048



FUJIFILM AX5

- 24.2MP APS-C Sensor
- 180-Degree tilting LCD touch screen
- UHD 4K Recording, HD Video at 120 fps
- Hybrid AF system with phase-detection
- 4K burst function for stills at 15 fps
- Multi focus mode for focus stacking
- Maximum ISO of 12,800
- Bluetooth connectivity for file transfer
- Fujinon XC 15-45mm f/3.5-5.6 OIS PZ Lens

- 97,926 points | NC049
- 115,731 points | NC050
- 127,304 points | NC051



INSTAX MINI 90 NEO CLASSIC

- Designed with a classic look
- 86mm x 54mm film size
- 62mm x 46mm picture size
- Move in / out type lens, 2 components, 2 elements, f=60mm, F=12.7
- Real image finder, 0.37x, with target spot and parallax adjustment for macro mode
- Motor-driven 3-range switching, 0.3m - ffi (macro mode: 0.3m - 0.6m, normal mode: 0.6m - 3.0m, landscape mode: 3.0m - ffi)
- Programmed electronic shutter release, 1.8 - 1/400 sec. shutter speeds (macro mode: aperture automatically fixed at F22, bulb mode: maximum 10-second shutter open time)

- 33,883 points | NC052
- 40,044 points | NC053
- 44,049 points | NC054



**APPLE WATCH SERIES 5 GPS,
40MM SPACE GRAY ALUMINUM CASE
WITH BLACK SPORT BAND**

- 40mm case fits 130-200 mm wrists
- Always-On Retina display with Force Touch
- LTPO OLED display (1000 nits)
- Built-in Compass
- GPS/GNSS
- S5 with 64-bit dual-core processor
- W3 Apple wireless chip
- Optical heart sensor, Electrical heart sensor
- Accelerometer up to 32 g-forces
- Wi-Fi (802.11b/g/n 2.4GHz)
- Bluetooth 5.0
- Built-in rechargeable lithium-ion battery
- Up to 18 hours of battery life
- Water resistant 50 meters
- WatchOS 6

- 101,262 points | NC055
- 119,673 points | NC056
- 131,640 points | NC057

FITBIT VERSA 2



- Sizes: Small (5.5” to 7.1” wrist circumference)
Large (7.1” to 8.7” wrist circumference)
- Premium design and AMOLED screen
- 24/7 heart rate tracking
- Sleep score
- Automatic activity & sleep tracking
- Goal-based exercise modes
- Cardio fitness score
- Wireless syncing
- 3-axis accelerometer
- Lithium-polymer battery type
- Two (2) hours charge time
- 4.0 Bluetooth version
- Saves 7 days of detailed motion data – minute by minute
- Saves daily totals for the last 30 days
- Water resistant to 50 metres

- 53,266 points | NC058
- 62,951 points | NC059
- 69,246 points | NC060

MILI CHARGER STATION III



- Light, fast-charging, and handy
- All-in-one charging hub featuring 4-USB and 2 type-C charging ports
- Charging output: Type-C Max 2.4A-3A
- USB port - 2.4A

- 9,289 points | NC061
- 10,978 points | NC062
- 12,076 points | NC063

home and kitchen



OSTER BLENDER

- Fast & easy one-touch blending
- With stainless steel blade
- With storage cap, drinking lid and straw
- 2 piece 600mL BPA-free plastic Ball® Mason jar
- 250Watts

- 14,200 points | NC064
- 16,783 points | NC065
- 18,461 points | NC066



TEFAL FRUTELIA JUICER

- Stainless steel filter material
- 49mm feed tube diameter
- 2 side handles locking system
- 15600 trs/min rotation speed
- 1 speed settings
- 0.5L pulp container capacity
- Dishwasher safe
- 400 watts

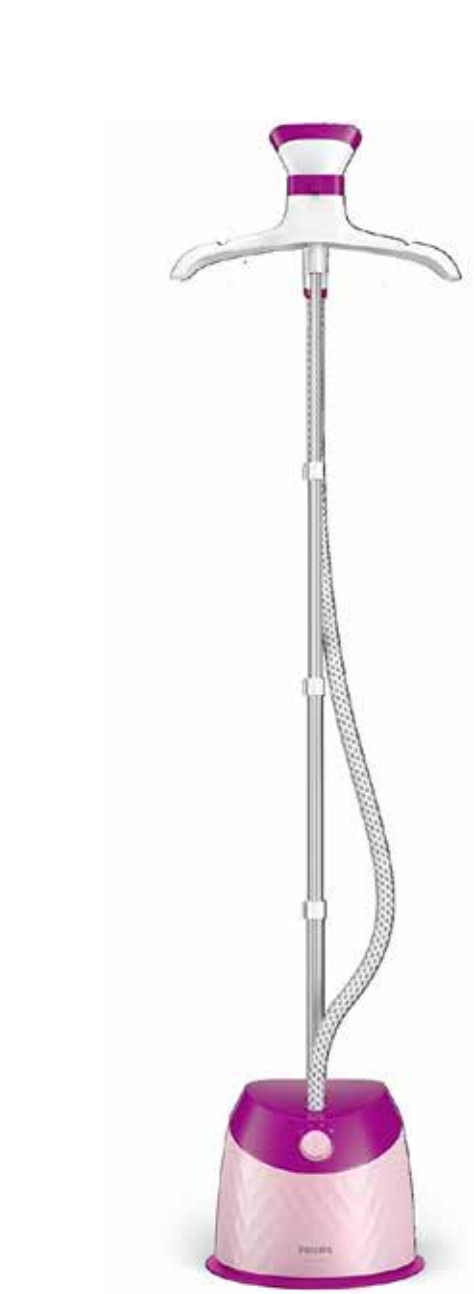
- 19,939 points | NC067
- 23,565 points | NC068
- 25,922 points | NC069



TEFAL OPTIMAL FUZZY SPHERICAL
POT RICE COOKER 10 CUPS

- 10 cups capacity
- 3D Heating + Spherical Pot
- 35 Cooking Programs (28 rice & 7 multi cooking programs)
- Durable spherical bowl, 2.5mm thickness with 6 layers including durable & resistant non-stick coating
- Keep warm up to 24 hours
- Pre set up to 24 hours
- 750 watts

- 45,878 points | NC070
- 54,220 points | NC071
- 59,642 points | NC072



PHILIPS GARMENT STEAMER

- Powerful continuous steam
- XL steam plate for quick results
- Special garment hanger
- Adjustable pole with hanger
- Large detachable water tank
- PVC free silicon steam hose
- Safe to use on delicate fabrics, like silk
- 1600Watts

- 36, 670 points | NC073
- 43,338 points | NC074
- 47,671 points | NC075



PHILIPS TABLE GRILL

- High temperature grill plate seals in all the flavour
- Ribbed-and-smooth top allows stir-frying, grilling and more
- Adjustable thermostat ensures perfect result for every food
- Non stick grilling surface
- High power for heating up fast and keeping constant heat
- Grease drainage
- 300 x 370 mm grill plate dimensions
- 2300 watts

- 35,249 points | NC076
- 41,658 points | NC077
- 45,824 points | NC078



ELBA MICROWAVE OVEN

- Capacity: 25 Liters
- Body: stainless steel finish
- 8 program settings with grill
- Digital controls
- Safety child lock
- Turntable glass plate
- Defrost by weight
- Output power: 1000W

- 108,168 points | NC079
- 127,835 points | NC080
- 140,619 points | NC081



VORNADO AIR CIRCULATOR

- Whole room circulation
- Moves air up to 100 feet
- Up to 80% more energy-efficient
- More powerful airflow
- Precise control - variable speed
- 60 watts

- 57,669 points | NC082
- 68,154 points | NC083
- 74,970 points | NC084



DYSON VACUUM CLEANER V11 FLUFFY RD

- Twice the suction of any cord-free vacuum
- LCD screen displays run time countdown and performance
- Switches easily between Eco, Auto and Boost
- Spins at up to 125,000rpm
- Advanced whole-machine filtration
- Up to 60 mins run time
- Uses Dyson Digital V10C motor
- Bin volume: 0.2 gallon

- 166,762 points | NC085
- 197,083 points | NC086
- 216,791 points | NC087



GORENJE E-KETTLE

- 1.5Liters electric kettle
- Removable lime filter
- Opening the lid with a button
- 360 degrees rotation
- On/off button
- Light indication of switching on thermostat
- Automatic switch-off at boiling
- Storage compartment
- Metal/Plastic housing material
- Closed spiral type of heating element
- Water level indicator
- 200 watts power wattage, 1850 watts heater power

- 26,714 points | NC088
- 31,571 points | NC089
- 34,729 points | NC090



GORENJE BREAD TOASTER

- Suitable for 2 slices
- Equipment toaster: bread roll, bread slicer, crumb tray
- Kind of operation: knobs
- Kind of feet: anti-slip feet
- 7 browning levels
- Automatic shutdown, stop function
- Defrost light indicator
- With warm-up indicator light
- 870 watts

- 24,993 points | NC091
- 29,537 points | NC092
- 32,491 points | NC093



RUSSELL HOBBS COFFEE MAKER

- 1 Liter thermal carafe capacity
- Stainless steel w/ retro accents
- Coffee gauge showing brewing process and keep warm time
- Advanced shower head technology
- Water level indicator
- 1000 watts

- 34,855 points | NC094
- 41,193 points | NC095
- 45,312 points | NC096



NESPRESSO COFFEE MACHINE

- 1 Liter coffee machine
- 9 used capsule container capacity
- 85 centimeters cable length
- 19 bars pressure
- Manual capsule insertion and ejection
- Automatic off mode after 9 minutes

- 61,760 points | NC097
- 72,989 points | NC098
- 80,288 points | NC099



**KLEAN KANTEEN
REFLECT INSULATED 20oz**

- 20 fluid ounces capacity
- Weight (w/ cap) 13 ounces (368.5 g)
- Size (w/cap) 10.4”H x 2.9”W (263.5 mm H x 72.9 mm W)
- Climate Lock™ double-wall vacuum insulation will keep things cold for 24 hours and iced for 40 hours
- Electropolished interior, a safe & non-toxic process, and rounded corners make it easy to clean
- Includes the leak proof Bamboo Cap to create all stainless interior
- 18/8 Stainless Steel construction

- 12,283 points | NC100
- 14,517 points | NC101
- 15,968 points | NC102



DE'LONGHI DEHUMIDIFIER

- Anti-dust filter
- Continuous drain facility
- Ionizer
- Electronic shut-off timer up to 8 hrs
- Noise level min-max (dB(A)): 34 - 48
- Absorbed humidity (l/24h, 32°C/80%): 6

- 116,945 points | NC103
- 138,208 points | NC104
- 152,028 points | NC105

health & wellness



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

- 18,512 points | NC106
- 21,878 points | NC107
- 24,066 points | NC108



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

- 9,399 points | NC109
- 11,108 points | NC110
- 12,219 points | NC111

OMRON EAR THERMOMETER



- Fast one second measurement
- Fever alarm with beeper for body temperature = 37.5°C (99.5°F)
- Selectable °C/°F
- 9 sets memory
- Ergonomic design

- 13,803 points | NC112
- 16,313 points | NC113
- 17,944 points | NC114

OMRON PULSE MASSAGER



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

- 21,701 points | NC115
- 25,647 points | NC116
- 28,211 points | NC117

OMRON BP UPPER ARM MONITOR



- Cuff wrapping guide lamp
- Stores 90 measurements in memory with date and time
- Blood pressure level indicator
- Body movement detection
- Irregular heartbeat detection
- Average of last 3 readings within 10 minutes
- IntelliSense technology

- 25,974 points | NC118
- 30,697 points | NC119
- 33,766 points | NC120

travel essentials



PACSAFE INTASAFE SLIM ANTI-THEFT 15-INCH LAPTOP BRIEFCASE

- Materials: 100% polyester
- Fits a 15-inch laptop, phone, passport and more
- With organization to keep everything sorted
- Features anti-theft slash-proof lining and strap, locking zipper system, and RFID blocking
- Dimensions: 12.6in x 2.6in x 14.6in, 32cm x 6.5cm x 39cm
- Weight: 2.5lbs
- Capacity: 12.L

- 29,900 points | NC124
- 35,337 points | NC125
- 38,871 points | NC126



PACSAFE METROSAFE X ANTI-THEFT COMPACT RECYCLED CROSSBODY BAG

- Lockable zips and cut-resistant materials protect your belongings
- RFID blocking pocket protects your credit cards and passport against unwanted scans
- Fits a 7-inch tablet in a padded sleeve for extra protection
- Magnet closure keeps things shut while on the move
- Internal attachment point for wallets and keys
- Pen loop for easy storage
- Main material: 100% Recycled Polyester
- Weight: 14 oz/0.41 kg
- Volume: 3L
- Dimensions: 9.1 in x 6.3 in x 2.8 in/ 23 cm x 16 cm x 7 cm

- 20,612 points | NC127
- 24,360 points | NC128
- 26,796 points | NC129



**PACSAFE METROSAFE LS100
ANTI-THEFT CROSSBODY BAG**

- Fits a 7 inch tablet
- Internal pockets to keep your gear organized
- Internal attachment point for wallets and keys
- Main material: 210D Nylon Full Dull Hitra, PU2000mm; Lining: 75D Polyester Herringbone Dobby, PU1000mm
- Weight: 0.79 lbs / 0.36 kg
- Volume: 3L
- Dimensions: (H x W x D): 9.06 x 6.69 x 2.95 in / 23 x 17 x 7.5 cm

- 16,227 points | NC130
- 19,178 points | NC131
- 21,096 points | NC132



**PACSAFE CITYSAFE CX
CONVERTIBLE BACKPACK**

- 100D nylon twill outer material, 75D polyester lining material
- 1lb. 0.6 oz. / 470 g weight
- 8 L volume
- Detachable strap
- Fits a 10 inch tablet
- Internal pockets to keep your gear organized
- 34 x 26 x 12 cm dimension

- 25,158 points | NC133
- 29,733 points | NC134
- 32,706 points | NC135



PACSAFE CITYSAFE CX PACKABLE HORIZONTAL TOTE BAG

- 100% Nylon materials
- 20L Volume
- 15.8 in x 21.3 in x 5.5 in, 40 cm x 54 cm x 14 cm dimensions
- RFID blocking pouch protects your credit cards and passport against unwanted scans
- Removable anti-theft pouch
- Luggage slip slides over luggage handles to keep your bag balanced on your wheeled bag

- 25,258 points | NC136
- 29,851 points | NC137
- 32,836 points | NC138



SAMSONITE OPEN ROAD 9.7" CROSSBODY BAG

- Refined two-tone nylon and polyester design with polyurethane inserts that enrich the design
- Colour matching zipper
- 1 front pocket
- Removable shoulder strap for better mobility and comfort while travelling
- Main compartment with a large zipped mesh pocket
- Fits 9.7” tablet screen size
- With document compartment, table pocket, phone pocket, music pocket & key hanger
- Material: 70% Nylon + 28% Polyester + 2% Polyurethane
- Weight: 0.5 kg
- Volume: 4.5L
- Dimensions: 29 x 22 x 11 cm

- 28,581 points | NC121
- 33,778 points | NC122
- 37,156 points | NC123



**SAMSONITE B-LITE 4 63CM
CABIN SPINNER SUITCASE**

- Oversized double spinner wheels
- Comfortable packing with internal and external pockets
- TSA combi lock
- Material: Interior and exterior made out of Polyester
- Dimension: 63 x 41 x 26cm
- Weight: 2.6 kg
- Volume: 55.5 /61L
- Color: Black

- 83,191 points | NC139
- 98,317 points | NC140
- 108,148 points | NC141



SAMSONITE EVOA SPINNER 69CM

- Metallic corner protection
- Integrated double layer anti-theft zipper
- TSA recessed combo lock and magnetic zipper pullers
- Smooth double wheel with suspension system
- Materials: HS PC
- Dimension: 69 x 49 x 29/33cm
- Weight: 4.7 kg
- Volume: 82 /95L
- Colors: Brushed black, Brushed Silver & Rose Gold

- 96,383 points | NC142
- 113,908 points | NC143
- 125,298 points | NC144



DELSEY SEGUR LUGGAGE 55CM

- Secured with Zip SecuriTech (The original and the best anti-theft zip)
- Removable & Washable Lining to keep your things neat
- 4 easy-running double wheels
- TSA Combination Lock/polycarbonate, removable and washable lining/1 zippered pocket adjustable straps

- 67,137 points | NC148
- 79,344 points | NC149
- 87,279 points | NC150



DELSEY PILOT WW 5 LUGGAGE 75CM

- Material Type: Nylon
- Collection: Pilot WW5
- Features
- Overweight indicator on side handle
- 4 Double wheels for better rotation and stability
- Expandable 4cm for extra capacity
- Combination lock with TSA
- Colour: black
- Dimensions: 75 x 51.5 x 32.5cm
- Weight: 5Kg

- 108,957 points | NC145
- 128,767 points | NC146
- 141,644 points | NC147

shopping vouchers



SM GIFT PASS P1,000

- Accepted in all SM Department Stores, SM Supermarket/ Hypermarket, Savemore, SM Appliance Center, Ace Hardware, Ace Builders Center, Alfamart, Baby & Co, Forever 21, Exploreum, Kultura Filipino, L'indochine, Our Home, Pet Express, Radisson Blu, Stefanel, Simply Shoes, selected outlets of SM Foodcourt, SM Cinema, SM Bowling, SM Ice Skating, SM Storyland, Snack Time, Suite Blanco, Sports Central, Surplus Shop, Toy Kingdom, Uniqlo, Uno de 50, Waltermart Supermarket, Watsons branches and at IMAX. No Expiry.

- 5,475 points | NC151
- 6,471 points | NC152
- 7,118 points | NC153



SM GIFT PASS P500

- Accepted in all SM Department Stores, SM Supermarket/ Hypermarket, Savemore, SM Appliance Center, Ace Hardware, Ace Builders Center, Alfamart, Baby & Co, Forever 21, Exploreum, Kultura Filipino, L'indochine, Our Home, Pet Express, Radisson Blu, Stefanel, Simply Shoes, selected outlets of SM Foodcourt, SM Cinema, SM Bowling, SM Ice Skating, SM Storyland, Snack Time, Suite Blanco, Sports Central, Surplus Shop, Toy Kingdom, Uniqlo, Uno de 50, Waltermart Supermarket, Watsons branches and at IMAX. No Expiry.

- 3,191 points | NC154
- 3,771 points | NC155
- 4,149 points | NC156



SODEXO PREMIUM PASS P1,000

- Accepted in all Sodexo affiliated establishments.
- 5,475 points | NC157
- 6,471 points | NC158
- 7,118 points | NC159



SODEXO PREMIUM PASS P500

- Accepted in all Sodexo affiliated establishments.
- 3,191 points | NC160
- 3,771 points | NC161
- 4,149 points | NC162



S&R MEMBERSHIP SHOPPING GIFT CARD P1,000

- Accepted in all S&R branches; must be used together with the S&R Membership Card.
- 5,475 points | NC163
- 6,471 points | NC164
- 7,118 points | NC165



RUSTANS GIFT CERTIFICATE P1,000

- Honored at all Rustan’s Department Store Branches, Rustan’s Flower Shops, SSI Boutiques (eg: Lacoste, Tory Burch, etc.), Marks & Spencer, Royal Subic Duty Free Shops, East Café.
- 5,475 points | NC166
- 6,471 points | NC167
- 7,118 points | NC168



ABENSON GIFT CERTIFICATE P1,000

- Accepted in all Abenson branches.

- 5,475 points | NC175
- 6,471 points | NC176
- 7,118 points | NC177



CERTIFIED CALM GIFT CERTIFICATE P1,000

- Accepted at Rockwell Power Plant Mall and BGC Two Parkade branches

- 5,475 points | NC193
- 6,471 points | NC194
- 7,118 points | NC195



LANDERS GIFT CERTIFICATE P1,000

- Accepted in all Landers branches

- 5,475 points | NC187
- 6,471 points | NC188
- 7,118 points | NC189



MARKS AND SPENCER GIFT CERTIFICATE P1,000

- Accepted in all Marks and Spencer branches.

- 5,475 points | NC181
- 6,471 points | NC182
- 7,118 points | NC183



PETRON E-FUEL GIFT CARD P1,000

- Accepted in all Petron branches

- 5,475 points | NC190
- 6,471 points | NC191
- 7,118 points | NC192



SSI PURPLE GIFT CARD P1,000

- Accepted in the following Acca Kappa*, Aerosoles, AIX Armani Exchange, Alexander McQueen, American Tourister, Anne Klein, Bally, Banana Republic, Beauty Bar, Bershka, Bobbi Brown*, BOSS, Bottega Veneta, Brooks Brothers, Burberry, Calvin Klein Jeans, Calvin Klein Underwear, Cartier, Charriol, Clarins*, Clinique*, Coach, Cortefiel, Dashing Diva, Debenhams, Diesel, Diptyque*, DKNY, Dune, Ermenegildo Zegna, Estee Lauder*, Furla, GAP, Givenchy, Gucci, Hackett, Hamleys, Jessica, Jimmy Choo, Joe Fresh, Kate Spade New York, Kenneth Cole, Kurt Geiger, L’Occitane, Lacoste, LeSportsac, Lipault, Loewe, Longchamp, LUSH, MAC Cosmetics*, MakeRoom&More, Marc Jacobs, Marks & Spencer, Massimo Dutti, MAX&Co, MBT, Michael Kors, Mont Blanc*, MUJI, NARS*, Nine West, Old Navy, Polo Ralph Lauren, Pottery Barn, Pottery Barn Kids, Prada, Pull&Bear, Saint Laurent, Salvatore Ferragamo, Samsonite, Springfield, Steve Madden, Stradivarius, Superdry, Superga, Swarovski, Tod’s, Tommy Hilfiger, Tory Burch, West Elm, Women’s secret, ZARA. * **Only SSI Stores of these brands will accept the Purple Card**

- 5,475 points | NC169
- 6,471 points | NC170
- 7,118 points | NC171



POWER MAC CENTER GIFT CARD P1,000

• Accepted in all Power Mac branches.

- 5,475 points | NC172
- 6,471 points | NC173
- 7,118 points | NC174



TOBY'S GIFT CERTIFICATE P1,000

• Accepted in all Toby's branches.

- 5,475 points | NC184
- 6,471 points | NC185
- 7,118 points | NC186



TOY KINGDOM GIFT CARD P1,000

• Accepted in all Toy Kingdom branches.

- 5,475 points | NC178
- 6,471 points | NC179
- 7,118 points | NC180

dining vouchers



THE BISTRO GROUP GIFT CERTIFICATE P2,000

- Accepted in T.G.I Friday's, Itallianis, Baker & Cook (Conrad Hotel), Fish & Co. Concept (SM Mall of Asia, Trinoma Mall, Uptown & Mckinley), Denny's, Bulgogi, Texas Roadhouse (Uptown Mall & Conrad Hotel), Watami, Modern Shanghai (SM Mall of Asia), Buffalo Wild Wings.

- 10,081 points | NC196
- 11,914 points | NC197
- 13,106 points | NC198



CIRCLES EVENT CAFÉ GIFT CERTIFICATE P2,000

- Accepted at Circles Event Café, Makati Shangri-La. For dine-in only.

- 10,081 points | NC199
- 11,914 points | NC200
- 13,106 points | NC201



EDSA SHANGRI-LA MANILA'S HEAT RESTAURANT DINNER VOUCHER

- Accepted at Edsa Shangri-la Heat
- Applicable for dinner from Sundays to Thursdays only
- Valid for one (1) person only
- Valid for One (1) Year from date of issue and extension of expired GC is subject to approval

- 15,363 points | NC205
- 18,156 points | NC206
- 19,972 points | NC207

GOURMET
COFFEE

GOURMET COFFEE
GIFT CERTIFICATE P1,000

• Accepted in all Starbucks branches.

- 5,475 points | NC208
- 6,471 points | NC209
- 7,118 points | NC210

GOURMET
COFFEE

GOURMET COFFEE
GIFT CERTIFICATE P200

• Accepted in all Starbucks branches.

- 1,821 points | NC211
- 2,152 points | NC212
- 2,367 points | NC213

SPIRAL

SPIRAL GIFT CERTIFICATE P2,000

• Accepted at Spiral, Sofitel Philippine Plaza. For dine-in only.

- 10,081 points | NC202
- 11,914 points | NC203
- 13,106 points | NC204

health & wellness vouchers



HEALTHY OPTIONS GIFT CERTIFICATE P1,000

- Accepted in all Healthy Options branches.

- 5,475 points | NC217
- 6,471 points | NC218
- 7,118 points | NC219



THE SPA WELLNESS GIFT CARD P1,000

- Accepted in all The Spa branches.

- 5,475 points | NC214
- 6,471 points | NC215
- 7,118 points | NC216

luxury hotel stays vouchers



CONRAD MANILA GIFT CERTIFICATE P5,000

- Accepted both for accommodation and dining.

- 23,833 points | NC220
- 28,166 points | NC221
- 30,983 points | NC222



FAIRMONT GIFT CARD P5,000

- Accepted both for accommodation and dining.

- 23,833 points | NC232
- 28,166 points | NC233
- 30,983 points | NC234



MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000 (ACCOMMODATION)

- Accepted for accommodation ONLY
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.

- 23,833 points | NC223
- 28,166 points | NC224
- 30,983 points | NC225



**MAKATI SHANGRI-LA MANILA
LUXURY VOUCHERS P5,000 (F&B)**

- Accepted for food and beverage ONLY.
- 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.

- 23,833 points | NC226
- 28,166 points | NC227
- 30,983 points | NC228



**SHANGRI-LA AT THE FORT
GIFT CERTIFICATE P5,000**

- Accepted both for accommodation and dining.
- Valid for one (1) year from date of purchase. Subject for extension provided request is made before the expiration of the Shangri-La at the Fort Gift Check.

- 23,833 points | NC229
- 28,166 points | NC230
- 30,983 points | NC231



**RAFFLES HOTEL
GIFT CERTIFICATE P5,000**

- Accepted both for accommodation and dining.

- 23,833 points | NC235
- 28,166 points | NC236
- 30,983 points | NC237

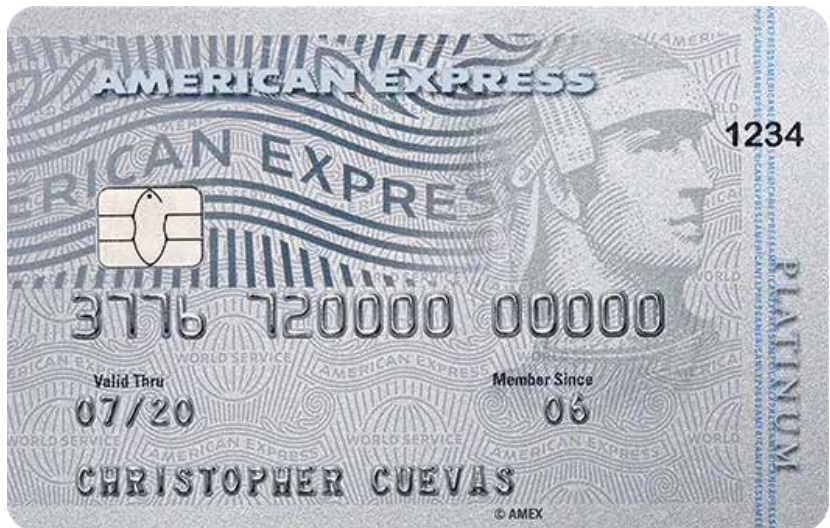
annual membership fee (amf) waiver



	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

annual membership fee (amf) waiver



Full Annual Fee Waiver

Basic Card

15,000 points | MG134

Supplementary Card

7,500 points | MG135



Full Annual Fee Waiver

Basic Card

9,000 points | MG136

Supplementary Card

4,500 points | MG137



Full Annual Fee Waiver

Basic Card

9,000 points | MG138

Supplementary Card

4,500 points | MG139

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.

PROGRAM OPTIONS AND STRUCTURE	FREQUENT TRAVELER	NON- FREQUENT TRAVELER	ANNUAL MEMBERSHIP FEE	TERMS AND CONDITIONS
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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 Platinum Card and American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.
- 3.4 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, American Express Gold Corporate Card and American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.

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

4. Fees

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

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

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

Card Types	Frequent Traveler Option Annual Fees
Platinum Card and American Express Platinum Credit Card	Complimentary
American Express Gold Card and American Express Green Card	US\$20.00

Card Types	Frequent Traveler Option Annual Fees
American Express Gold Credit Card, American Express Credit Card and Blue from American Express	P800.00

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

5. Points earned in the Program

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

Card Types	Spend to Earn 1 Point
Platinum Card, American Express Gold Card 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	P45
American Express Gold Corporate Card (PHP Currency) and American Express Corporate Card (PHP Currency)	P45

- To illustrate, please see the following examples of calculation of Points:
- a. Points are calculated on the basis of each Charge rather than the sum of charges billed in a Statement of Charge.
 - b. A Charge that results in a point calculation will be rounded down.
 - c. For American Express Charge Cards (Platinum Card, American Express Gold Card and American Express Green Card), non-US Dollar Charges earn Points based on the equivalent US Dollar amount billed and reflected in the Monthly Billing Statement.
 - d. For American Express Credit Cards (American Express Platinum Credit Card*, American Express Gold Credit Card, American Express Credit Card 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:
- a. Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, EasyPay Installment (in-store installment) and Service Merchants (gas stations, drugstores and supermarkets)
 - b. Annual Card Fee (applicable to Platinum Card, American Express Gold Card and American Express Green Cardmembers only)
- 5.3 The basis for the computation of earned Membership Rewards® Points on installment transactions shall be the monthly amortization already posted into the Card Account. Outstanding installment transactions not yet posted into the Card Account are therefore not considered as having earned Membership Rewards® Points.
- 5.4 The following charges are not eligible for accruing Points:
- a. Express Cash and other Services – Express Cash, American Express Travelers Check purchases, Emergency Check Cashing, any kind of Express Cash
 - b. Fees and Charges – Charges for dishonored check payments, financial charges, late payment charges, interest charges and collection charges, cash advance, cash advance fees, card replacement fees, sales slip retrieval fees, installment pre-payment fee, refund fee and check cancel replacement fee
 - c. Marketing Promotion – Rewards Express Claim, acquisition/activation cash credit, item delivery charge, online shopping rebate and promotion Item Cost
 - d. Internal Installment – Balance Transfer, EasyPay Cash, Cash-it-Easy, Balance Convert, EasyPay Convert and EasyPay Insurance Installment
 - e. Auto Charge and Charge on Demand transactions
 - f. Casino, Betting or Gambling transactions, cryptocurrency, remittance or money transfer
- 5.5 Points earned by Supplementary Cards will accrue automatically to the Basic Card Account upon which the Supplementary Cards are issued.
- 5.6 Points earned in any Program Account do not constitute Property of the Cardmember and are not transferable by operation of law or otherwise to any other person or entity and, save as this is expressly provided otherwise, by these Terms and Conditions, cannot be transferred to or combined with any other Program.
- 5.7 Points earned can only be redeemed in the Philippines into Membership Rewards® offered in the Philippines and are not transferable to any other Membership Rewards® program. Cross market redemption is strictly prohibited.
- 5.8 Every American Express Card Account will earn points separately. Points earned on separate Accounts, all are in the same Basic Cardmember’s name may not be consolidated for the purpose of redemption. On a case to case basis, BDO may permit consolidation

PROGRAM OPTIONS AND STRUCTURE	FREQUENT TRAVELER	NON- FREQUENT TRAVELER	ANNUAL MEMBERSHIP FEE	TERMS AND CONDITIONS
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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.

- 9.12a 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.
- 9.12b 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. any Transfer Partner in connection with its program or otherwise. American Express Card travel insurance and benefits, including but not limited to those listed below, will not apply to flights taken with frequent flyer tickets, including frequent flyer tickets obtained by using points converted from a Program Account:

- a. Travel Accident Insurance
- b. Travel Inconvenience Insurance
- c. Cardmember insurance and travel benefit program expressly offering an option for frequent flyer ticket coverage are an exception to the foregoing, but only if the Cardmember has enrolled in such and has paid the fee for, and otherwise complied with the terms and conditions of the particular program.

11. General

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

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