

INCENTIVO

The American Express® Card Membership Rewards® 2018 Catalogue



MEMBERSHIP
rewards®

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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.

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

- Frequent Traveler Option
- Non-Frequent Traveler Option

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

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

THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.

2. Call our Customer Service Hotline at:
 - ▶ 840-7800 for The Platinum Card
 - ▶ 631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express
 - ▶ 840-7400 for the American Express Corporate Cards
3. Quote the reward code of the item you wish to redeem.

Redemption of items from this catalogue is from January 1 to December 31, 2018

Each type of American Express Card has its own Reward Code for each featured item.

Please take note of the Membership Rewards® Codes and Points applicable to your American Express Card.



IPHONE 8 64GB

- 64GB. 4.7 Retina HD display
- 1334 x 750 pixel resolution at 326 ppi
- A11 Bionic chip with 64-bit Architecture and embedded M11 motion coprocessor
- Fingerprint sensor built into the Home button
- 12 Megapixel camera f/1.8 aperture. Digital zoom up to 5x
- 1080p HD video recording at 30 fps or 60 fps
- Slo-mo video support for 1080p at 120 fps or 240 fps
- iOS 11 operating system

178,269 POINTS | AB070

210,682 POINTS | AB071

231,750 POINTS | AB072



IPHONE 8 PLUS 64GB

- 64GB. 5.5 Retina HD display
- 1920 x 1080 pixel resolution at 401 ppi
- A11 Bionic chip with 64-bit Architecture and embedded M11 motion coprocessor
- Fingerprint sensor built into the Home button
- 12 MP wide-angle and telephoto cameras. 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 11 operating system

203,269 POINTS | AB073

240,227 POINTS | AB074

264,250 POINTS | AB075



IPHONE X 64GB

- 64GB. 5.8 inch (diagonal) all screen OLED Multi-Touch display
- Super Retina HD display
- 2436 x 1125 pixel resolution at 458 ppi
- A11 Bionic chip with 64-bit Architecture and embedded M11 motion coprocessor
- 12MP wide-angle and telephoto cameras. Wide-angle: f/1.8 aperture, Telephoto: f/2.4 aperture
- 1080p HD video recording at 30 fps or 60 fps
- Slo-mo video support for 1080p at 120 fps or 240 fps
- iOS 11 operating system

248,037 POINTS | AB076

293,135 POINTS | AB077

322,448 POINTS | AB078



APPLE WATCH SERIES 3 GPS,
38MM SPACE GREY ALUMINIUM
CASE WITH BLACK SPORT BAND

- Second-generation OLED Retina display with Force Touch
- Faster dual-core processor
- Features: GPS, GLONASS, Galileo, and QZSS
- 312 by 390 pixels (42mm)
- 8GB capacity, Bluetooth 4.2
- Supports AirPower mat5
- Power: Built-in rechargeable lithium-ion battery
- Water resistant

82,140 POINTS | AB079

97,075 POINTS | AB080

106,783 POINTS | AB081



MACBOOK AIR 13"

- 128GB PCIe-based SSD
- 1.8GHz dual-core Intel Core i5, Turbo Boost up to 2.9GHz, with 3MB shared L3 cache
- 8GB of 1600MHz LPDDR3 onboard memory
- Line voltage: 100–240V
- 45w

212,330 POINTS | AB088

250,935 POINTS | AB089

276,029 POINTS | AB090



APPLE TV 4K 64GB

- A10X Fusion chip with 64-bit architecture
- Networking: Gigabit Ethernet
- 802.11ac Wi-Fi with MIMO; simultaneous dual band (2.4GHz and 5GHz)
- HDMI 2.0a3
- Bluetooth 5.0
- IR receiver

51,748 POINTS | AB082

61,157 POINTS | AB083

67,273 POINTS | AB084



10.5-INCH IPAD PRO WI-FI +
CELLULAR 64GB

- A10X Fusion chip with 64-bit architecture
- 10.5-inch (diagonal) LED-backlit Multi-Touch display
- Embedded M10 coprocessor
- 12-megapixel camera

174,404 POINTS | AB091

206,114 POINTS | AB092

226,726 POINTS | AB093



MACBOOK PRO 13"

- 128GB PCIe-based onboard SSD
- 8GB of 2133MHz LPDDR3 onboard memory
- 2.3GHz dual-core Intel Core i5, Turbo Boost up to 3.6GHz, with 64MB of eDRAM
- Intel Iris Plus Graphics 640
- Line voltage: 100V to 240V AC
- 61w

299,022 POINTS | AB085

353,390 POINTS | AB086

388,729 POINTS | AB087



SAMSUNG GALAXY NOTE 8

- 6.3" Quad HD + Super AMOLED (1440 x 2960 pixels) display
- Android 7.1.1 (Nougat)
- Octa-core (2.3GHz Quad + 1.7GHz Quad), 64-bit, 10nm processor
- 8 MP front camera / 12MP AF + 12MP Wide angle camera (rear)
- 64GB (expandable up to 256GB) memory, 6GB RAM
- Sim Slot: Hybrid Dual SIM

197,532 POINTS | AB094

233,447 POINTS | AB095

256,791 POINTS | AB096



SAMSUNG GALAXY S8

- 5.8" Quad HD+ Super AMOLED display
- Android 7.0 (Nougat)
- Octa-core (2.3GHz Quad + 1.7GHz Quad), 64 bit, 10nm processor
- 8MP (F1.7) Front + 12MP OIS Dual PixelAF (F1.7) rear
- 64GB (expandable up to 256GB) memory, 4GB RAM
- Sim Slot: Hybrid Dual SIM

- 159,070 POINTS | AB097
- 187,992 POINTS | AB098
- 206,791 POINTS | AB099



JBL OVER-EAR HEADPHONES

- JBL signature sound
- 16-hours battery life; Bluetooth Technology
- Multi-point connectivity for seamless device swapping
- Detachable cable with remote mic/over-ear

- 30,188 POINTS | AB106
- 35,676 POINTS | AB107
- 39,244 POINTS | AB108



JBL FLIP 4 PORTABLE SPEAKER

- Rechargeable portable wireless speaker with built in microphone and JBL Bass Radiators
- 12 hours of playing time
- IPX7 waterproof design

- 29,725 POINTS | AB109
- 35,130 POINTS | AB110
- 38,643 POINTS | AB111



IDATA AIR 64 GB

- Transfer movies, music, photos, or document files
- Has a built-in audio and video players and photo viewer
- Supports: iOS 8+, Android 4.3+
- Battery Capacity: 600mAh

- 16,262 POINTS | AB100
- 19,219 POINTS | AB101
- 21,142 POINTS | AB102



SAMSUNG UHD 40" TV

- 40" screen size
- 3,840 × 2,160 resolution
- UHD Up-Scaling Engine
- High Dynamic Range (HDR) Pro
- HDMI (3 ports)
- ConnectShare USB (2 ports)

- 137,732 POINTS | AB112
- 162,774 POINTS | AB113
- 179,051 POINTS | AB114



BOWERS AND WILKINS C5 S2 (BLACK)

- In-ear Headphone
- Secure loop; Micro porous filter
- CCAW Coil; 3.5mm stereo mini jack
- 1.2m Cable length; 20 Net Weight
- 10Hz to 20kHz Frequency Range

- 40,111 POINTS | AB103
- 47,405 POINTS | AB104
- 52,145 POINTS | AB105



SAMSUNG UHD 55" TV

- 55" screen size
- 3,840 × 2,160 resolution
- Picture Engine UHD Up-Scaling
- Dynamic contrast ratio mega contrast
- HDMI (3 ports)
- ConnectShare USB (2 ports)

- 267,051 POINTS | AB115
- 315,607 POINTS | AB116
- 347,167 POINTS | AB117



RIMOWA CLASSIC FLIGHT 53CM CABIN MULTIWHEEL

- Multiwheel®
- Aluminum
- Cabin luggage
- 1 flex-divider system + 1 packing straps
- Luggage label
- 2 TSA combination locks
- 55 x 40 x 23 cm
- 4,6 kg

- 184,456 POINTS | AB169
- 217,993 POINTS | AB170
- 239,793 POINTS | AB171



BRIGGS & RILEY BASELINE CABIN SPINNER

- Durable YKK® Racquet Coil™ zippers. Ergonomic zipper pulls. Lockable main compartment zipper pulls.
- 1680D ballistic nylon outer fabric is abrasion resistant, water repellent, color fast and self healing
- Case dimension: 13 x 15.5 x 9 in. / 33 x 39.5 x 23 cm
- Capacity: 1754.5 cu. in. / 28.8 liters
- Featured colors: black, red and blue (Color will vary depending on availability)

- 84,629 POINTS | AB175
- 100,017 POINTS | AB176
- 110,018 POINTS | AB177



BRIGGS & RILEY SYMPATICO CX INTERNATIONAL CARRY ON SPINNER 52CM

- YKK® RC zippers for smooth, self-repairing zipper action; ergonomic, lockable double zipper pulls with gunmetal finish
- High-strength Makrolon® 100% Virgin Polycarbonate hardcase shell
- Capacity: 2646 - 3234 cubic in. (expanded) / 43.6 - 53 L (expanded)
- Case dimensions: 19 x 14 x 9 in./49 x 35.5 x 23 cm
- Featured colors: black, red and blue (Color will vary depending on availability)

- 117,969 POINTS | AB172
- 139,418 POINTS | AB173
- 153,360 POINTS | AB174



PACSAFE VIBE 200 COMPACT TRAVEL BAG

- Internal padded iPad®/tablet compatible sleeve
- 2 side stretch pockets
- Zippered main and front compartments with organization
- Mesh zippered pocket in front compartment

- 15,277 POINTS | AB178
- 18,054 POINTS | AB179
- 19,860 POINTS | AB180



**PACSAFE METROSAFE
LS350 15L BACKPACK**

- Zippered main and front compartments with organisation for cards, phone and passport
- Padded organisation for electronics; Adjustable straps
- Padded carry handle; Key / Wallet D-ring; YKK zippers
- Padded 13in MacBook compatible sleeve
- Side stretch pockets
- Adjustable padded shoulder straps
- Pen holder

■ 23,896 POINTS | AB181

■ 28,241 POINTS | AB182

■ 31,065 POINTS | AB183



**PACSAFE RFIDSAFE
V150 COMPACT ORGANIZER**

- Zippered note slot; 6 card slots including zippered mesh slot
- Boarding pass slip pocket; 2 side slip pockets
- Detachable, adjustable cross body strap and wrist strap with loop that tightens to your wrist if your gear accidentally dropped or snatched

■ 11,384 POINTS | AB187

■ 13,454 POINTS | AB188

■ 14,799 POINTS | AB189



**BRIGGS & RILEY VERB
RELAY CONVERTIBLE BRIEF**

- YKK® RC zipper hardware for smooth, self-repairing zipper action and ergonomic, lockable zipper pulls
- Lightweight nylon twill fabric resists moisture, wear, dirt and abrasion
- 16" x 11.5" x 6.3" / 40.6 x 29.2 x 16.0 cm
- Laptop size up to 15.6"
- Outside expanded depth 6.3" / 16.0 cm

■ 56,268 POINTS | AB184

■ 66,499 POINTS | AB185

■ 73,149 POINTS | AB186



**PACSAFE RFIDSAFE
W100 ZIPPERED WALLET**

- Detachable strap that can be secured around the wrist or attached to the inside of the bag
- Outer zippered coin pocket
- Internal organisation for notes and cards
- Zippered closure; 2 note slots
- 7 card slots including mesh slot
- 4 sideway compartment slots

■ 10,299 POINTS | AB190

■ 12,172 POINTS | AB191

■ 13,389 POINTS | AB192



OSTER MY BLEND PERSONAL BLENDER

- Quick and convenient one-touch blending action
- Power, style and performance
- Re-usable and dishwasher safe

- 8,684 POINTS | AB118
- 10,264 POINTS | AB119
- 11,290 POINTS | AB120



BRAUN COFFEE MAKER

- Metallic/brushed stainless steel color
- 10 cup capacity
- Auto shut-off, OptiBrewSystem
- PureAqua water filtration system
- Water level indicator
- On/off indicator light

- 38,044 POINTS | AB127
- 44,962 POINTS | AB128
- 49,458 POINTS | AB129



PHILIPS BLENDER

- Break resistant blender beaker
- 2 speed setting
- Mini chopper
- Fruit filter
- Safety lock
- Suction feet
- 350W/60Hz

- 23,101 POINTS | AB121
- 27,301 POINTS | AB122
- 30,032 POINTS | AB123



HAMILTON SANDWICH MAKER

- Grills sandwiches of any thickness
- Café-Style floating lid evenly presses any size sandwich
- 10" x 8" nonstick grids (160 sq. inches)
- Power & preheat lights
- Upright storage

- 14,625 POINTS | AB130
- 17,285 POINTS | AB131
- 19,013 POINTS | AB132



TEFAL JUICE EXTRACTOR

- Stainless steel filter
- Drip stop system
- Direct serve
- Circular feeding tube (49mm)
- 400 watts

- 20,083 POINTS | AB124
- 23,735 POINTS | AB125
- 26,108 POINTS | AB126



PHILIPS TABLE GRILL

- 1500 watts
- Light temperature
- Non-slip feet
- 0.8 m cord length
- Grill plate dimension: 420 x 420 mm

- 28,723 POINTS | AB133
- 33,946 POINTS | AB134
- 37,340 POINTS | AB135



TEFAL AIR FRYER

- 4 Functions: fry, roast, grill, bake
- Air pulse technology
- Adjustable temperature
- Removable basket and pan
- Dishwasher safe
- Healthy frying
- 1400 watts

64,587 POINTS | AB136

76,330 POINTS | AB137

83,963 POINTS | AB138



HAMILTON OVEN TOASTER

- Roll-top door moves up and out of the way for easy access to food
- Roll-top door is removable for easy cleanup
- Bake, broil and toast settings
- 30 minute timer
- Front-access crumb tray slides out for easy cleanup
- Includes bake pan and broil rack with 2 rack positions

18,241 POINTS | AB145

21,557 POINTS | AB146

23,713 POINTS | AB147



TEFAL MULTI-COOKER

- 9 in 1: braise, saute, simmer, shallow fry, deep fry, boil/pasta, rice/rissotto
- Defrost frozen food
- Non-stick removable bowl
- On/Off switch
- Stainless steel lid with viewing window adjustable thermostat 80 degree celsius
- Adjustable oil capacity
- Up to 1.3kg capacity
- 1600 watts

44,514 POINTS | AB139

52,607 POINTS | AB140

57,868 POINTS | AB141



WHIRLPOOL MICROWAVE OVEN

- Electronic Control
- LCD Display
- 6 Auto cook functions
- Reheats and defrosts
- Up to 90 minutes timer
- Display off
- Full grip handle
- With mirror door

31,906 POINTS | AB148

37,708 POINTS | AB149

41,479 POINTS | AB150



PHILIPS 10 CUPS RICE COOKER

- 10 cups capacity
- Automatic pre-set programs with powerful functions
- Non-stick and anti-scratch coating
- Includes measuring cup
- Includes plastic steam tray
- 860 watts

27,027 POINTS | AB142

31,941 POINTS | AB143

35,135 POINTS | AB144



VORNADO AIR CIRCULATOR

- Whole room vortex circulation
- Moves air 100 ft.
- Multidirectional air flow
- Easy to clean
- 4 speed push-button control
- Energy saver
- Fully adjustable chrome glide bar

27,126 POINTS | AB151

32,058 POINTS | AB152

35,264 POINTS | AB153



DYSON TOWER FAN

- Air multiplier technology
- Aerodynamic diffuser
- Volatile organic compound and particle sensors
- 360° glass HEPA filter
- Variable airflow control
- Auto mode
- LED display
- Night-time auto mode

168,224 POINTS | AB154

198,810 POINTS | AB155

218,691 POINTS | AB156



PHILIPS STEAM IRON

- Steam 20g/min; 70g steam boost
- Non-stick soleplate
- Anti-calc
- 1800 watts

11,943 POINTS | AB163

14,115 POINTS | AB164

15,527 POINTS | AB165



DYSON SUPERSONIC HAIR DRYER

- Stainless steel magnetic interface
- Air multiplier technology
- Thermistor heat settings acoustically
- Negative ions cold shot
- LED Indicators
- Sound reduction
- Mount removable filter cage
- 1600 watts

84,601 POINTS | AB157

99,983 POINTS | AB158

109,981 POINTS | AB159



PHILIPS GARMENT STEAMER

- Adjustable hanger, Hang&Lock feature
- 3 steam levels
- Pleat maker, glove
- 3.7 kg iron weight
- 2000 watts

47,982 POINTS | AB166

56,706 POINTS | AB167

62,376 POINTS | AB168



DYSON VACUUM CLEANER

- Two Tier Radial Cyclone Technology
- Washable lifetime filter
- Motorized cleaner head
- 3.5 hours charging time
- 20 minutes run time
- 0.11 gallons bin volume
- Max 100AW suction power
- 4.5 lbs weight

109,113 POINTS | AB160

128,952 POINTS | AB161

141,847 POINTS | AB162



OMRON BLOOD PRESSURE MONITOR WRIST TYPE - DELUXE

- Cuff wrapping guide
- Measurement posture guide
- Calculates average of last 3 readings taken within 10 minutes
- Body movement detection
- Detects irregular heartbeat
- Body pressure level indicator
- 60 reading memory with date and time

17,166 POINTS | AB058

20,288 POINTS | AB059

22,317 POINTS | AB060



OMRON NEBULIZER

- Smallest, lightest tabletop nebulizer
- Nebulization rate of 0.30mL/minute and particles as small as 5 um MMD
- Runs at just 46dB
- Advanced engineering
- Affordable and efficient alternative

14,295 POINTS | AB061

16,894 POINTS | AB062

18,584 POINTS | AB063



OMRON DIGITAL WEIGHING SCALE

- 4-sensor technology for accurate measurement
- Measures in kg./lb./st. metrics
- 100g increment in weight
- Measures up to 150kg

8,674 POINTS | AB064

10,252 POINTS | AB065

11,277 POINTS | AB066



OMRON EAR THERMOMETER

- One second quick measurement
- Fever alarm with beeper for body temperature s of 37.5°C (99.5°F)
- Selectable °C / °F mode
- 9 Sets memory
- Ergonomic design

12,736 POINTS | AB067

15,052 POINTS | AB068

16,557 POINTS | AB069



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.

5,438 POINTS | AB001

6,428 POINTS | AB002

7,070 POINTS | AB003



SODEXO PREMIUM PASS P1,000

- Accepted in all Sodexo affiliated establishments.

5,438 POINTS | AB004

6,428 POINTS | AB005

7,070 POINTS | AB006



S&R MEMBERSHIP SHOPPING GIFT CARD P1,000

- Accepted in all S&R branches; must be used together with the S&R Membership Card.

5,438 POINTS | AB007

6,428 POINTS | AB008

7,070 POINTS | AB009



RUSTANS
GIFT CERTIFICATE P1,000

- Honored at all Rustan's Department Store Branches, Rustan's Supermarket, Rustan's Flower Shops, Shopwise, SSI Boutiques (e.g. Lacoste, Tory Burch, etc.), Marks & Spencer, Royal Subic Duty Free Shops and East Café.

- 5,438 POINTS | AB010
- 6,428 POINTS | AB011
- 7,070 POINTS | AB012



ABENSON GIFT
CERTIFICATE P1,000

- Accepted in all Abenson branches.

- 5,438 POINTS | AB019
- 6,428 POINTS | AB020
- 7,070 POINTS | AB021

SSI PURPLE GIFT CARD P1,000

- Accepted in the following participating stores: A/X Armani Exchange, A2 by Aerosoles, Acca Kappa, Aeropostale, Agatha, Alexander McQueen, Alfred Dunhill, Amazonas, American Tourister, Anne Klein, Bally, Banana Republic, Beauty Bar, Bershka, Bobbi Brown, Bottega Veneta, Brooks Brothers, Burberry, Cartier, Charming Charlie, Charriol, Clinique, Calvin Klein Jeans, Calvin Klein Underwear, Clarins, Coach, Cortefiel, Dashing Diva, Debenhams, Diesel, Diptyque, DKNY/ DKNY Jeans, Dune, ECCO, Eden Park, Ermenegildo Zegna, Essences, F&F, Fruits & Passion, Furla, G.H Bass & Co, Gant, GAP, Giuseppe Zanotti, Givenchy, Gucci, Hackett, Hamleys, Hermes, Hugo Boss, Isaac Mizrahi, Jelly Bunny, Jessica, Jimmy Choo, Joe Fresh, Juicy Couture, Kate Spade New York, Kenneth Cole, Kurt Geiger, Lacoste/Lacoste Accessories, Le Sportsac, Lipault, L'Occitane, Longchamp, Lush, M.A.C Cosmetics, MakeRoom&More, Makeup Factory, Marc Jacobs, Marks & Spencer, Massimo Dutti, MAX&CO, MBT, MCS, Michael Kors, Muji, NARS, Nine West, Oka-B, Old Navy, Oliviers & Co, Polo Ralph Lauren, Pottery Barn/Pottery Barn Kids/Pottery Barn Teen, Prada, Pull & Bear, Radley, Replay, Saint Laurent, Salad Stop, Salvatore Ferragamo, Samsonite, Savile Row, Sinequanone, Springfield, Steve Madden, Stradivarius, Stride Rite, Superdry, Superga, Swarovski, Tod's, Tommy Hilfiger, Tory Burch, Vilebrequin, Vince Camuto, West Elm, Women'secret, Zara

- 5,438 POINTS | AB013
- 6,428 POINTS | AB014
- 7,070 POINTS | AB015



BOW AND WOW PET FOOD STORE
GIFT CERTIFICATE P1,000

- Accepted in all Bow and Wow pet food store branches.

- 5,438 POINTS | AB022
- 6,428 POINTS | AB023
- 7,070 POINTS | AB024

POWER MAC CENTER
GIFT CHEQUE P1,000

- Accepted in all Power Mac branches.

- 5,438 POINTS | AB016
- 6,428 POINTS | AB017
- 7,070 POINTS | AB018



TOY KINGDOM
GIFT CERTIFICATE P1,000

- Accepted in all Toy Kingdom branches.

- 5,438 POINTS | AB025
- 6,428 POINTS | AB026
- 7,070 POINTS | AB027



**CIRCLES EVENT CAFÉ
GIFT CERTIFICATE P2,000**

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

- 10,045 POINTS | AB028
- 11,871 POINTS | AB029
- 13,059 POINTS | AB030



**NIU BY VIKINGS
GIFT CERTIFICATE**

- Accepted at NIU by Vikings. 6/F SM Aura Premier, 26th Street corner McKinley Parkway, Taguig
- Accepted for Weekday/Weekend/Holiday Lunch and Dinner Buffet

- 9,856 POINTS | AB037
- 11,649 POINTS | AB038
- 12,814 POINTS | AB039



**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

- 11,790 POINTS | AB031
- 13,933 POINTS | AB032
- 15,327 POINTS | AB033



**THE BISTRO GROUP
GIFT CERTIFICATE P2,000**

- Accepted in T.G.I Friday's, Italianis, Baker & Cook (Conrad Hotel), Fish & Co. Concept (SM Mall of Asia and Trinoma Mall), Denny's, Moe's (Uptown Mall, BGC), Krazy Garlik (Greenbelt), Bulgogi, Texas Roadhouse (Uptown Mall and Conrad Hotel), Village Tavern, Watami, Modern Shanghai (SM Mall of Asia), Tonkatsu (Cebu), Buffalo Wild Wings.

- 10,045 POINTS | AB040
- 11,871 POINTS | AB041
- 13,059 POINTS | AB042



SPIRAL GIFT CERTIFICATE P2,000

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

- 10,045 POINTS | AB034
- 11,871 POINTS | AB035
- 13,059 POINTS | AB036



**STARBUCKS
GIFT CERTIFICATE P2,000**

- Accepted in all Starbucks branches.
- In P100 denomination

- 10,045 POINTS | AB043
- 11,871 POINTS | AB044
- 13,059 POINTS | AB045



**THE SPA WELLNESS
GIFT CARD P1,000**

- Accepted in all The Spa branches.

- 5,438 POINTS | AB046
- 6,428 POINTS | AB047
- 7,070 POINTS | AB048



**MANDARA SPA
GIFT CERTIFICATE P1,000**

- Accepted in Bonifacio Global City, Greenhills, Paranaque and Camaya Coast
- Kindly indicate the specific branch upon redemption

- 5,438 POINTS | AB049
- 6,428 POINTS | AB050
- 7,070 POINTS | AB051



**HEALTHY OPTIONS
GIFT CERTIFICATE P1,000**

- Accepted in all Healthy Options branches.

- 5,438 POINTS | AB052
- 6,428 POINTS | AB053
- 7,070 POINTS | AB054



**THE AIVEE CLINIC
GIFT CERTIFICATE P1,000**

- Accepted in all Aivee clinic branches.

- 5,438 POINTS | AB055
- 6,428 POINTS | AB056
- 7,070 POINTS | AB057



**CONRAD MANILA
GIFT CERTIFICATE P5,000**

- Accepted for both accommodation and dining.

- 23,793 POINTS | AB193
- 28,120 POINTS | AB194
- 30,932 POINTS | AB195



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

- Accepted for both accommodation and dining.

- 23,793 POINTS | AB196
- 28,120 POINTS | AB197
- 30,932 POINTS | AB198



**MAKATI SHANGRI-LA
GIFT CERTIFICATE P5,000**

- Accepted for both accommodation and dining.

- 23,793 POINTS | AB199
- 28,120 POINTS | AB200
- 30,932 POINTS | AB201



**FAIRMONT
GIFT CARD P5,000**

- Accepted for both accommodation and dining.

- 23,793 POINTS | AB202
- 28,120 POINTS | AB203
- 30,932 POINTS | AB204

Annual Membership Fee (AMF) Waiver



The American Express® Gold Card

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



The American Express® Green Card

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



The American Express® Platinum Credit Card

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



The American Express® Gold Credit Card

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



The American Express® Credit Card

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



Blue from American Express

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



STARWOOD PREFERRED GUEST

For full hotel listing and for more information, please visit www.spg.com

► 1,000 Membership Rewards® Points = 330 Starpoints® | MR002



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 Miles
- Incremental Transfer = 500 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

HOW TO REDEEM FOR AIR MILES?

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

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

MEMBERSHIP REWARDS® PROGRAM
TERMS AND CONDITIONS

1. Definitions

- "BDO" means BDO Unibank, Inc.
 - There are two Program Option categories in the American Express Membership Rewards® Program ("Program"):
 - "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".
 - "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.
 - American Express Card® ("Card") is any American Express Card (The Platinum Card, The American Express Gold Card, The American Express Green Card, The American Express Platinum Credit Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, The American Express Gold Corporate Card or The American Express Corporate Card) issued by BDO.
 - "Card Account" means the account that relates to such Card.
 - "Basic Cardmember" means the person in whose name a Card Account is opened.
 - "Cardmember(s)", unless otherwise specified means the holder(s) of an American Express Card(s) issued by BDO.
 - "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.
 - "Points" means Membership Rewards® Points.
 - "Program" means the American Express Membership Rewards® Program Account opened for a Cardmember.
 - "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.
 - "Enrollment Year" is defined as any twelve-month period commencing on the Program Enrollment Date.
 - "Point Accumulation cut-off date" is the last day of a monthly cycle for the accrual of Points earned by a Cardmember under the Program.
- Terms defined in the Main Agreement shall bear the same meaning when used in these Terms and Conditions unless the context requires otherwise.

2. Eligibility & Points Accumulation

- A Cardmember who holds an American Express Basic Card issued by BDO can participate in the Program.
- The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option.
- The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express Cardmembers are automatically enrolled to earn Points and participate into the Program—Non-Frequent Traveler Option. They can also participate in the Program—FTO, subject to enrollment.
- A Cardmember who holds an American Express Corporate Card is required to enroll in the Program to earn Points and participate in the Program—FTO, subject to the approval of the Corporate Cardmember's company and BDO. Please refer to the Cardmember Agreement for more information on Corporate Cardmember's eligibility to enroll for the Program.

3. Participating in the Program

- A Cardmember who is enrolled in the Program—Non-Frequent Traveler Option can only redeem rewards under the Program—NFTO category.
- 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.

- The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.
- The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, The American Express Gold Corporate Card and The American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.

*(02) 840-7800 for The Platinum Card; (02) 631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express; (02) 840-7400 for The American Express Corporate Cards

4. Fees

- There are no fees charged for participating in the Program—Non-Frequent Traveler Option category. BDO reserves the right, by giving the Cardmember prior written notice, to impose fees to process certain transactions related to the maintenance of a Cardmember's Program.
- An annual fee is charged for enrollment and participation in the Program—Frequent Traveler Option category ("Frequent Traveler Option Annual Fee"). BDO reserves the right, by giving the Cardmember prior written notice, to revise the fee from time to time. The Program—Frequent Traveler Option Annual Fee will be charged automatically to the Cardmember's Account each year on the Program Enrollment date and is not refundable. If a Cardmember does not pay the Fee by the payment due date of the statement on which the fee is billed, the enrollment may be cancelled by BDO without prior notice. Below is the table that shows the Frequent Traveler Option Annual Fees:

Card Types	Frequent Traveler Option Annual Fees
The Platinum Card and The American Express Platinum Credit Card	Complimentary
The American Express Gold Card and The American Express Green Card	US\$20.00
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$50.00
The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	₱800.00
The American Express Gold Corporate Card and The American Express Corporate Card (PHP Currency)	₱2,500.00

- 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

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

Card Types	Spend to Earn 1 Point
The Platinum Card, The American Express Gold Card and The American Express Green Card	US\$1
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$1
The American Express Platinum Credit Card*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	₱45
The American Express Gold Corporate Card and The American Express Corporate Card (PHP Currency)	₱45

* The American Express Platinum Credit Card Cardmembers with Dual Currency feature will earn 1 Membership Rewards Point for every US\$1 spend.

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

- Points are calculated on the basis of each Charge rather than the sum of Charges billed in a Statement of Charge. A Charge that results in a point calculation will be rounded down.
- For The American Express Charge Cards (The Platinum Card, The American Express Gold Card and The American Express Green Card), non-US Dollar Charges earn Points based on the equivalent US Dollar amount billed and reflected in the Monthly Billing Statement.
- For The American Express Credit Cards (The American Express Platinum Credit Card*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express), foreign currency charges earn Points based on the equivalent Philippine Peso amount billed in the Statement.
- * The American Express Platinum Credit Card Cardmembers with Dual Currency feature will earn 1 Membership Rewards Point for every US\$1 charged to his/her Card.

- The following Charges are eligible for earning Points:
 - Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, EasyPay Installment (in-store installment) and Service Merchants (gas stations, drugstores and supermarkets)
 - Annual Card Fee (applicable to The Platinum Card, The American Express Gold Card and The American Express Green Card Cardmembers only)
- 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.
- The following charges are not eligible for accruing Points:
 - Express Cash and other Services – Express Cash, American Express Travelers Check purchases, Emergency Check Cashing, any kind of Express Cash
 - Fees and Charges – Charges for dishonored check payments, Financial Charges, Late Payment Fee and collection charges
 - Marketing Promotion – Rewards Express Claim, acquisition/activation cash credit, item delivery charge, online shopping rebate and promotion Item Cost
 - Internal Installment – Balance Transfer, EasyPay Cash, Cash-it-Easy, Balance Convert, EasyPay Convert and Easy Insurance Installment
 - Auto Charge and Charge on Demand transactions

- Points earned by Supplementary Cards will accrue automatically to the Basic Card Account upon which the Supplementary Cards are issued.
- 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.
- 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.
- Every American Express Card Account will earn points separately. Points earned on separate Accounts, all are in the same Basic Cardmember's name may not be consolidated for the purpose of redemption. On a case to case basis, BDO may permit consolidation of Points with other Basic Card Account (same currency), subject always to conditions as BDO may impose in its sole discretion.
- Adjustments will be made to the Points in the Cardmember's Program Account if there are any credit(s), including those arising from returned goods or services or from billing disputes, or debit(s) erroneously posted to a Cardmember's Account.
- Points earned on the Program Account have no cash or monetary value.

6. Expiry of Points

- 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.

- 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.
- 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.
- 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.
- 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

- 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.
- 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

- Only a Basic Cardmember, whose Card Account(s) is active and in good credit standing at the time of redemption can redeem Points.
- 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.
- Upon accumulating the required number of Points for the selected reward item(s), a Cardmember can redeem the reward item(s).
- 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.
- 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.
- 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

- 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.
- All description of Rewards Items in the Membership Rewards Catalogue are based on the information provided by the supplier.
- Rewards Items photographed in the Membership Rewards Catalogue may differ slightly in color, perceived size, or texture from the actual items to be delivered to the Basic Cardmembers.
- Any additional arrangements made in connection with any reward will be the sole responsibility of the Cardmember.
- 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.
- The Cardmember shall be responsible for the cost of goods and services purchased in excess of the value noted on the voucher.
- Shopping, dining and other rewards in the form of gift vouchers must be redeemed in the Philippines, unless otherwise stated.
- 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.
- 10.3 To convert earned Points into any participating Transfer Partner's Program, the Cardmember must first join or be a member of the applicable Transfer Partner's program. Enrollment in such programs, including any fees charged by Transfer Partner(s), is the Cardmember's responsibility.
- 10.4 The minimum Points requirements to transfer, conversion rates to Partner Rewards Programs and maximum number of Points can be transferred in a year vary among participating Transfer Partners. Details are communicated on a regular basis. In any event, Cardmembers should obtain an update on such details by calling the Customer Service Hotline.

- 10.5 Cardmembers are subject to and must comply with the terms and conditions applying to participating Transfer Partner's Programs in which they are enrolled.
- 10.6 BDO assumes no responsibility for Points resulting from conversion to a participating Transfer Partner's Program or for the actions of any Transfer Partner in connection with its program or otherwise.
- 10.7 American Express Card travel insurance and benefits, including but not limited to those listed below, will not apply to flights taken with frequent flyer tickets, including frequent flyer tickets obtained by using points converted from a Program Account:
- a. Travel Accident Insurance
 - b. Travel Inconvenience Insurance
 - c. Cardmember insurance and travel benefit program expressly offering an option for frequent flyer ticket coverage are an exception to the foregoing, but only if the Cardmember has enrolled in such and has paid the fee for, and otherwise complied with the terms and conditions of the particular program.

11. General

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

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



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