

Robinsons Bank Credit Card Rewards Program

1. The Program

- (1) The Robinsons Bank Rewards Program (the “Program”) is the loyalty program created by Robinsons Bank Corporation (the “Bank”) exclusively for Principal Cardholders (“Cardholder”) of Robinsons Bank Credit Cards.
- (2) The Program allows Cardholders to accumulate Rewards Points which may be used to redeem various items, including but not limited to cash rebates, and fee waivers.
- (3) Communications related to the Program may be delivered personally or sent by ordinary mail to the last known billing address of the Cardholder or to any other address provided by the Cardholder and shall be deemed to have been received by the Cardholder on the day of delivery, if delivered by hand, or on the next business day after mailing, if sent by mail or courier.
- (4) The Terms and Conditions governing the issuance and use of the Robinsons Bank Credit Cards are hereby incorporated by reference and shall form an integral part hereof.

2. Eligibility

- (1) All Robinsons Bank Credit Cardholders are eligible to participate in the Program.
- (2) The Cardholder’s valid transactions, including those made by his/her Supplementary cardholder/s, may earn Rewards points as provided herein.
- (3) The Rewards points shall be credited to the Principal Cardholder’s account upon posting of the card transactions made by the Cardholder and/or by his/her Supplementary and shall be reflected in the Principal Cardholder’s monthly e-Statement.
- (4) The Bank reserves the right to disqualify a cardholder from the Program if, in its judgment, the Cardholder has violated these Terms and Conditions and/or the Terms and Conditions governing the Issuance and Use of Robinsons Bank Credit Cards. The disqualification of the Cardholder from the Program automatically terminates the Cardholder’s participation in the Program and automatically results in the forfeiture of all earned and accumulated Rewards Points.

3. Earning of Rewards Points

- (1) The Cardholder shall earn one (1) Rewards Point for every PESOS: FIFTY (Php50.00) worth of transaction.
- (2) Only valid local and international retail transaction/s will be considered in the computation of Rewards points. Transactions from the following are excluded from the Program and will not earn any Rewards points:
 - i. Fees and Charges;
 - ii. Cash Advance / Quasi Cash;
 - iii. Casino and other betting institutions; and
 - iv. Cards Installment Program.

- (3) The Cardholder shall be responsible for promptly reviewing his e-Statement and shall report to the Bank, no later than thirty (30) calendar days from statement date, through its Contact Centre (+63 2 637-2273), any discrepancy, omission, inaccuracy, or incorrect Rewards Points. The Cardholder shall hold the Bank free and harmless from any and all loss, damage or liability arising from or incidental to the Cardholder's failure to immediately report these issues.

4. Rewards Redemption

- (1) Cardholders may redeem their Rewards points through the Robinsons Bank Contact Center via +63 2 637-2273.
- (2) Cardholders may combine the Rewards points earned from both Robinsons Bank Classic and Platinum Mastercard.
- (3) Redemption of Rewards Points will be suspended if the Credit Card account becomes past due. Once the past due balance has been settled or the account is tagged as active, the Cardholder's right to redeem the Rewards Points shall be reinstated.
- (4) All rewards points earned within a calendar year may be redeemed until March 31 of the fifth (5th) year commencing from the year the rewards points were earned. All rewards points that are not redeemed within that period shall be forfeited. For instance, rewards points earned in year 2018, irrespective of the month they were earned, may be redeemed until March 31, 2023. After March 31, 2023, the rewards points earned in 2018 can no longer be redeemed.
- (5) Unredeemed Rewards Points shall also be forfeited upon the occurrence of any of the following:
 - i. Cardholder initiated card closure;
 - ii. Bank initiated card closure; or
 - iii. Writing-off of account/s.
- (6) Rewards points are non-transferable and cannot be converted to cash but they may be availed as Cash Rebates.
- (7) Once a valid redemption request has been made, the Cardholder may not cancel, revoke, or exchange the redeemed Rewards points.