

0% Installment on Hospital and Drugstore Terms and Conditions

1. The 0% Installment program is exclusive to Pru Life UK Mastercard Cardholders.
2. Qualified straight hospital and drugstore transactions made using Cardholder's Pru Life UK Mastercard will automatically be converted into installment at 0% interest for 3 months. No need for application.
3. There will be no processing fee that will be charged for each qualified transaction converted to 0% installment.
4. Amount to be converted must be at least PHP3,000 to qualify for the 0% installment.
5. Amount qualified for 0% installment is capped at PHP50,000 annually based on the Cardholder's annual renewal date. Once Cardholder reached the said capping amount, succeeding hospital and drugstore transaction/s will no longer be converted to 0% installment until annual date has been reached again.
6. Cash advance, quasi-cash transactions, interest charges, fees, billed and unbilled installment amortizations are not valid for conversion.
7. The 0% Installment program will be reflected on the Cardholder's account upon posting of the transaction. See sample computation below:

Sample Installment Amount	0% Installment
	3 Months
P3,000	P1,000

8. The monthly installment amount shall be posted as a regular transaction on the credit card account and shall form part of the total amount due. Should the cardholder choose to pay only a portion of the total amount due, but not less than the minimum amount due, the monthly installment shall be subject to the regular finance charges.
9. The Terms & Conditions governing the issuance and use of the Robinsons Bank Credit Card are incorporated herein by reference and made an integral part thereof.