

## **PNB Credit Card Rewards Catalog Terms and Conditions**

1. The PNB Credit Card Rewards Catalog is valid from January 5, 2015 to March 31, 2015. Submission of redemption requests can be made from January 5 until May 31, 2015. Redemption of Mabuhay Miles, Cash Credits, and Annual Fee Waivers *is not subject to the redemption period*.
2. The Rewards Catalog Program ("Program") of Philippine National Bank (PNB) is open to all active Principal PNB Cardholders except Visa Cards, Corporate Cards, Mabuhay Miles MasterCard, and Super 8 Cards.
3. Only the Principal Cardholder can redeem Rewards. Rewards Points earned by the Supplementary Cardholder shall be credited to the Principal Cardholder's account.
4. Rewards Points earned can be exchanged for Merchant Items, Mabuhay Miles, Cash Credits, or used as payment for Annual Fees.
5. Rewards can be redeemed through Pure Rewards Points or Fast Track (Rewards Points plus Charge to PNB Credit Card).
6. Here are the provisions under the different redemption options:
  - a. Pure Rewards Points Redemption**
    - a.1. Merchant Items can be redeemed using Pure Rewards Points only.
    - a.2. Exact number of Rewards Points indicated in the Catalog will be deducted from the existing number of Rewards Points reflected in the Cardholder's Account.
  - b. Fast Track Redemption**
    - b.1. Cardholders will be eligible to redeem the Merchant Items at lower Rewards Points stipulated in the flyer and charge the remaining cash balance to his/her PNB Credit Card through straight payment. The use of the PNB Credit Card to pay for the remaining balance under the Fast Track redemption will generate additional Rewards Points for the Cardholder.
    - b.2. Once the redemption request has been received and processed, the remaining cash balance will be automatically charged to the account of the redeeming Cardholder under the transaction description of *Rewards Catalog (Fast Track)*.
7. The Cardholder may redeem a Merchant Item through the following:
  - a. via SMS – TXT 2 Redeem Facility**

Only one (1) Merchant Item can be redeemed per SMS request. For multiple redemptions, the Cardholder needs to send different SMS requests. Telecommunication charges will apply. Cardholders can only use the mobile number registered with PNB to send the redemption request. SMS requests received from an unregistered mobile number will not be processed.

    - a.1. Redemption for Mabuhay Miles, Cash Credits, and Waiver of Annual Fees
      - Text IM <space> ON <space> PNB <space> REDEEM <space> LAST 4 DIGITS OF CARD NUMBER <space> LAST NAME <space> ITEM CODE
      - Send to 2256 for all telecommunication networks.
      - Example: IM ON PNB REDEEM 1234 GARCIA MM2000

a.2. Redemption for Merchant Item

- Text IM <space> ON <space> PNB <space> REDEEM <space> LAST 4 DIGITS OF CARD NUMBER <space> LAST NAME <space> ITEM CODE <space> MERCHANT OUTLET
- Send to 2256 for all telecommunication networks.
- Example: IM ON PNB REDEEM 1234 GARCIA IP0002 A.SHOP EASTWOOD

**b. via Call**

Cardholders who wish to redeem by phone may contact our 24/7 Customer Service Hotline at (02) 818-9-818 or Domestic Toll Free at 1-800-10-818-9-818

**c. via Fax / Email / Mail**

Cardholders may also accomplish the Rewards Redemption Form and send through the following:

- Fax: (02) 892-7427
- Email at [PNBCreditCards@pnb.com.ph](mailto:PNBCreditCards@pnb.com.ph)
- Mail to PNB Makati Center, 3F Credit Card Department, 6754 Ayala Avenue, Makati City

8. Once redemption requests are acknowledged by PNB Credit Cards, they cannot be changed, revoked, or cancelled. For Merchant Items to be claimed at chosen Merchant Outlet, Rewards Points and/or remaining cash balance charged to the card cannot be reversed even if the Cardholder is not able to claim the Merchant Item within the specified period.
9. Processing of redemption of Rewards is 3-5 banking days from date of receipt of the request.
10. Cardholders who redeemed Merchant Item/s will receive an SMS Rewards Voucher which they can present at their preferred Merchant Outlet stated in redemption request to claim the Merchant Item/s.
11. Merchant Items can be claimed at the following participating merchant outlets:

**Abenson**

- Alabang
- Ascott
- Cebu
- Glorietta 1
- Marquee Mall
- Robinsons Ermita
- Shangri-La Plaza
- Waltermart Dasmariñas
- Waltermart North EDSA
- Waltermart Plaridel Appl
- Waltermart Sta. Rosa

**Avant**

- Greenbelt
- Trinoma

**A.Shop**

- Bonifacio High Street
- Digital Exchange
- Eastwood

**Electronics Boutique**

- Alabang Town Center
- Festival Supermall
- Harbor Point Subic
- Market! Market!
- Marquee Mall
- Robinsons Galleria
- Robinsons Metroeast
- Robinsons Place Manila
- Shopwise San Pedro
- Waltermart Makati
- Waltermart Muñoz

**Sportshouse**

- Ayala Marquee Mall
- Ayala Trinoma
- Baguio-Azotea
- Robinsons Bacolod
- Robinsons Galleria
- Robinsons Palawan
- SM Bacolod
- SM Bacoar
- SM Baguio
- SM Baliwag
- SM Batangas
- SM Bicutan
- SM Cagayan De Oro
- SM Calamba
- SM Cebu
- SM Cebu La Consolacion
- SM Clark
- SM Davao
- SM Davao Lanang
- SM Delgado Iloilo
- SM Fairview
- SM Gen. Santos
- SM Lipa
- SM Mall of Asia
- SM Manduriao Iloilo
- SM Marikina
- SM Marilao
- SM Megamall
- SM Naga
- SM North Edsa
- SM Novaliches
- SM Olongapo
- SM Pampanga
- SM San Fernando
- SM Sta. Rosa

12. Cardholders may claim Merchant Item/s at the specified Merchant Outlet within one (1) year from the receipt of the SMS Rewards Voucher.
13. If the cardholder already received the SMS Rewards Voucher but his/her credit card has been replaced because it was lost, stolen, or blocked prior to redemption, he/she needs to call the 24/7 Customer Service

Hotline at (02) 818-9-818 or Domestic Toll Free at 1-800-10-818-9-818 to request for a new SMS Rewards Voucher with a new Reference Number.

14. For Mabuhay Miles redemption, the Cardholder must have a valid Mabuhay Miles Number in order to convert the Rewards Points to Miles.
15. For Cash Credits and Annual Fee Waivers, these redemption shall be reflected on the next statement date following the receipt of the redemption request.
16. All Merchant Item descriptions are based on the information provided by the Merchant. Actual item may vary in size and color from the images presented in the catalog.
17. List of branches are based on the information provided by the Merchant. These may be updated or changed without prior notice to PNB Credit Cards.
18. Batteries and installation service, if applicable, are not included in the Merchant Item upon redemption.
19. Merchant Items can be exchanged or replaced only if it is defective or in damaged condition after pick up from the Merchant Outlet. Replacement of defective or damaged Merchant Item/s should be directly coordinated with the Merchant Outlet where the Cardholder claimed the Merchant Item/s. Merchant policy on replacement procedure shall apply.
20. Manufacturer's warranty, if any, is effective and binding to the manufacturer. Cost of repair and/or maintenance service should be directed to the manufacturer in accordance with the warranty information and shall be shouldered by the Cardholder.
21. Unless otherwise stated for a particular item, other costs related to the redemption of a Merchant Items, such as, but not limited to, installation, maintenance, etc., shall be for the account of the Cardholder.
22. By redeeming Merchant Items under this Program, the Cardholder consents to the disclosure by PNB Credit Cards of the Cardholder's information to third party service providers as needed to carry out the redemption request.
23. Fraud and abuse relating to the earning, transfer of Rewards Points, and redemption of Rewards in the Program may result in the forfeiture of accumulated Rewards Points as well as the cancellation of the Cardholder's Account(s).
24. The cardholder agrees that the Bank will charge the cost of the redeemed Merchant Items should the latter find out that the cardholder redeemed the same item with one reference number more than once or if the cardholder did not comply with the Terms and Conditions as stated above.
25. It shall be the responsibility of the Cardholder to immediately inform PNB of any change in his/her mobile number. PNB shall not be liable for the failure of the Cardholder to receive any notifications which may be due to any change in his/her mobile number.
26. The Cardholder also hereby agrees to hold PNB, its officers and employees, free and harmless from any and all liability in the event he/she cannot receive/access the TXT 2 Redeem facility due to, but not limited to, any of the following reasons:
  - a. the Cardholder's network provider is down;
  - b. the Cardholder's phone memory is full; and
  - c. the Cardholder's mobile number is unknown or invalid.
27. The Rewards Catalog Program is subject to the Terms and Conditions governing the issuance and use of PNB Credit Cards.

**PNB TXT 2 Redeem Bonus Rewards Points Promo  
Terms and Conditions**

1. The PNB TXT 2 Redeem Bonus Rewards Points Promo ("Promo") is open to all active Principal PNB Cardholders except Visa Cards, Corporate Cards, Mabuhay Miles MasterCard, and Super 8 Cards.
2. The promo period is from January 5, 2015 to March 31, 2015.
3. Cardholders who redeem using the TXT 2 Redeem Facility within the promo period shall be entitled to 300 Bonus Rewards Points.
4. The 300 Bonus Rewards Points shall be awarded per approved SMS redemption.
5. A cardholder can only be awarded up to 1,500 Bonus Rewards Points, which is equivalent to five (5) approved SMS redemptions.
6. To qualify, the SMS redemption should be made within the promo period. An SMS redemption sent on March 31, 2015 but was processed in April 2015 is still eligible for the promo as long as the cardholder has not reached the maximum five (5) approved SMS redemptions.
7. The Bonus Rewards Points shall be posted to the Cardholder's account on the next statement cycle after the end of the promo period.
8. The Bonus Rewards Points, once credited, may already be used to redeem other Rewards Items.
9. The Bonus Rewards Points are not convertible to cash (unless the cardholder uses it to redeem Cash Credits) and are not transferable to other PNB-issued credit card.
10. The Bonus Rewards Points do not expire as long as the Cardholder's PNB Credit Card is active but will be subject to the Terms and Conditions of the PNB Rewards Catalog Program. For more details, visit [www.pnbcards.com.ph](http://www.pnbcards.com.ph).
11. In case of dispute, PNB's decision, in concurrence with DTI, will be deemed final and non-negotiable.

Per DTI-FTEB SPD Permit No. 9379, Series of 2014