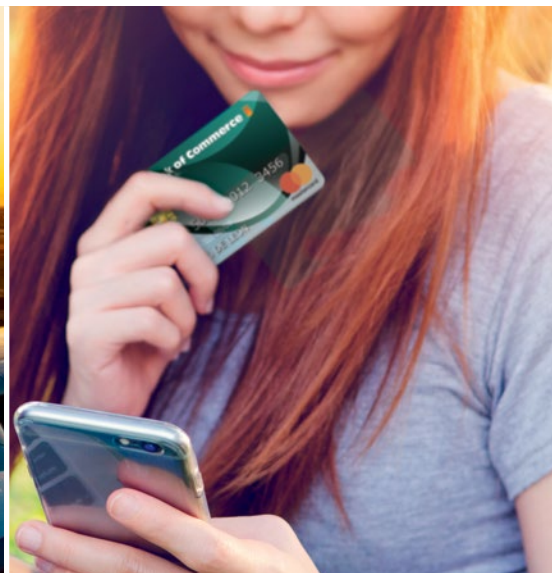


REWARD *yourself.*

BANK OF COMMERCE MASTERCARD REWARDS PLUS PROGRAM



We think CUSTOMERS



Shopping



Rustan's GC P1,000
Points: 19,115 Code: RUGC1K



Store Specialist, Inc. GC P1,000
Points: 19,115 Code: SSGC1K



SM Gift Pass P1,000
Points: 19,115 Code: SMGC1K



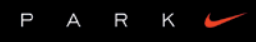
Forever 21 Gift Card P1,000
Points: 19,115 Code: FOGC1K



Toys R Us GC P1,000
Points: 19,115 Code: TUGC1K



Robinson's GC P1,000
Points: 19,115 Code: ROGC1K



Nike Park GC P1,000
Points: 19,115 Code: NPGC1K



Metro Gaisano GC P1,000
Points: 19,115 Code: MGGC1K



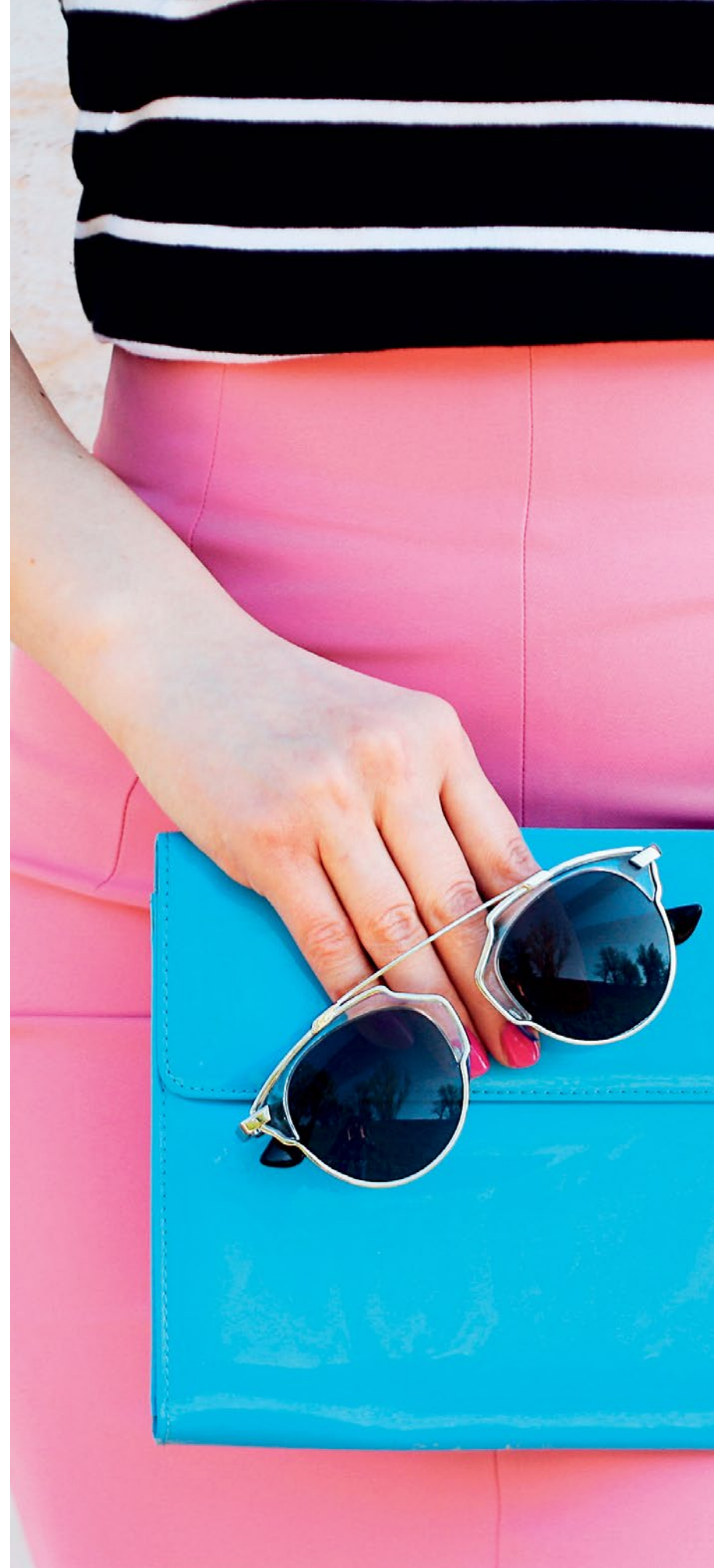
S&R GC P1,000
Points: 19,115 Code: SRGC1K



Abenson GC P1,000
Points: 19,115 Code: ABCG1K



National Book Store GC P1,000
Points: 19,115 Code: NBGC1K



Dining



Red Ribbon GC P500
Points: 11,034 Code: RRGCSH



Figaro Coffee Company GC P500
Points: 11,034 Code: FIGCSH



Jollibee GC P500
Points: 11,034 Code: JOGC5H



The Coffee Bean & Tea Leaf GC P500
Points: 11,034 Code: CBGC5H



Greenwich GC P500
Points: 11,034 Code: GRGC5H



Bistro Group GC P1,000
Points: 19,115 Code: BGGC1K



Gerry's Restaurant & Bar GC P1,000
Points: 19,115 Code: GGGC1K



Sambokojin GC P1,000
Points: 19,115 Code: SKGC1K



Dad's, Kamayan, Saisaki GC P1,000
Points: 19,115 Code: DKGC1K



Makati Shangri-La Circles Event Cafe GC P2,000
Points: 35,400 Code: SHGC2K





Annual Membership Fee Waiver



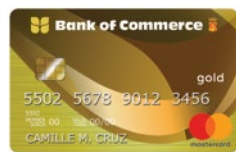
Classic Principal P1,200
Points: 15,000 Code: AMCP01



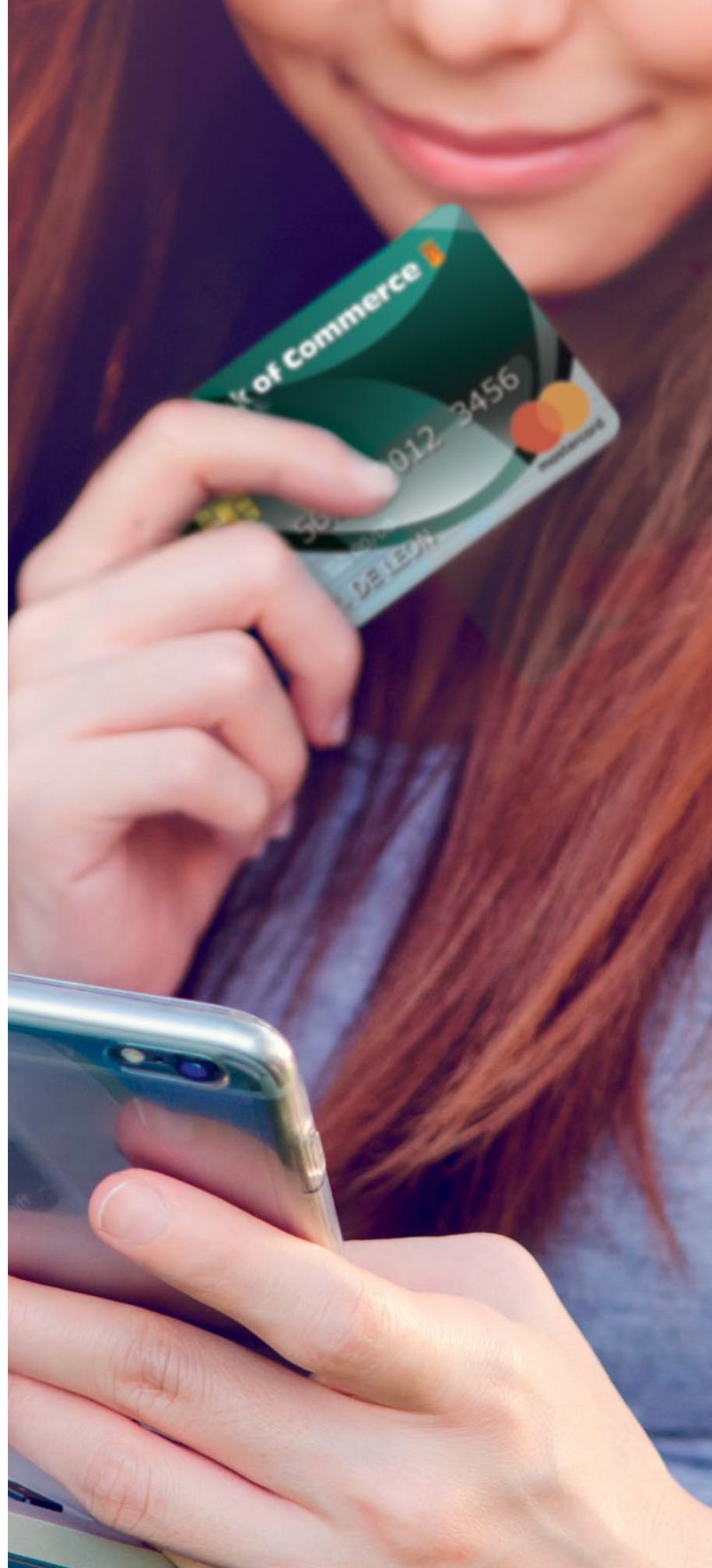
Classic Supplementary P600
Points: 7,500 Code: AMCS02



Gold Principal P2,500
Points: 31,250 Code: AMGP01



Gold Supplementary P1,250
Points: 15,625 Code: AMGS02



Air Miles



1,000 PAL Mabuhay Miles

Card Type	Points	Code
Classic Card	12,000	PALCL1
Gold Card	12,000	PALGO1
Platinum Card	6,000	PALPL1



500 GetGo Points

Card Type	Points	Code
Classic Card	6,000	GTGOCL
Gold Card	6,000	GTGOGO
Platinum Card	3,000	GTGOPL



	Points Required	Code
Shopping		
Rustan's GC P1,000	19,115	RUGC1K
Store Specialist, Inc. GC P1,000	19,115	SSGC1K
SM Gift Pass P1,000	19,115	SMGC1K
Forever 21 Gift Card P1,000	19,115	FOGC1K
Nike Park GC P1,000	19,115	NPGC1K
Toys R' Us GC P1,000	19,115	TUGC1K
Robinson's GC P1,000	19,115	ROGC1K
Metro Gaisano GC P1,000	19,115	MGGC1K
S&R GC P1,000	19,115	SRGC1K
Abenson GC P1,000	19,115	ABCG1K
National Bookstore GC P1,000	19,115	NBGC1K

Dining		
Red Ribbon GC P500	11,034	RRGC5H
Greenwich GC P500	11,034	GRGC5H
Jollibee GC P500	11,034	JOGC5H
Figaro Coffee Company GC P500	11,034	FIGC5H
The Coffee Bean & Tea Leaf GC P500	11,034	CBGC5H
Bistro Group GC P1,000	19,115	BGGC1K
Gerry's Restaurant & Bar GC P1,000	19,115	GGGC1K
Sambokojin GC P1,000	19,115	SKGC1K
Dad's, Kamayan, Saisaki GC P1,000	19,115	DKGC1K
Makati Shangri-La Circles Event Cafe GC P2,000	35,400	SHGC2K

Annual Membership Fee Waiver		
Classic Principal P1,200	15,000	AMCP01
Classic Supplementary P600	7,500	AMCS02
Gold Principal P2,500	31,250	AMGP01
Gold Supplementary P1,250	15,625	AMGS02

Air Miles			
1,000 PAL Mabuhay Miles	Card Type	Points	Code
	Classic Card	12,000	PALCL1
	Gold Card	12,000	PALGO1
	Platinum Card	6,000	PALPL1
500 Cebu Pacific Get Go Points	Card Type	Points	Code
	Classic Card	6,000	GTGOCL
	Gold Card	6,000	GTGOGO
	Platinum Card	3,000	GTGOPL

Terms and Conditions

ELIGIBILITY:

- Principal Cardholders in good credit standing as determined by the bank, whose accounts are active and current, not over credit limit, not cancelled, not under investigation due to fraudulent activities, or not reported as lost or stolen are eligible to join the Bank of Commerce Rewards Plus Program (the "Program").
- Principal Cardholders and Supplementary Cardholders are eligible to earn rewards points ("Points"). Cardholders will earn Rewards Points for qualified transactions made in the Philippines and overseas. For every Php25 retail spend, the Cardholder shall earn 1 Rewards Point.

5x Rewards Points

For every Php25 retail spend at **Department Stores** (in the Philippines or abroad), (categorized by the merchant's credit card acquirer under merchant category code 5311 only), the Cardholder shall earn 5 Rewards Points.

For every Php25 retail spend at **Dining Merchants** such as **Fast Food, Restaurants and Eating Places** (in the Philippines or abroad), (categorized by the merchant's credit card acquirer under merchant category code 5812 & 5814 only), the Cardholder shall earn 5 rewards points.

- Only Principal Cardholders are qualified to redeem the Points for corresponding Rewards ("Rewards").

REDEMPTION PROCEDURES & DELIVERY:

- Principal Cardholders in good credit standing, who have earned the required number of Points are entitled to redeem corresponding Rewards through identified redemption channels.
- The Credit Card must be valid, active, current, not delinquent and not over-limit at the time of redemption.
- Redemption may be made by calling the bank's Customer Care hotline or submission of duly accomplished Redemption Form (downloadable at www.bankcom.com.ph) through fax, mail or electronic mail.
 - Customer Care Hotline: (02) 632 2265
 - Fax number: (02) 632 3299 (routing code: 3258)
 - Email add: customerservice@bankcom.com.ph
- Redemption request is subject to cardholder and account validation prior to processing.
- Rewards that may be redeemed by the Principal Cardholder include, but are not limited to, annual membership fee and merchant gift certificates.

a. Annual Membership Fee

Rewards may be redeemed to pay for the Annual Membership Fee billing of either Principal or Supplementary Cardholder. Redemption of points for Annual Membership Fee will be posted to the Cardholder's next Statement of Account.

b. Merchant Gift Certificates

These may be redeemed as specified in the Rewards Plus Catalogue. Delivery of redeemed Gift Certificates shall be within 10 business days if within Metro Manila (except CAMANAVA area) and 15 business

days for Provincial (including CAMANAVA). An additional 5 business days is required for Hotel Gift Certificate redemptions. The use of gift certificate is subject to the Terms and Conditions set by the merchant who issued the said gift certificates. The gift certificates are not convertible to cash.

c. Air Miles

Principal Cardholder must be a member of the partner's Miles Frequent Flyer Program prior to redemption. Redeemed Miles will be credited to the Cardholder's Frequent Flyer Program account within ten (10) business days from redemption. Cardholder is subject to and must comply with the Terms and Conditions set by the partner's Miles Frequent Flyer program.

OTHER TERMS AND CONDITIONS:

- Once the request for redemption has been processed, the same cannot be cancelled, transferred, exchanged, replaced, and the rewards points cannot be transferred back to the account.
- Rewards items are subject to availability. In case the item being redeemed is already out of stock, cardholder shall be requested to redeem an alternate item of the same value and category.
- Selected redeemed items (e.g. gift certificates) will be delivered via courier to the current billing address or alternate address declared by the Principal Cardholder. Request for pick up of redeemed item will be subject to Bank's approval. By default, the redeemed item will be delivered to the Cardholder's current billing address on record unless requested otherwise.
- The Principal Cardholder may authorize a representative who may receive the redeemed item (including gift certificates) delivered to the Principal Cardholder's declared address. The principal cardholder must prepare a signed authorization letter in favor of the authorized representative together with a photocopy of a valid government ID as well as the recipient's valid government ID to be presented and submitted to the courier service provider. The Authorization Letter should be surrendered to the courier.
- If the redeemed item remains undelivered after three (3) attempts for any reason not caused by the Bank, its agent or representative, the next delivery instruction shall be confirmed with the Principal Cardholder. Should the Cardholder request for a re-delivery, a corresponding delivery fee may be charged to the Principal Cardholder.
- Any disputes or complaints must be reported within 48 hours from receipt of redeemed item.
- The Bank shall not be obliged to replace any redeemed Reward that is lost, stolen, damaged or expired after delivery.
- The Cardholder will be responsible for whatever taxes, charges and fees related to the use of redeemed rewards.
- By participating in Bank of Commerce Rewards Plus Program, the Cardholder is deemed to have accepted the terms and conditions of this Program. Please refer to the complete Bank of Commerce Rewards Plus Terms and Conditions at www.bankcom.com.ph.



Bank of Commerce



*We think **CUSTOMERS***

For any concerns, you may contact Bank of Commerce Customer Service at (02) 632-BANK (2265), any of our Domestic Toll-free numbers: (PLDT) 1800-10-982-6000 and (Globe Lines) 1800-8-982-6000, or at customerservice@bankcom.com.ph

Bank of Commerce is supervised by the Bangko Sentral ng Pilipinas with tel. no.(02) 708 7087 and email address: consumeraffairs@bsp.gov.ph

The corporate logo of San Miguel Corporation is a registered trademark of San Miguel Corporation, and is used under license.