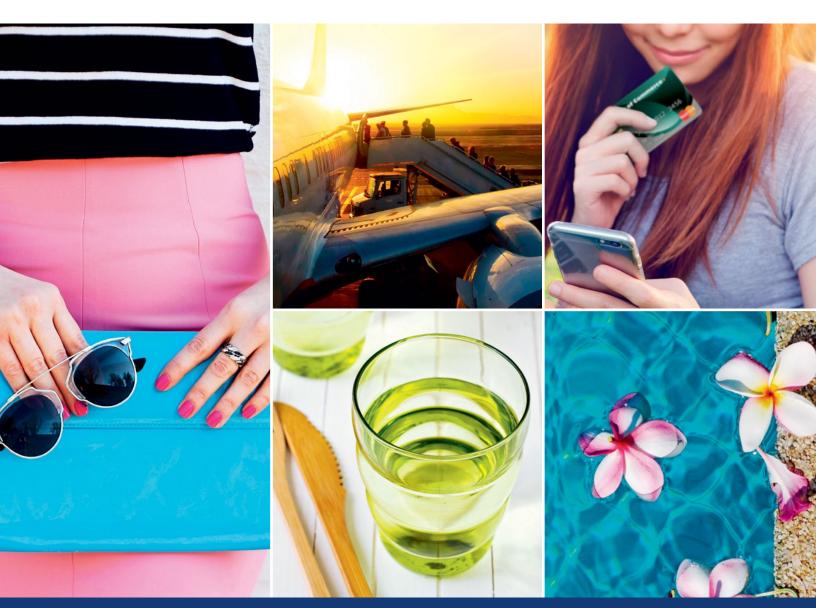
REWARD yourself.

BANK OF COMMERCE CREDIT CARD REWARDS PLUS PROGRAM







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



Your World. Your Lifestyle.

Store Specialist, Inc. GC P1,000

Points: 19,115 Ćode: 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 P1,000Points: 19,115 Code: SRGC1K



Abenson GC P1,000 Points: 19,115 Code: ABGC1K



National Book Store GC P1,000

Points: 19,115 Code: NBGC1K







Red Ribbon GC P500

Points: 11,034 Code: RRGC5H



Figaro Coffee Company GC P500

Points: 11,034 Code: FIGC5H



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

Starbucks

Starbucks GC P500

Points: 11,034 Code: STGC5H



Pancake House GC P500

Points: 11,034 Code: PHGC5H



Max's Restaurant GC P500

Points: 11,034 Code: MXGC5H



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

circles

Makati Shangri-La Circles Event Cafe GC P2,000

Points: 35,400 Code: SHGC2K







Sofitel Philippine Plaza GC P2,000 Points: 35,400 Code: SPGC2K

THE PENINSULA MANILA

The Peninsula Manila GC P1,000 Points: 19,115 Code: PMGC1K



Fairmont Makati GC P1,000

Points: 19,115 Code: FMGC1K



Marriot Cebu GC P1,000

Points: 19,115 Code: MCGC1K



Ace Water Spa (Entrance Ticket) Points: 11,100 Code: AWGC5H



Zoobic Safari (Entrance Ticket)

Points: 11,000 Code: ZSGC4H





Annual Membership Fee Waiver



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



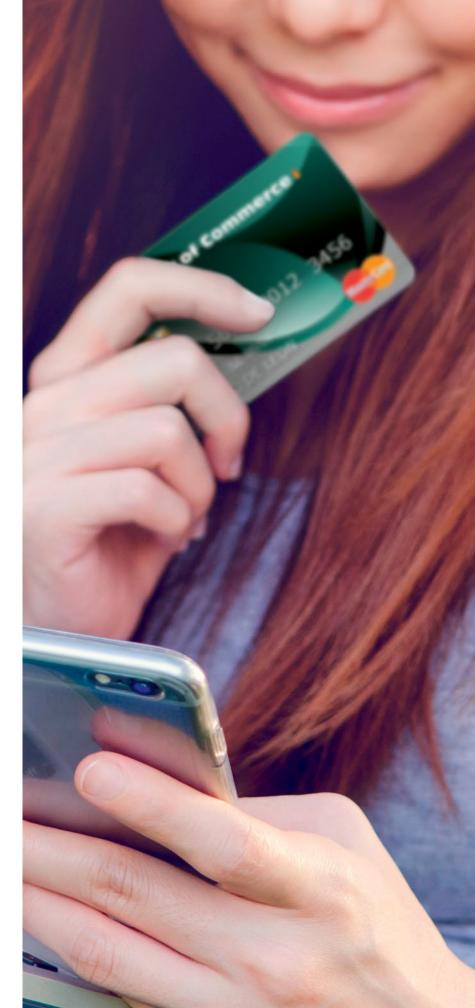
Classic Supplementary P600 Points: 7,500 Code: AMCS02



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



Gold Supplementary P1,250 Points: 15,625 Code: AMGSO2







1,000 PAL Mabuhay Miles

| Card Type | Points | Code |
|---------------|--------|--------|
| Classic Card | 12,000 | PALCL1 |
| Gold Card | 12,000 | PALGO1 |
| Platinum Card | 6,000 | PALPL1 |
| World Card | 6,000 | PALWL1 |



500 GetGo Points

| Card Type | Points | Code |
|---------------|--------|--------|
| Classic Card | 6,000 | GTGOCL |
| Gold Card | 6,000 | GTGOGO |
| Platinum Card | 3,000 | GTGOPL |
| World Card | 3,000 | GTGOWL |



500 AirAsia BIG Points

| Card Type | Points | Code |
|---------------|--------|--------|
| Classic Card | 3,000 | AIRCG1 |
| Gold Card | 3,000 | AIRCG1 |
| Platinum Card | 1,500 | AIRPW1 |
| World Card | 1,500 | AIRPW1 |



| | 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 | ABGC1K |
| 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 |
| Starbucks GC P500 | 11,034 | STGC5H |
| Pancake House GC P500 | 11,034 | PHGC5H |
| Max's Restaurant GC P500 | 11,034 | MXGC5H |
| 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 |
| Leisure | | |
| Sofitel Philippine Plaza GC P2,000 | 35,400 | SPGC2K |
| The Peninsula Manila GC P1,000 | 19,115 | PMGC1K |
| Fairmont Makati GC P1,000 | 19,115 | FMGC1K |
| Marriot Cebu GC P1,000 | 19,115 | MCGC1K |
| Ace Water Spa (Entrance Ticket) | 11,100 | AWGC5H |
| Zoobic Safari (Entrance Ticket) | 11,000 | ZSGC4H |

| 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 | | | |
| | Card Type | Points | Code |

| All 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 |
| | World Card | 6,000 | PALWL1 |
| | | | |
| 500 Get Go Points | Card Type | Points | Code |
| | Classic Card | 6,000 | GTGOCL |
| | Gold Card | 6,000 | GTGOGO |
| | Platinum Card | 3,000 | GTGOPL |
| | World Card | 3,000 | GTGOWL |
| | | | |
| 500 AirAsia BIG Points | Card Type | Points | Code |
| | Classic Card | 3,000 | AIRCG1 |
| | Gold Card | 3,000 | AIRCG1 |
| | Platinum Card | 1,500 | AIRPW1 |
| | World Card | 1,500 | AIRPW1 |

Program Mechanics

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 valid spend at **Department Stores** (in the Philippines or abroad), (categorized by the merchant's credit card acquirer under merchant category code 5311 only), Classic, Gold and Platinum Cardholders shall earn 5 Rewards Points.

For every Php25 valid 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), Classic, Gold and Platinum Cardholders shall earn 5 Rewards Points.

For every Php25 valid spend at **Travel Related Merchants** (in the Philippines or abroad), such as **Hotels, Resorts, Airlines and Travel Agencies/Tour Operator/Cruise** (categorized by the merchant's credit card acquirer under merchant category code 3000 to 3350, 3501 to 3999, 4511, 4722, 4411 and 7011 only), World Cardholders 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.
 - a. Customer Care Hotline: (02) 632 2265
 - b. Fax number: (02) 632 3299 (routing code: 3258)
 - c. Email add: customerservice@bankcom.com.ph
- Redemption request is subject to cardholder and account validation prior to processing.
- 5. 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.
- 4. 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.
- 5. 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.
- 8. 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.



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

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