

FREE SM GIFT PASS

Promo Mechanics

1. The promo is open to all Principal Cardholders of Bank of Commerce Credit Card.
2. The promo period is from April 1 to June 30, 2021.
3. The redemption period is until August 31, 2021.
4. Qualified Cardholders are entitled to a FREE SM Gift Pass.
5. To avail of the promo, qualified cardholder must reach the minimum single or accumulated spend transaction/s within the promo period to get the FREE eGift Certificate based on the table below:

Minimum Spend Required	FREE Item
Php50,000	Php2,000 SM Gift Pass
Php90,000	Php4,000 SM Gift Pass

Valid spend will include the following posted transactions:

- i. Straight transactions
- ii. Installment principal amount
- iii. Online transactions
- iv. Local and overseas transactions

Note: Balance Transfer, Convert to Installment, Cash Installment Plus, Cash Advance, Balance Convert, annual fees, will NOT be considered as valid spend.

Transactions from these businesses are also NOT qualified for the promo:
Casino/Gambling, Money Transfers, Wholesale/Distribution and Quasi Cash
Financial Institution (e.g. but not limited to, Paymaya, GCash, etc)

6. Transaction/s used to redeem for this promo shall no longer be qualified for redemption with another promo.

Redemption Process

1. Cardholder must call the BankCom Customer Service Hotline to request for the redemption.
2. BankCom will validate the request. If eligible to redeem, BankCom will send the Giftaway eCode to the Cardholder's registered mobile and/or email address within 10 working days.
3. Cardholder may go to the participating The SM Store - SM Bills Payment Centers to present the Giftaway eCode in exchange for the SM Gift Pass.

Terms & Conditions

1. Cardholder may avail of the promo only once during the promo period. In case the Cardholder is found by Bank of Commerce to have made multiple, invalid or fraudulent redemptions, Bank of Commerce reserves the right to charge the prevailing cost of the eGift Certificate to the cardholder's BankCom Credit Card account or directly collect from the cardholder.
2. Cardholder will be charged the cost of the eGift Certificate redeemed should the Cardholder cancel the qualifying purchase or transaction at a later date or if the transaction is found to be fraudulent. Bank of Commerce reserves the right to charge the cost of the redeemed eGift Certificate to his/her BankCom Credit Card.
3. In case of dispute in respect of but not limited to cardholder's eligibility, coverage of dates, fulfillment etc, Bank of Commerce's decision shall prevail. All questions or disputes regarding the cardholder's eligibility for the promotion or for any redemption shall be resolved by Bank of Commerce with the concurrence of DTI.