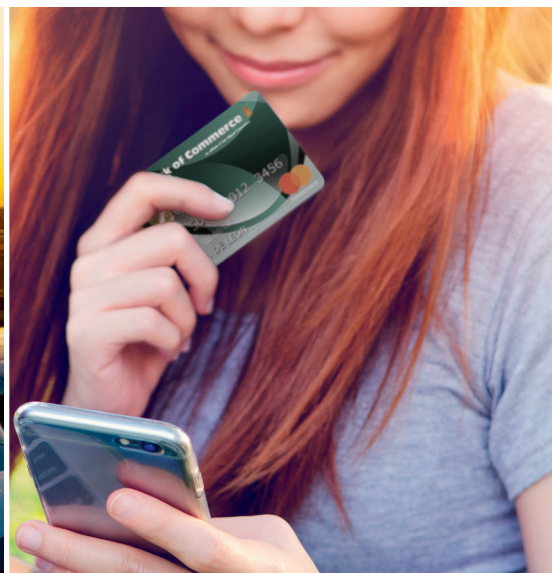


REWARD *yourself.*

BANK OF COMMERCE CREDIT CARD REWARDS PLUS PROGRAM





Shopping



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



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



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



Abenson e-GC P1,000*
Points: 19,115 Code: ABGC1K



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 e-GC P1,000*
Points: 19,115 Code: SRGC1K



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



Go Rewards Points 1,000
Points: 19,115 Code: ROGO1K





Dining



Red Ribbon GC P500

Points: 11,034 Code: RRG5H



The Coffee Bean & Tea Leaf e-GC P500*

Points: 11,034 Code: CBG5H



Jollibee®

Jollibee GC P500

Points: 11,034 Code: JOG5H

Starbucks

Starbucks GC P500

Points: 11,034 Code: STG5H



Greenwich GC P500

Points: 11,034 Code: GRG5H



Max's Restaurant GC P500

Points: 11,034 Code: MXG5H



Pancake House GC P500

Points: 11,034 Code: PHG5H

THE BISTRO GROUP

Bistro Group GC P1,000

Points: 19,115 Code: BGG1K





Annual Membership Fee Waiver



Classic Principal P1,500
Points: 18,750 Code: AMCPN1



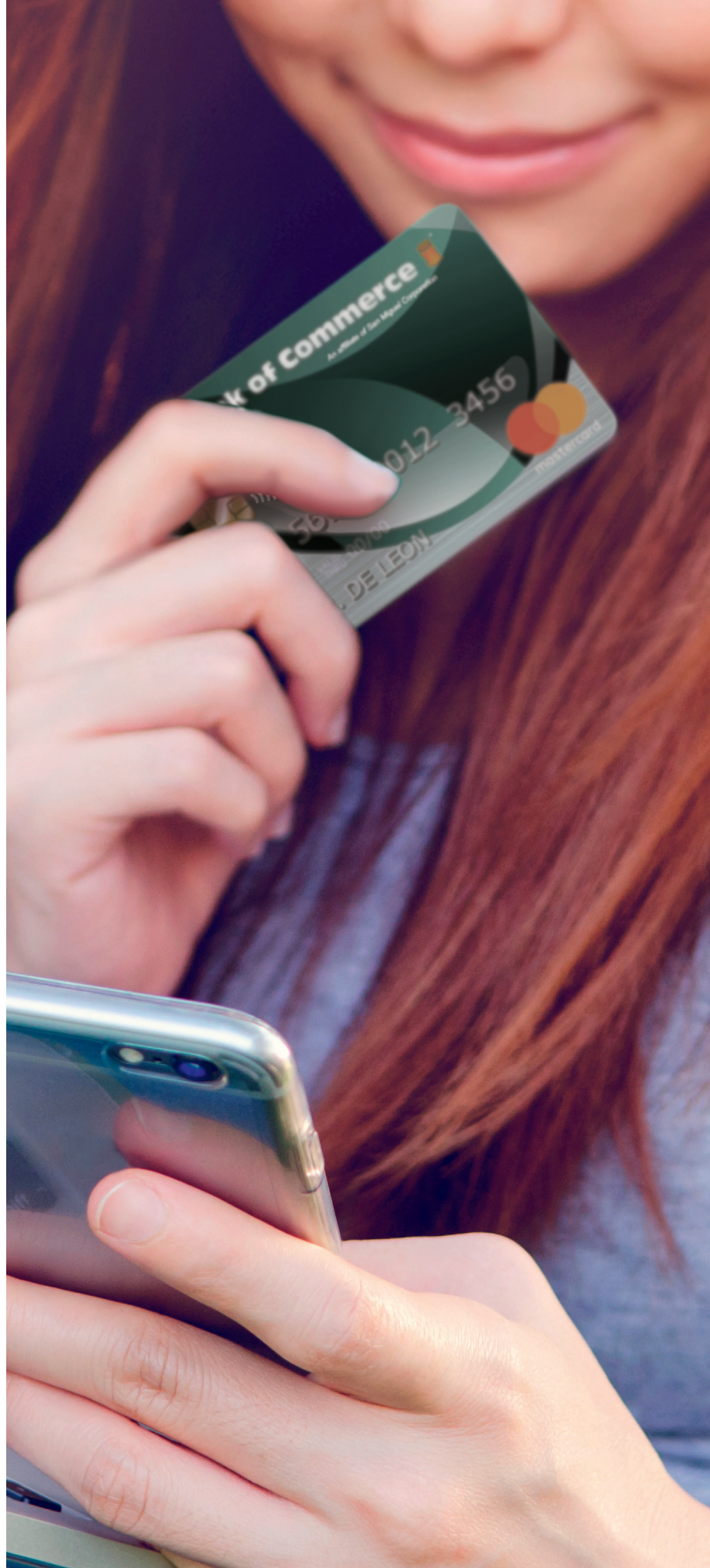
Classic Supplementary P750
Points: 9,375 Code: AMCSN2



Gold Principal P3,000
Points: 37,500 Code: AMGPN1



Gold Supplementary P1,500
Points: 18,750 Code: AMGSN2





Annual Membership Fee Waiver



Platinum Principal P5,000
Points: 62,500 Code: AMPPN1



Platinum Supplementary P2,500
Points: 31,250 Code: AMPSN2



World Principal P6,000
Points: 75,000 Code: AMWPN1



World Supplementary P3,000
Points: 37,500 Code: AMWSN2





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
World Card	6,000	PALWL1



500 airasia Rewards

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





Donations



One for Children

Donation Amount	Points Required
Php 100	1,800
Php 200	3,400
Php 500	8,000
Php 1000	15,000



	Points Required	Code
<i>Shopping</i>		
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
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
Go Rewards	19,115	ROGO1K
<i>Dining</i>		
Red Ribbon GC P500	11,034	RRGC5H
Greenwich GC P500	11,034	GRGC5H
Jollibee GC P500	11,034	JOGC5H
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
<i>Annual Membership Fee Waiver</i>		
Classic Principal P1,500	18,750	AMCPN1
Classic Supplementary P750	9,375	AMCSN2
Gold Principal P3,000	37,500	AMGPN1
Gold Supplementary P1,500	18,750	AMGSN2
Platinum Principal P5,000	62,500	AMPPN1
Platinum Supplementary P2,500	31,250	AMPSN2
World Principal P6,000	75,000	AMWPN1
World Supplementary P3,000	37,500	AMWSN2

	Card Type	Points	Code
1,000 PAL Mabuhay Miles	Classic Card	12,000	PALCL1
	Gold Card	12,000	PALGO1
	Platinum Card	6,000	PALPL1
	World Card	6,000	PALWL1
	Card Type	Points	Code
500 airasia Rewards	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.

2x Rewards Points

For every Php25 valid spend for fuels at **Petron gasoline stations**, (categorized by the merchant's credit card acquirer under merchant category code 5541 only) Platinum and World Cardholders shall earn 2 Rewards Points

For every Php25 valid spend at **Autosweep Loading Stations**, Classic, Gold, Platinum and World Cardholders shall earn 2 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 and e-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. Merchant e-Gift Certificate

The e-Gift Certificates for the following merchants will be sent to the cardholder's registered mobile number and email:

- | | |
|-----------------------------|------------------------------|
| - Rustan's Department Store | - S&R Membership Shopping |
| - Store Specialists, Inc | - Abenson |
| - SM Department Store | - The Coffee Bean & Tea Leaf |

E-Gift Certificates may be redeemed as specified in the Rewards Plus Catalogue.

d. 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.

e. Donations

Qualified Cardholders may redeem their Bank of Commerce Rewards Plus Points and convert as donation to World Vision Philippines or San Miguel Foundation, subject to the Terms & Conditions of the Rewards Plus Program. If Cardholder would like to request for a Certificate of Donation (COD) or Official Receipt (OR), he/she must specify this during the call or in the email request. Late requests for COD and/or OR shall no longer be accommodated.

Note: An OR may only be requested for donations amounting to Php5,000 and up

f. Go Rewards

Principal Cardholder must be a member of the Go Rewards Program prior to redemption. Go Rewards Points will be credited to the Cardholder's Go Rewards account within ten (10) business days from redemption. Cardholder is subject to and must comply with the Terms and Conditions set by the Go Rewards Program.

OTHER TERMS AND CONDITIONS:

1. 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.
2. 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.

3. 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.
6. Any disputes or complaints must be reported within 48 hours from receipt of redeemed item.
7. 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.
9. 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.

Merchant e-Gift Certificates Redemption

Store	Redemption	Participating Branches
Rustan's Department Store	Present eVoucher at Rustan's Customer Service.	All branches
Stores Specialists, Inc.	Exchange eVoucher for SSI Purple Card.	Payless • Polo Ralph • Pottery Barn • Prada • Pull&Bear • Radley • Red Tag • Reiss • Saint Laurent • Salad Stop • Salvatore Ferragamo • Samsonite • Soles • Springfield • Steve Madden • Stradivarius • Stride Rite • Superdry • Superga • Swarovski • The Exchange • Todds • Tommy Hilfiger • Tommy Kids • Tory Burch • Tutto Moda • TWG • Vince Camuto • West Elm • Women Secret • Zara • Zegna • Outlet
The SM Store	Go to SM Bills Payment to exchange eVoucher for SM Gift Pass.	All branches of SM Store • SM Supermarket • SM Hypermarket • SM Appliance • Savemore • Walter Mart Supermarket • Mindpro Supermarket • Ace Hardware • Ace Builders • Alfamart • Baby Company • Crocs • Kultura • Our Home • Pet Express • Toy Kingdom • Simply Shoes • Sports Central • Surplus • Levis • Stefanel • The Body Shop • Crate&Barrel • Joseph • Sfera • UniQlo • Watsons • Mini So • Bata • SM Cinema • IMAX • SM Bowling • SM Skating • SM Storyland • SkyRanch • Snack Time • Radisson Blu
S&R	Present eVoucher at S&R Customer Service.	All branches
Abenson	Use eVoucher as payment for purchase.	Abenson Alabang • Abenson Glorietta 1 • Abenson Trinoma • Abenson Cainta 2 • Abenson Cebu • Abenson Dasmariñas • Abenson Ermita • Abenson Filinvest • Abenson G Mall • Abenson Marquee Mall • Abenson Nuciti Batangas • Abenson Plaridel • Abenson Shangri-la • Abenson SM North Edsa • Abenson Sta. Rosa • Waltermart North Edsa • Avant Glorietta 3 • Missouri branch
The Coffee Bean & Tea Leaf		All branches



Bank of Commerce

An affiliate of San Miguel Corporation



Bank of Commerce Customer Care

Metro Manila: (02) 8632-BANK (2265)

Domestic Toll-free numbers: (PLDT) 1800-10-982-6000 and (Globe Lines) 1800-8-982-6000

Email: customerservice@bankcom.com.ph

Bank of Commerce website: <https://www.bankcom.com.ph>

Bank of Commerce is regulated by the Bangko Sentral ng Pilipinas.

<https://www.bsp.gov.ph>

Access BSP Online Buddy (BOB) through BSP's official website (Webchat),

Send SMS to 021582277 for Globe subscribers,

Or visit BSP's Facebook page <https://www.facebook.com/BangkoSentralngPilipinas>

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