

## Annual Fee Waiver

Rewards Points can be redeemed to waive Annual Fees. Depending on the available rewards points, annual fees may be waived at full or half discount.

Annual Fee Waiver	Peso Value of Annual Fee	Points Required	Rewards Code
<b>Principal</b>			
100% waived	PHP 2,000	25,000	100%AFPFEM
50% discount	PHP 1,000	12,500	50%AFWPFEM

<b>Supplementary</b>			
100% waived	PHP 1,000	12,500	100%AFSFEM
50% discount	PHP 500	6,300	50%AFWSFEM

## REDEMPTION PROCEDURE

1. Cardholder may redeem Rewards through MIA (Metrobank Interactive Assistant) at [m.me/MiaOfMetrobankCard](https://m.me/MiaOfMetrobankCard).
2. Upon redemption request, cardholder must provide the following:  
Cardholder Number  
Item Code
3. Redemption of Annual fee waiver will only be allowed after it has been charged to the Cardholder's account.
4. Redemption will be processed within 3 to 5 banking days from receipt of a valid request.
5. Once redemption request is accepted, the same cannot be revoked or cancelled by the Cardholder.
6. Redemption of annual fee waiver will be reflected on the Cardholder's next statement date.
7. All questions or disputes regarding eligibility for the Rewards Program or redemption of rewards will be resolved by Metrobank at its sole discretion.
8. The terms and conditions may be modified by Metrobank in its sole discretion from time to time with notice to the Cardholder. Similarly, the redemption process may be modified by Metrobank in its sole discretion, with appropriate communication through any mode deemed sufficient by Metrobank.
9. By participating in the Rewards Program, the Principal Cardholder agrees to be bound by these Terms and Conditions. View the complete Terms and Conditions [here](#).
10. For any questions or clarifications, contact Metrobank at 88700-700 or email [customerservice@metrobankcard.com](mailto:customerservice@metrobankcard.com).