

Metrobank Card Upgrade Activation Incentive Promo 2026

1. The **Metrobank Card Upgrade Activation Incentive Promo 2026** ("Promo") shall run from **January 1, 2026 to March 31, 2026** ("Promo Period" or "Card Upgrade Period) only.
2. The Promo is open to targeted qualified principal cardholders of the Metropolitan Bank & Trust Company ("Metrobank") credit cardholders ("Cardholders") whose principal card has been successfully upgraded by the bank and have agreed to activate & made a spend within 30 days from card creation of the upgraded card:
 - Metrobank Titanium Mastercard
 - Metrobank Rewards Plus Visa
 - Metrobank Cashback Visa
 - Metrobank Platinum Mastercard
 - Metrobank Travel Signature Visa
 - Metrobank World Mastercard
3. Qualified Cardholders must receive a direct communication from the bank (in the form of SMS and/or email) regarding the promo, or must be invited to upgrade via Customer Service agents or Telesales Agent.
4. Qualified Cardholders must accept the invite to upgrade to the bank-recommended card type specified on the received cardholder communications (in the form of SMS and email), or via Customer Service and/or Telesales Agent.
5. Qualified Cardholders must activate the newly upgraded Metrobank credit card and reach the required accumulated minimum Valid Spend within spend period:

a. Incentive Promo

Product Type	Minimum Accumulated Spend Requirement	Cash Credit Incentive	Spend Period
Metrobank Titanium Mastercard	Php 1,250	Php 2,500 cash credit	30 days upon card creation
Metrobank Rewards Plus Visa	Php 1,250	Php 2,500 cash credit	
Metrobank Cashback Visa	Php 1,750	Php 3,500 cash credit	
Metrobank Platinum Mastercard	Php 2,500	Php 5,000 cash credit	
Metrobank Travel Signature Visa	Php 2,750	Php 5,500 cash credit	
Metrobank World Mastercard	Php 3,000	Php 6,000 cash credit	

- b. Valid Spend shall only include the following posted transactions:
 - i. Straight retail transactions (inclusive of domestic, international & online transactions.),
 - ii. Bills2Pay or Paybills via MBOA,
 - iii. Retail/Merchant Installments (covering only the principal amount of transactions approved within the Spend Period)
 - iv. Special Installments (covering the principal amount posted within the spend period) such a Balance Transfer and Cash2Go.
 - v. Valid transactions made by supplementary cardholders will be included in the computation of principal cardholder's annual spend;
- c. The following transactions and fees will not be considered as valid spend:
 - i. Add-on interest,
 - ii. Fees and charges (covering card fees, cash advance, balance conversion, balance transfer, PayNow, send money, late payment, loan)
 - iii. Balance Conversion installments,
 - iv. PayNow,
 - v. Loans
 - vi. Cash advance
 - vii. Quasi-cash transactions (e.g. funding Grabpay or Maya Wallet),
 - viii. Send Money
 - ix. The transactions with credit adjustments resulting from merchant-initiated credit adjustments and transaction disputes
 - x. Recurring Payments
 - xi. Other miscellaneous fees
- d. Cash credit cannot be exchanged for rewards points, cash, other products or discounts

e. Cash Credit Awarding

- The Cash Credit shall be credited to the Principal Cardholder's statement of account once the requirements have been met and shall be reflected in the Principal Cardholder's statement of account within 30 days after the valid spend requirement has been fulfilled. This will appear as "Cash Credit – Upgrade Promo" on the Principal's Cardholder's statement of account.
- The Cash Credit Incentive to the Cardholder's statement of account shall not be used to offset the Minimum Amount Due/Total Amount Due. The cardholder is required to settle at least the Minimum Amount Due in the statement to avoid late charges from being billed to his account.

6. Cardholders must maintain good credit standing on their principal credit card to remain eligible for the Card Upgrade Activation Incentive Promo.

7. Should there be any change/s in the cardholder's Metrobank-registered mobile number, it is the responsibility of the Cardholder to update his/her contact information by calling the Metrobank Customer Service Hotline at (02) 88-700-700.

8. In the event that the Cardholder requests for an upgrade, downgrade, conversion, cancellation or any change to the qualified credit card at any time, they will be disqualified from the promo and the corresponding amount of the cash credit will be charged to the customer. The promo is non-transferable and will not be carried over to the newly upgraded, converted, or changed credit card.

9. Metrobank reserves the right to disqualify any Cardholder from further participation in this Promo if the Cardholder is delinquent, defaults in his/her payment or, if in Metrobank's judgment, the said Cardholder has violated these Terms & Conditions and/or the Metrobank Credit Card Terms and Conditions.

10. Metrobank reserves the right to disqualify a previously approved transaction that was cancelled or charged back within the Promo Period. Should a Cardholder receive the Card Upgrade Activation Incentive Promo but was later on deemed unqualified for not meeting the requirements of the incentive due to disputes arising from, but not limited to, erroneous, invalid, fraudulent or unauthorized transactions, the cost of the gift or annual fee shall be charged by Metrobank to the cardholder's credit card within 30 days.

11. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by Metrobank, at its discretion, with the concurrence of the DTI.

12. All credit card conversions and card upgrades shall be subject to Metrobank's final approval and applicable terms and conditions. Cardholders shall be notified of the credit decision via SMS or email. The Cardholder, authorize Metrobank to issue, at its discretion, the appropriate credit card product/s in case they are qualified for membership after due credit evaluation has been done.

13. Any dispute concerning the products or services availed to meet the spend requirement shall be settled directly between the cardholder and the appropriate merchant with the concurrence of the DTI.

14. The use of the Metrobank Card in connection with the Promo is subject to the Metrobank Credit Card Terms and Conditions.

15. Employees of Metrobank are not eligible to join this Promo.

16. By joining or availing of this Promo, the Cardholder confirms that he/she has read, understood and agreed to the promo mechanics and these Terms and Conditions.

17. For inquiries or clarifications, please contact Metrobank at 88700-700.

DTI Fair Trade Permit No. FTEB-245260 Series of 2025

Metrobank is regulated by the Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)