

Credit Card Table of Fees and Charges

Retail Monthly Interest Rate/ Finance Charge	3.00% Monthly Interest Rate or 36% Annually							
Cash Advance Monthly Interest Rate	3.00% Monthly Interest Rate to be computed from the date when cash advance was availed							
Card Replacement Fee	P400 for every card replacement							
Minimum Amount Due	P1,000 or 3.5% of outstanding balance as of statement date plus overlimit amount and past due, whichever is higher							
Late Charge Fee	P1,000 or Unpaid Minimum Amount Due (MAD), whichever is lower							
Overlimit Fee	P750 per occurrence							
Cash Advance Fee	P200 per transaction regardless of the cash advance amount							
Installment Pre-Termination Fee	5% of the remaining principal balance or P550 whichever is higher							
Account Maintenance Fee	P200 or an amount equivalent to the credit balance, whichever is lower, will be charged monthly to accounts with overpayments that are closed or active accounts that have no activity for the past 12 months until the credit balance is zeroed out							
Gaming Services Transaction Fee	5% of the amount transacted							
Refund Fee	1% of the refund amount or P100, whichever is higher, for every refund request							
Installment Processing Fee	For every approved installment: P350 for Cash2Go or Balance Transfer; P500 for Balance Conversion; P250 for Quick Cash							
Returned Check Fee	P1,500 for every returned check							
Returned Document Fee	P300							
Cross Border Service Fee	1.00% of the amount transacted							
Card Type	M Free Mastercard	Cashback Visa	Rewards Plus Visa	Titanium Mastercard	Toyota Platinum	Platinum Mastercard	Travel Signature Visa	World Mastercard
Annual Fee Principal <i>*waived for the first year</i>	Perpetually waived	P3,500	P2,500	P2,500	P2,800	P5,000	P5,500	P6,000
Annual Fee Supplementary <i>*waived for the first year</i>	Perpetually waived	P1,750	P1,500	P1,500	P1,400	P2,500	P2,750	P3,000
		FREE for life on the <u>first</u> supplementary card			FREE for life for <u>first 2</u> supplementary cards			
Forex Processing Fee	2.50%						0.68%	0.85%
Statement and Certification Fees	P100 per request of re-printing and delivery of monthly statement				Free of charge			
Bank Certification Fee	P100 per copy and delivery of bank certificate				Free of charge			
Foreign Exchange Transactions	Metrobank shall automatically convert all charges, advances, credit adjustments, or amounts arising from transactions denominated in foreign currency to Philippine Peso or to US Dollar for US Dollar Credit Cards. Effective March 15 2026, all transactions made in foreign currency denomination to be billed in Philippine Peso shall be converted using Visa/Mastercard’s currency conversion rate at the time of posting. Indicative rates are published on the Card Network’s website. All converted transactions shall be charged a Cross Border Service Fee plus Forex Processing Fee for Peso Credit Cards or Forex Processing Fee for USD Dollar Credit Cards, the rates of which may be adjusted from time to time upon notice. The Cross Border Service Fee represents the costs incurred to process the payment for the foreign currency transactions through the Card Network (i.e. Visa/Mastercard), acquiring bank and/or foreign merchant affiliates. The Forex Processing Fee represents the costs needed by Metrobank to internally process the foreign currency transactions. The Cross Border Service Fee shall likewise apply to transactions involving foreign currencies converted to Philippine Peso (PHP) at point of sale, whether executed in the Philippines, abroad, or online.							



*Choose your Metrobank card

M Free Mastercard Min. TRB: PHP 15,000	Cashback Visa Min. TRB: PHP 15,000	Rewards Plus Visa Min. TRB: PHP 15,000	Titanium Mastercard Min. TRB: PHP 15,000	Toyota Platinum** Min. TRB: PHP 84,000	Platinum Mastercard Min. TRB: PHP 125,000	Travel Signature Visa Min. TRB: PHP 250,000	World Mastercard Min. TRB: PHP 250,000
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Signature

Signature

Signature

Signature

Signature

Signature

Signature

Signature

You will receive the card/s you are qualified for based on the assessment of your application.

** Preferred dealer for Toyota Platinum Mastercard:

PERSONAL DATA

SALUTATION (MS/MRS/MR)

LAST NAME

GIVEN NAME

MIDDLE NAME

SUFFIX (JR/SR/III ETC)

* NAME

MM

DD

YYYY

* BIRTH DATE

* PLACE OF BIRTH

* GENDER

MALE

FEMALE

* CIVIL STATUS

SINGLE

MARRIED

WIDOWED

SEPARATED

* NATIONALITY

FILIPINO

OTHERS:

* MOTHER'S MAIDEN NAME

* GOVERNMENT- ISSUED ID #

ID TYPE

PHILSYS

TIN

SSS

GSIS

UMID

* MOBILE NUMBER

* PERSONAL EMAIL ADDRESS

@gmail.com

@yahoo.com

Others

HOME PHONE NUMBER

HOME OWNERSHIP

OWNED

RENTED

MORTGAGED

LIVING WITH PARENTS

* HOME ADDRESS

UNIT/FLOOR/HOUSE #

STREET

SUBDIVISION/VILLAGE/BARANGAY/PUROK

CITY/PROVINCE/MUNICIPALITY

ZIP CODE

EDUCATION

HIGH SCHOOL

SOME COLLEGE

VOCATIONAL

COLLEGE

POST GRADUATE

EMPLOYMENT DATA

* SOURCE OF FUNDS

PRIVATE EMPLOYEE

GOVERNMENT EMPLOYEE

SELF-EMPLOYED

INVESTMENT

RETIRED

OTHERS:

* COMPANY NAME

* POSITION

* NATURE OF BUSINESS

* BUSINESS ADDRESS

DEPARTMENT/FACULTY

UNIT/FLOOR/BUILDING

STREET

SUBDIVISION/VILLAGE/BARANGAY/PUROK

CITY/PROVINCE/MUNICIPALITY

ZIP CODE

BUSINESS PHONE NUMBER

BEST TIME TO CALL

BUSINESS EMAIL ADDRESS

* TENURE WITH CURRENT EMPLOYER/BUSINESS

YEARS

MONTHS

TOTAL WORKING/ BUSINESS YEARS

EMPLOYMENT STATUS

REGULAR

PROBATIONARY

PROJECT-BASED

CONTRACTUAL

* GROSS ANNUAL INCOME (PHP)

* DO YOU HAVE AN EXISTING CREDIT CARD/S FROM OTHER BANKS?

YES

NO

ARE YOU RELATED TO A METROBANK EMPLOYEE?

YES

NO

RELATIONSHIP

SPOUSE

PARENT/IN-LAW

CHILD

OTHERS

(PLS. IDENTIFY)

IF YES, NAME OF EMPLOYEE:

RANK

NON-OFFICER

JR. OFFICER

SR. OFFICER

* DELIVERY INSTRUCTION

HOME

BUSINESS

IS THIS A CONDO?

YES

NO

* DO YOU OR ANY OF YOUR FAMILY HAVE CLOSE TIES WITH, OR CONDUCT SUBSTANTIAL FINANCIAL TRANSACTIONS FOR, SOMEONE IN A PROMINENT PUBLIC POSITION LOCALLY OR ABROAD, OR IN ANY INTERNATIONAL ORGANIZATION?

YES

NO

*UNDERTAKING

By signing below, I confirm that this shall serve as my application for a credit card with Metrobank which the latter, at its discretion, may process and grant the credit card product I am qualified for any time in the next 12 months from date of application. In the event of approval of my application for a Metrobank credit card, I hereby agree to the TERMS AND CONDITIONS found on <https://www.metrobank.com.ph/articles/credit-card-terms-and-conditions> governing the issuance and use of the Metrobank credit card, made an integral part of this undertaking, which will be issued to me and which I will receive, as evidenced by my signature herein, and/or the signature/s of my representative/s. My use of the Metrobank credit card shall constitute proof that I have read and fully understood the TERMS AND CONDITIONS enclosed and delivered with the credit card and/or found on Metrobank’s website, as may be amended, and that I consent to be bound by such. I further agree to hold Metrobank free and harmless from any and all liabilities that I will incur with the use of my Metrobank credit card. I further hold myself liable for all obligations and liabilities that I will incur with the use of my Metrobank credit card.

*DECLARATION

I/We hold myself/ourselves liable for all obligations and liabilities incurred with the use of the Metrobank credit card/s issued to me/us. I/We warrant, that I/we shall be jointly and severally liable for the same obligations and that I/we hereby commit myself/ourselves to the following declarations: 1) I/We certify that the foregoing facts are true and correct; (2) I/We authorize and consent Metrobank, its affiliates, subsidiaries, third-party service providers, assigns, to process, transfer, share, disclose and communicate any and all of my/our personal data as defined under the R.A. 10173 (The "Data Privacy Act of 2012") and its implementing Rules and Regulations, information relating to the credit card accounts, or any of my/our basic credit data and any and all information concerning me/us, my/our properties or investments with Metrobank, to any of the offices, branches, subsidiaries, affiliates, agents and representatives of Metrobank and third parties selected by any of them, including other financial institutions, for purposes of credit verification, collection and credit review and scoring, telco-scoring, statistical and risk analysis and to government entities tasked to provide consumer credit reporting or reference schemes, anti-money laundering monitoring purposes including but not limited to Credit Information Corporation (CIC) pursuant to R.A. 9510 (the "Credit Information Act of 2008"), Republic Act (R.A.) 9160, as amended by R.A. 9194 (the Anti-Money Laundering Act), R.A. 8484 (the Access Device Act of 1998), and their respective Implementing Rules and Regulations; (3) I/We authorize and consent Metrobank to share my/our address and mobile number to Metrobank’s third party delivery courier, strictly following Metrobank’s Privacy Policy, for the purpose of card delivery; (4) I/We authorize and consent Metrobank to acquire my/our personal data and any information from any of its subsidiaries and affiliates to facilitate the approval of my credit card application as well as credit card transactions, e.g., cash advance, increase in credit limit, etc., through my/our initiative and in the event of default arising from non-payment of credit card obligations with Metrobank; (5) In compliance with the Customer Identification requirements of BSP Circular 950 Subsection 4806Q.2 (d), I, the Principal Cardholder, attest that I have satisfied the Face-to-Face contact requirement for my Supplementary Cardholder/s on behalf of Metrobank, and to having seen the original ID of the same; (6) I/We understand that should my/our application be denied, Metrobank has no obligation on its part to furnish the reason for such rejection except when the denial is based on credit data from CIC used in the evaluation of my/our application; (7) I/We authorize Metrobank, its authorized representative/s and/or agent/s to verify and investigate these facts from whatever source it may deem appropriate; and (8) I/We agree to the TERMS AND CONDITIONS governing the issuance of a Metrobank credit card.

Conformity to Terms & Conditions of Metrobank: By signing on the (1) application form or delivery acknowledgment receipt; and (2) the signature portion of the credit card, the Cardholder expressly consents to the waiver of claims against and exempts Metrobank, its officers, branches, subsidiaries, affiliates, agents, representatives and the Metrobank Group from liability under all bank deposit secrecy laws including, but not limited to, R.A. 1405 or the Law on Secrecy of Bank Deposits, R.A. 6426 or the Foreign Currency Deposit Act, R.A. 8791 of the General Banking Law, R.A. 10173 of the Data Privacy Act of 2012 and other confidentiality laws enforced or which may hereinafter be enforced.

I confirm that:

- I agree to the Undertaking and Declaration in this application form
- I agree to the Terms and conditions, and Fees and charges found in www.metrobank.com.ph
- I accept/understand that I will be receiving my Statement of Accounts (SOA) via email address and will not receive paper SOAs. Please send my statements to:

Personal Email

Business Email

If no option is chosen, your statement will be sent to your personal email.

MM

DD

YYYY

* SIGNATURE OF APPLICANT OVER PRINTED NAME

* DATE

FOR METROBANK USE ONLY

METROBANK DEPOSITOR?

YES

NO

DATE OPENED

MM

DD

YYYY

REFERRER NAME

REFERRER ID NUMBER:

TOTAL RELATIONSHIP BALANCE

Between Php 15,000 to <Php 25,000, at least 24 months on books

Between Php 25,000 to <Php 50,000, at least 12 months on books

>= Php 50,000 at least 0-4 months on books

3 Months Net Payroll Credits from: to

Below Php 19,000

Php 19,000 and above

RM NUMBER

BRANCH NAME

BRANCH CODE

I ATTEST THAT: This credit card was obtained following the standard credit card solicitation process of Metrobank and in accordance with the relevant laws and BSP regulations
Explicit consent was given by the customer to process his/her information for the sole purpose of this credit card application

MM

DD

YYYY

REFERRER'S NAME

REFERRER'S SIGNATURE

DATE

SUPPLEMENTARY CARD APPLICATION

The Principal Cardholder and Supplementary Card applicants must submit a photocopy of a valid government-issued ID and complete all fields marked (*). The spending limit for each Supplementary Cardholder is part of the Principal's credit limit. If the indicated spending limit exceeds the approved credit limit, the Supplementary Cardholder's spending limit will default to the Principal's approved credit limit, up to a maximum of Php100,000.

Supplementary Cardholders must be between 14 and 80 years old, and the Principal Cardholder may apply for up to four Supplementary Cards. If additional cards are needed beyond the one listed on this form, a separate application must be submitted for each.

For **existing** Metrobank Principal Cardholders who want to enroll new/additional Supplementary Cardholders, complete this section:

PRINCIPAL CARDHOLDER'S LAST NAME, SUFFIX

PRINCIPAL CARDHOLDER'S GIVEN NAME

PRINCIPAL CARDHOLDER'S MIDDLE NAME

PRINCIPAL CARDHOLDER'S CARD NUMBER

(indicate first 6-digits and last 4-digits)

SUPPLEMENTARY APPLICANT

* NAME

SALUTATION (MS/MRS/MR)

LAST NAME

GIVEN NAME

MIDDLE NAME

Suffix (Jr/Sr/III etc)

* HOME ADDRESS

UNIT/FLOOR/HOUSE #

STREET

SUBDIVISION/VILLAGE/BARANGAY/PUROK

CITY/PROVINCE/MUNICIPALITY

Zip Code

* BIRTH DATE

MM

DD

YYYY

* NATIONALITY

FILIPINO

OTHERS

* RELATIONSHIP TO PRINCIPAL CARD HOLDER

* PLACE OF BIRTH

* MOBILE NUMBER

EMAIL ADDRESS

@gmail.com

@yahoo.com

OTHERS

GOVERNMENT- ISSUED ID #

ID TYPE

PHILSYS

TIN

SSS

GSIS

UMID

MOTHER'S MAIDEN NAME

* ASSIGNED SPENDING LIMIT

100% OF PRINCIPAL CREDIT LIMIT

OTHERS

* SOURCE OF FUNDS

PRIVATE EMPLOYEE

GOVERNMENT EMPLOYEE

SELF-EMPLOYED

RETIRED

INVESTMENT

OTHERS:

* COMPANY NAME

* POSITION

* NATURE OF BUSINESS

CREDIT CARD DECLARATION AND UNDERTAKING

By signing below, I confirm that this shall serve as my application for a credit card with Metrobank which the latter, at its discretion, may process and grant any time in the next 12 months from date of application. In the event of approval of my application for a Metrobank credit card, I hereby agree to the TERMS AND CONDITIONS found on <https://www.metrobank.com.ph/articles/credit-card-terms-and-conditions> governing the issuance and use of the Metrobank credit card, made an integral part of this undertaking, which will be issued to me and which I will receive, as evidenced by my signature herein, and/or the signature/s of my representative/s. My use of the Metrobank credit card shall constitute proof that I have read and fully understood the TERMS AND CONDITIONS enclosed and delivered with the credit card and/or found on Metrobank's website, as may be amended, and that I consent to be bound by such. I further agree to hold Metrobank free and harmless from any and all liabilities that I will incur with the use of my Metrobank credit card. I further hold myself liable for all obligations and liabilities that I will incur with the use of my Metrobank credit card.

I/We hold myself/ourselves liable for all obligations and liabilities incurred with the use of the Metrobank credit card/s issued to me/us. I/We warrant, that I/we shall be jointly and severally liable for the same obligations and that I/we hereby commit myself/ourselves to the following declarations: 1) I/We certify that the foregoing facts are true and correct; (2) I/We affirm and confirm the authority and express consent I have given my Primary in sharing my personal data to Metrobank for the processing and issuance of this credit card; (3) I/We authorize and consent Metrobank, its affiliates, subsidiaries, third-party service providers, assigns, to process, transfer, share, disclose and communicate any and all of my/our personal data as defined under the R.A. 10173 (The "Data Privacy Act of 2012") and its implementing Rules and Regulations, information relating to the credit card accounts, or any of my/our basic credit data and any and all information concerning me/us, my/our properties or investments with Metrobank, to any of the offices, branches, subsidiaries, affiliates, agents and representatives of Metrobank and third parties selected by any of them, including other financial institutions, for purposes of credit verification, collection and credit review and scoring, statistical and risk analysis and to government entities tasked to provide consumer credit reporting or reference schemes, anti-money laundering monitoring purposes including but not limited to The National Privacy Commission, Credit Information Corporation (CIC) pursuant to R.A. 9510 (the "Credit Information Act of 2008"), Republic Act (R.A.) 9160, as amended by R.A. 9194 (the Anti-Money Laundering Act), R.A. 8484 (the Access Device Act of 1998), and their respective Implementing Rules and Regulations; (4) I/We authorize and consent Metrobank to share my/ our address and mobile number to Metrobank's third party delivery courier, strictly following Metrobank's Privacy Policy, for the purpose of card delivery; (5) I/We authorize and consent Metrobank to acquire my/our personal data and any information from any of its subsidiaries and affiliates to facilitate the approval of my credit card application as well as credit card transactions, e.g., cash advance, increase in credit limit, etc., through my/our initiative and in the event of default arising from non-payment of credit card obligations with Metrobank; (6) In compliance with the Customer Identification requirements of BSP Circular 950 Subsection 4806Q.2 (d), I, the Principal Cardholder, attest that I have satisfied the Face-to-Face contact requirement for my Supplementary Cardholder/s on behalf of Metrobank, and to having seen the original ID of the same; (7) I/We understand that should my/our application be denied, Metrobank has no obligation on its part to furnish the reason for such rejection except when the denial is based on credit data from CIC used in the evaluation of my/our application; (8) I/We authorize Metrobank, its authorized representative/s and/or agent/s to verify and investigate these facts from whatever source it may deem appropriate; and (9) I/We agree to the TERMS AND CONDITIONS governing the issuance of a Metrobank credit card.

Conformity to Terms & Conditions of Metrobank: By signing on the (1) application form or delivery acknowledgment receipt; and (2) the signature portion of the credit card, the Cardholder expressly consents to the waiver of claims against and exempts Metrobank, its officers, branches, subsidiaries, affiliates, agents, representatives and the Metrobank Group from liability under all bank deposit secrecy laws including, but not limited to, R.A. 1405 or the Law on Secrecy of Bank Deposits, R.A. 6426 or the Foreign Currency Deposit Act, R.A. 8791 of the General Banking Law, R.A. 10173 of the Data Privacy Act of 2012 and other confidentiality laws enforced or which may hereinafter be enforced.

* SIGNATURE OF PRIMARY CARD HOLDER

* DATE

MM

DD

YYYY

* SIGNATURE OF SUPPLEMENTARY CARD APPLICANT

* DATE

MM

DD

YYYY

FOR METROBANK USE ONLY

REFERRER NAME

REFERRER ID NUMBER:

BRANCH NAME

BRANCH CODE:

For inquiries, please call our Metrobank Contact Center at (02)88-700-700 (domestic toll-free 1-800-1888-5775) or send an e-mail to customerservice@metrobankcard.com. Metrobank is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>

INSTALLMENT BENEFITS FOR YOUR CARD

CASH2GO / QUICK CASH

Get Cash2Go from your credit limit through the Metrobank App / Get Quick Cash from your credit limit at any Metrobank branch

☐ YES! I would like to avail of Cash2Go / Quick Cash on my Metrobank credit card at a monthly add-on rate of 1% if approved.

Bank Name

Account Number

Cash2Go / Quick Cash Amount

PHP

Preferred Term & Effective Annual Interest Rate:

☐ 12 months (21.457%)

☐ 18 months (21.643%)

☐ 24 months (21.571%)

☐ 36 months (21.200%)

☐ 48 months (20.754%)

☐ 60 months (20.310%)

SIGNATURE OF APPLICANT FOR INSTALLMENT BENEFITS

DATE

MM

DD

YYYY

This application for the Installment Facility (Cash2Go / Quick Cash) is based on my instructions and has no implication on my relationship with any card issuer. Metrobank may approve or reject my request at its sole discretion.

I understand that this application for the Installment Facility will be declined in the event that my approved credit limit is lower than the applied installment amount. I also understand that should my application be denied, Metrobank has no obligation on its part to furnish the reason for such rejection.

I understand this application is non-transferable and non-revocable. I also authorize Metrobank to proceed with the Installment Facility processing up to my available credit limit even if my Metrobank credit card has not yet been delivered. I also understand that if approved, all disbursements will be through a check deposit under my name as the cardholder. By signing below, I agree to abide by the Terms and Conditions governing the use of the credit card and the Terms and Conditions governing the Installment Facility.

AUTOMATIC DEBIT ENROLMENT

☐ YES! I want to enroll in Automatic Debit Arrangement (ADA)

☐ Minimum amount due

☐ Total amount due

Please debit my Peso current / savings account number

at Metrobank Branch

All the information indicated in this application form has been verified and noted by the Branch Officer

Branch Officer Name and Signature

DEED OF ASSIGNMENT FOR SAVE & SWIPE (SECURED CARD)

Secured Credit Card (and Supplementary Cards where applicable):

☐ Issuance

☐ Change in Hold-out Deposit Account Number

☐ Increase/decrease in credit limit of card number

PLEDGED Amount/Account information:

My/Our Peso/Dollar () Savings () Time () Special Account No. (the "Account"):

Metrobank Depository Branch (the "Bank"):

Pledged Amount (in words):

Php (in figures):

I/We hereby authorize the Bank to hold out the Account and agree not to close it or withdraw the pledged amount from my nominated Account within thirty-five (35) days after cancellation of the credit card. In case of default in the payment of my/our obligation/s to Metrobank and in accordance with the terms of the Agreement granting the use of the credit card, I/we hereby irrevocably authorize and empower the Bank to debit my/our pledged amount from my nominated Account and remit the amount debited to Metrobank for the full/partial settlement of my/our aforesaid obligation/s. I/We hereby waive any and all of my/our rights under Section 2 of the R.A. 1405 or "The Law on Secrecy of Bank Deposits", R.A. 6426 or "The Foreign Currency Deposit Act, and R.A. 8791 or "The General Banking Act".

I/We hereby agree, further, that in case the nominated account is a Time Deposit (TD), the payout instruction must either be (i) automatic roll-over of the principal amount and interest; or (ii) automatic roll-over of the principal amount and payout interest, and in case the payout instruction is different, I/We hereby authorize Metrobank to change the payout instruction to automatic roll-over of the principal amount and interest effective upon approval of the application. If there is a balance on the nominated account after debit and remittance to Metrobank for the full/partial settlement of my/our aforesaid obligations, the same shall be deposited to my/our other accounts with the Bank, and if none exists, the Bank shall issue a cashier's check in my/our name in the amount equivalent to the balance. I/We shall claim the aforesaid cashier's check with the Branch where said TD was maintained.

I/We, undertake, finally to hold the Bank and its officers and employees free and harmless from any and all liabilities, claims and demands of whatever kind and nature in connection with or arising from reliance on these instructions, it being understood that any and all risk and costs arising from the above instructions shall be my/our sole and exclusive account.

Date Applied (Mo/Date/Yr)

Metrobank Branch Name and Code

Joint Account Signatories (co-depositor needs to sign if Account is a Joint And/Or Account):

ASSIGNOR (Signature over Printed Name)

ASSIGNOR (Signature over Printed Name)

Republic of the Philippines

Makati City

BEFORE me a Notary Public in and for the City of Makati, this

, Assignor/s appeared to me and exhibited his/her/their government issued identification documents:

Name:

Gov't Issued ID

Issued On/Date of Expiry

known to me to be the persons who signed the foregoing Deed of Assignment and acknowledged to me that the same is his/her/their free act and deed.

WITNESS MY HAND AND SEAL on the place and date above written.

Doc. No.

Page No.

Book No.

Series of

NOTARY PUBLIC

For inquiries, please call our Metrobank Contact Center at (02)88-700-700 (domestic toll-free 1-800-1888-5775) or send an e-mail to customerservice@metrobankcard.com. Metrobank is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>