



ZACHARY SEE GO  
15 F LLAMAS ST  
BASAK SAN NICOLAS  
6000 CEBU CITY CEBU

MMFMSAF-051929-1/1



## CREDIT CARD ACCOUNT 5464 9853 8047 8008

Account Number 1000 0000 0357 1393  
Regular  
Credit Limit  
**207,000.00**

Statement Date  
**23 December 2021**

Total Amount Due  
**PHP 23,032.03**

Payment Due Date  
**13 January 2022**

Minimum Amount Due  
**PHP 850.00**

Previous Balance	Plus Purchases/Debits	Less Payments/Credits	Total Amount Due
21,374.06	23,032.03	21,374.06	23,032.03

### Exclusive offers using your Metrobank Mastercard®

Get a chance to win P1,000 worth of SM Gift Card at The SM Store.

Plus, get a raffle entry for a chance to win P1,000,000 Shopping Money.

For a minimum P5,000 single-receipt straight or installment transactions at any The SM Store branch nationwide or via Call To Deliver Service.

Promo is valid until December 31, 2021.  
Per DTI Fair Trade Permit No. FTEB 126719, Series of 2021.



Enjoy exclusive discounts when you shop at Zalora

- **20% OFF** discount with no minimum spend for new customer and use the code **MCNEW2021**
- **18% OFF** discount with P1,000 minimum spend for existing customers and use the code **MC2021**

Visit [www.zalora.com.ph](http://www.zalora.com.ph) or the ZALORA app to avail.  
Promo is valid until December 31, 2021.



### YOOX

Enjoy up to 15% OFF when you shop at YOOX

- **10% OFF** full priced items
- **15% OFF** full priced items for orders above USD300

Visit [www.yoox.com](http://www.yoox.com) or the YOOX mobile app to avail and use the code **MC2021** upon checkout.  
Promo is valid until December 31, 2021.



Terms and conditions apply. For inquiries, visit [www.metrobankcard.com](http://www.metrobankcard.com) or call our Customer Service Hotline at 88-700-700.  
Metropolitan Bank & Trust Company is regulated by the Bangko Sentral ng Pilipinas.  
<https://www.bsp.gov.ph>  
SEC Registration No. 0000127004. SEC Certificate of Authority No. 004 (2008)

### BSP Compliance

In compliance with the regulations of the Bangko Sentral ng Pilipinas, may we request you and your supplementary cardholder/s, if any, to:

1. Update us on the changes regarding your personal information;
2. Send us a copy of a government-issued ID with signature; and
3. Provide us a copy of any one (1) of the following Income documents:
  - a. Latest Income Tax Return
  - b. BIR form 2316
  - c. 3 months' payslips
4. Include a copy of your latest Audited Financial Statements (if you are self-employed)

Please email to [mcc\\_new\\_appl@metrobankcard.com](mailto:mcc_new_appl@metrobankcard.com) or send to Metrobank – CBS Credit Acquisition, 7th floor, The MCC Center, 6778 Ayala Avenue, Makati City 1226

MMFMSAF-051929

## REMINDERS

**Payment Due Date.** All payments shall be in the billing currency of the issued card. Your Payment Due Date is at least 16 days after your statement cut-off date. If it falls on a holiday or non-banking day, the payment due date shall be automatically moved to the next business day. If it is already a week before your usual Payment Due Date and you still have not received your SOA, please contact our 24-hour Customer Service at (632) 88-700-700.

**Minimum Amount Due (MAD).** Is the amount that must be paid on or before your Payment Due Date to avoid late payment fee or penalty; and is computed as the sum of (A) outstanding balance (which is equal to Total Amount due less overlimit amount less past due amounts) multiplied by 5% plus, (B) any amount in excess of the approved credit limit plus, (C) all past due amounts, if any, or (D) a required minimum amount imposed by Metrobank, whichever is higher. Any payment amount less than the Total Amount Due or any cash advance transactions, will incur finance charge at the prevailing interest rate indicated in our relevant notices and on our website is applied.

**Computation of Finance Charge.** If you opt to pay the Minimum Amount Due (MAD) or any amount less than the Total Amount Due, you agree to pay the finance charge and other charges, as provided by Metrobank, plus any applicable taxes and charges required by the government on such charges. The finance charge, at Metrobank's prevailing rate, will be computed based on the unpaid balance as of the given cut-off date and shall continue to be imposed until the outstanding balance and applicable interest are fully paid. Interest will be computed as follows: (A) your previous outstanding balance as reflected in the current SOA computed from a day after the cut-off of the previous SOA to a day before the payment transaction date, plus (B) your previous outstanding balance less payment(s) made, and (C) any credit adjustments computed from the payment transaction date to the beginning of the next statement cut-off. Interest on Cash Advances are computed from the transaction date to the next statement date.

**Check Payments.** Please make the check payable to Metropolitan Bank & Trust Company and write the following information at the back of the check: (A) cardholder's complete name, (B) 16-digit credit card number, and (C) contact number(s). Make sure that the check you issued has no erasures and corrections. Otherwise, it will not be accepted for payment, or will be rejected for clearing.

**Payment Recognition.** Payments made through any authorized payment channels, including check payments, shall be considered as payment on the same date subject to the cut-off schedules of the accredited payment center.

**Credit Limit Replenishment.** Your credit limit will be replenished only after payments have been posted to your credit card. For check payments, credit limit will only be replenished after the funds have been cleared.

**Delinquent Account.** If the Minimum Amount Due (MAD) is not paid on or before the Payment Due Date, your account shall be considered delinquent and in default. You shall be liable to pay the Late Payment Fee, finance charge and other charges as applicable. Metrobank reserves the right to demand full payment in case of default.

**Late Payment Fee.** If you fail to pay at least the Minimum Amount Due (MAD) on or before the Payment Due Date, a late payment fee will be imposed and will be reflected in the next cycle's SOA.

**Credit Limit.** Your credit card has one credit limit for both local and international purchases. The cash advance and installment facilities form part of your total credit limit. Moreover, the credit limit assigned to the principal card member is shared with all supplementary card members. The total credit limit is subject to security and credit limit management conditions that Metrobank may impose for your benefit. Metrobank reserves the right to decrease or suspend any transaction and/or suspend the credit card privileges of the principal card member and his/her supplementary card members without prior notice if the credit limit will be or has been exceeded. Metrobank may demand immediate payment of the amount over the credit limit or the total amount outstanding. An over credit limit fee of PHP750 or such other amount as Metrobank may set is charged for every overlimit occurrence.

**Foreign Exchange Transactions.** All charges, advances, or amounts in currencies other than Philippine Peso (PHP) shall be converted to PHP. Transactions in US Dollar, Hong Kong Dollar, Japanese Yen, Euro, Singapore Dollar, Australian Dollar, British Pound, Canadian Dollar, Chinese Yuan, Swiss Francs and Danish Kroner shall be converted using the foreign exchange selling rate of Metropolitan Bank and Trust Company on transaction posting date. Transactions denominated in currencies other than the aforementioned will be converted using the foreign exchange buying/selling rate of Mastercard and Visa on transaction posting date. The billing currency amount represents the amount due to Metrobank for its purchase and payment on the Card Member's behalf of the foreign currency necessary to discharge the amount(s) due to Mastercard/Visa or the acquiring bank and/or foreign merchant affiliates. The said transactions may also be subject to additional fees to cover assessment fee that may be charged by Mastercard/Visa and service or processing fees. These additional fees shall likewise apply to transactions involving foreign currencies converted to Philippine Peso at point of sale whether executed in the Philippines or abroad or online.

**Cash Advance Fee.** PHP200 per transaction regardless of the cash advance amount.

**Gaming Transactions.** A 5% service fee will be levied on gaming transactions charged to your credit card. Gaming transactions include those that involve the placement of a wager, purchase of lottery tickets, in-flight commerce gaming, and the purchase of chips or other values in conjunction with gaming activities provided by establishments such as casinos, race tracks, airlines, and the like.

**Statement Reprinting Fee.** A reprinting fee of PHP100 will be charged per request for reprinting and delivery of your monthly statement.

**Bank Certification Fee.** A bank certification fee of P100 will be charged per copy and delivery of the bank certificate.

**Installment Processing Fee.** A processing fee of PHP250 will be charged for every approved Cash2Go, Balance Conversion, or Balance Transfer transaction.

**Returned Check Fee.** A fee of PHP1,500 will be charged for check payments which were returned due to reasons such as, but not limited to, insufficient funds, unsecured deposit, stop payment order or closed account.

**Overpayments.** Overpayments shall not earn interest and shall be applied to succeeding credit card usages and charges. In case of overpayments on closed accounts, a monthly account maintenance fee, or amount equivalent to the credit balance, whichever is lower will be charged to accounts with credit balance that are closed or with no activity for the past 12 months.

**Errors in Your Statement of Account.** Please notify us within thirty (30) days from statement date of any erroneous billing. Otherwise, the SOA will be considered correct. Likewise, any payment shall be taken as conclusive proof of your concurrence.

Visit <https://metrobankcard.com/cards/compane-all> to see the complete Table of Fees & Charges.

## TRANSACTION DETAILS

Post Date	Tran Date	Description	Amount
		<b>Previous Balance</b>	<b>21,374.06</b>
		<b>PESO ACCOUNT DETAILS</b>	
<b>ZAC**** * GO - 54** ***** 8008</b>			
11/28	11/27	DIATOMS FUEL, CEBU CITY, PHL	500.00
12/01	11/30	DIATOMS FUEL, CEBU CITY, PHL	1,000.00
12/03	12/02	WATSONS SM SRP CEBU 2, CEBU, PHL	6,026.50
12/03	12/02	ACE HARDWARE SM SRP CE, CEBU, PHL	288.75
12/03	12/02	SM SUPERMARKET SM SRP, CEBU, PHL	6,325.40
12/07	12/03	ACE HARDWARE SM SRP CE, CEBU, PHL	1,368.75
12/04	12/03	ROSE PHARMACY INC, CEBU, PHL	1,773.96
12/07	12/06	SUPER METRO S/M-MAMBAL, CEBU, PHL	469.80
12/10	12/09	DIATOMS FUEL, CEBU CITY, PHL	1,000.00
12/11	12/10	CASH PAYMENT - THANK YOU - BANCNET	21,374.06C
12/14	12/10	MANILA FOODSHOPPE, CEBU, PHL	545.00
12/14	12/12	RACKS SM SEASIDE CEBU, CEBU, PHL	1,715.00
12/14	12/12	THE SM STORE-SRP CEBU, CEBU, PHL	649.87
12/13	12/12	KFCSEASIDE, CEBU CITY, PHL	1,000.00
12/21	12/19	ACE HARDWARE SM SRP CE, CEBU, PHL	369.00
		<b>TOTAL AMOUNT DUE</b>	<b>23,032.03</b>

\*\*\*\*END OF STATEMENT\*\*\*\*

**PAYMENT MADE EASIER:** Pay your Metrobank Credit Card bills through ATM (Metrobank or Bancnet) or through online payment via *Metrobankdirect* at [www.metrobankdirect.com](http://www.metrobankdirect.com)

## Important Reminders:

**1. Paying less than the total amount due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.**

**2. Lost or Stolen Card.** For lost or stolen cards, please contact our 24-hour Customer Service at (632) 88-700-700 or 1-800-1888-5775 (domestic toll-free) immediately upon knowledge of the loss so we can block your card. Your liability for all purchases and/or cash advances made through the use of your lost or stolen card will cease only upon your written/verbal notification to and actual receipt or recording thereof by Metrobank. The replacement card will have a new credit card number.

**3. Card Security.** Never give your credit card or disclose any information pertaining thereto to any person even if he/she claims to be an employee or representative of Metrobank. Surrender or return of the credit card plastic to Metrobank or any representative of Metrobank is not required for card account cancellation, expiration/ termination, or replacement. Credit card plastics contain personal information so make sure you dispose of your cancelled cards properly.

**4. Change in Name, Address and Telephone Numbers.** Please notify us of any change in your name, billing (residence and business) address or telephone number by calling our 24-hour Customer Service at (632) 88-700-700 or 1-800-1888-5775 (domestic toll free). Otherwise, it is presumed that all information are still valid and that you have received all communications and billings sent by Metrobank.

Payment Validation Slip

**ZAC\*\*\*\* \* GO**

**Total Amount Due: PHP 23,032.03**

**Payment Due Date: 13 January 2022**

**Metropolitan Bank & Trust Company**  
**The MCC Center, 6778 Ayala Avenue, Makati City, Philippines**  
**Customer Service: 88-700-700**  
**Domestic Toll Free: 1-800-1-888-5775**  
**Email Address: [customerservice@metrobankcard.com](mailto:customerservice@metrobankcard.com)**

**Account Number: 1000 0000 0357 1393**

**Credit Card Number: 54\*\* \*\*\*\*\* 8008**

**Minimum Amount Due: PHP 850.00**

