



MMFMSAF-047185-1/2

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

CREDIT CARD ACCOUNT

5464 9853 8047 8008

Account Number 1000 0000 0357 1393
 Regular
 Credit Limit
269,000.00

Statement Date 23 September 2023	Payment Due Date 16 October 2023
Total Amount Due PHP 50,162.02	Minimum Amount Due PHP 1,504.86

Previous Balance	Plus Purchases/Debits	Less Payments/Credits	Total Amount Due
40,226.75	50,162.02	40,226.75	50,162.02

Know that it's us, reaching out to serve you!

For your convenience,
SAVE OUR NUMBER
 on your mobile phone:

09190598690

Metrobank Customer Service

This is our dedicated line for outgoing calls

You may still reach us via our
 Customer Service Hotline at **(02) 88-700-700**
 or **@MiaOfMetrobankCard** on Facebook Messenger.
 We would be glad to assist you.



NOTE: Metrobank Customer Service mobile number will only appear as 09190598690 for mobile devices.

Payment Channels

Skip the long lines.
Conveniently pay your credit card bill through these channels.

Online Banking

- **Same Day Posting**
Metrobank Online; M Online; PSBank Online
- **+1 Banking Day**
M Online; Security Bank Online; RCBC Online; BancNet Online

Mobile App

- **Same Day Posting**
Metrobank App; PSBank Mobile App
- **+1 Banking Day**
Security Bank App; RCBC App; Bayad App

e-Wallet

- **+1 Banking Day**
GCash; Maya; Coins.PH; ShopeePay; Lazada; CIMB; RCBC Diskartech; Tonik; Glyph; PitakaMo

Others

- **Same Day Posting**
PSBank; Cebuana Lhuillier
- **+1 Banking Day***
Security Bank; RCBC Bank; SM Bills Payment Counters; ECPay; Robinsons Department Store; Automatic Debit Arrangement (ADA)

*Applies only to cash payment. Posting date for check payment is transaction date +2 banking days. Check payment is only applicable to Security Bank and RCBC Bank only.

MMFMSAF-047185

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 Customer Service at (832) 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 3% 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) card's number. 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 of PHP1,000 or Unpaid Minimum Amount Due (MAD), whichever is lower 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 decline or approve 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 PHP350 will be charged for every approved cash/Go or cash advance transaction. A pre-termination fee of PHP550 or 5% of the remaining principal balance, whichever is higher will apply.

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 the Metrobank website to see the complete Table of Fees and Charges.

TRANSACTION DETAILS

Post Date	Tran Date	Description	Amount
Previous Balance			40,226.75
PESO ACCOUNT DETAILS			
ZAC**** * GO - 54** ***** 8008			
08/30	10/30	INSTL 11/12 AEROPHONE ROB GALLERIA CE	915.83
08/24	07/24	INSTL 2/3 PC QUICK BUYS SM CEBU	2,336.67
08/25	08/24	ROSE PHARMACY INC, CEBU, PHL	1,334.50
08/29	08/27	ACE HARDWARE SM SRP CE, CEBU, PHL	725.60
08/29	08/27	SHAKEYS, CEBU, PHL	1,284.95
08/28	08/27	ROSE PHARMACY, CEBU CITY, PHL	860.25
08/29	08/28	SUPER METRO S/M-MAMBAL, CEBU, PHL	1,812.00
08/29	08/28	DIATOMS FUEL, CEBU CITY, PHL	874.01
08/29	08/28	DIATOMS FUEL, CEBU CITY, PHL	1,395.04
09/02	09/01	ROSE PHARMACY, CEBU CITY, PHL	1,953.36
09/04	09/03	CHOWKING CK1043, Cebu City, PHL	298.00
09/05	09/03	UNITOP-U18 CEBU, CEBU, PHL	1,247.00
09/04	09/03	DIATOMS FUEL, CEBU CITY, PHL	1,672.14
09/05	09/04	METRO GAISANO AYALA-S/, CEBU, PHL	2,380.00
09/05	09/04	MERCURY DRUG CORP, CEBU CITY, PHL	297.50
09/05	09/05	INSTL 1/3 NU SKIN CEBU	1,666.67
09/09	09/08	SUPER METRO S/M-MAMBAL, CEBU, PHL	1,454.70
09/10	09/09	SSD CEBU ROB CYBERG, CEBU CITY, PHL	380.00
09/10	09/09	CHOWKING CK1043, Cebu City, PHL	537.00
09/10	09/09	CEBU LAKEVIEW, CEBU CITY, PHL	980.00
09/10	09/09	DIATOMS FUEL, CEBU CITY, PHL	1,346.00
09/11	09/10	KFCMSEASIDE, CEBU CITY, PHL	600.00
09/12	09/10	SM STORE SM SEASIDE, CEBU, PHL	1,799.00
09/12	09/10	SM SUPERMARKET SM SRP, CEBU, PHL	2,866.90
09/11	09/10	ROSE PHARMACY INC, CEBU, PHL	2,142.25
09/13	09/12	CASH PAYMENT - THANK YOU - BANCNET	40,226.75C
09/15	09/14	DIATOMS FUEL, CEBU CITY, PHL	2,410.90
09/15	09/15	INSTL 1/3 PC QUICK BUYS SM CEBU	7,483.33
09/17	09/16	VALUESHOP D/S-MARKET M, TAGUIG, PHL	218.07
09/17	09/16	VALUESHOP D/S-MARKET M, TAGUIG, PHL	342.00
09/18	09/16	VALUESHOP S/M-MARKET M, TAGUIG, PHL	2,700.60
09/18	09/17	HOLAND HOPIA-BINONDO, MANILA, PHL	303.00
09/17	09/17	SHOPPERS' MART BINONDO, BINONDO MANIL, PHL	989.50
09/19	09/18	MERCURYDRUGCORP499, TAGUIG, PHL	2,555.25
TOTAL AMOUNT DUE			50,162.02

SUMMARY OF OUTSTANDING INSTALLMENT			
Months remaining	Installment Start Date	Unbilled Installment Amount	Establishment Name
1	30/10/2022	915.87	MERCHANT INSTALLMENT-0% 12M : AEROPHONE ROB GALLERIA CE
1	24/07/2023	2,336.66	MERCHANT INSTALLMENT-0% 03M : PC QUICK BUYS SM CEBU
2	05/09/2023	3,333.33	MERCHANT INSTALLMENT-0% 03M : NU SKIN CEBU
2	15/09/2023	14,966.67	MERCHANT INSTALLMENT-0% 03M : PC QUICK BUYS SM CEBU

*Installment Start Date format is date/month/year

****END OF STATEMENT****

PAYMENT MADE EASIER: Pay your Metrobank Credit Card bills through Metrobank Online or Metrobank Mobile App. Alternatively, you may pay through ATM (Metrobank or Bancnet) or via GCASH. Please visit our website for information about our payment channels to conveniently pay online or via payment centers.

Payment Validation Slip

ZAC**** * GO

Total Amount Due: PHP 50,162.02

Payment Due Date: 16 October 2023

Metropolitan Bank & Trust Company
The MCC Center, 6778 Ayala Avenue, Makati City, Philippines
Customer Service: 88-700-700
Customer Service Dedicated Outbound Number: 09190598690
Domestic Toll Free: 1-800-1-888-5775
Email Address: customerservice@metrobankcard.com

Account Number: 1000 0000 0357 1393

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

Minimum Amount Due: PHP 1,504.86





MMFMSAF-047185-2/2

ZACHARY SEE GO



CREDIT CARD ACCOUNT 5464 9853 8047 8008

Account Number 1000 0000 0357 1393
Regular
Credit Limit
269,000.00

Statement Date 23 September 2023	Payment Due Date 16 October 2023
Total Amount Due PHP 50,162.02	Minimum Amount Due PHP 1,504.86

TRANSACTION DETAILS

Important Reminders:

1. You may view the complete Metrobank Terms and Conditions Governing the Issuance and Use of the Credit Card via our website.
2. Customer Service Dedicated Callout Number. The mobile number 09190598690 is officially registered and verified as Metrobank Customer Service. For your security & convenience, you may save this number to your mobile phone. We suggest checking details of caller IDs before responding to any unknown mobile number and disclosing your personal and banking information. This number is used for calling customers for service related matters but will not be able to receive any text message or calls. To reach us, please call our official Customer Service Hotline (632) 88-700-700 or 1-800-1888-5775 (domestic toll-free).
3. 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.
4. Lost or Stolen Card. For lost or stolen cards, please contact our 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.
5. 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.
6. 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 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.

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REMINDERS

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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 3% 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 adjustment from its 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) cardholder's signature. 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.

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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 of PHP1,000 or Unpaid Minimum Amount Due (MAD), whichever is lower 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 decline or approve 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 PHP350 will be charged for every approved Cash2Go or Balance Transfer and PHP500 will be charged for every approved Balance Conversion transaction. A pre-termination fee of PHP550 or 5% of the remaining principal balance, whichever is higher will apply.

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 the Metrobank website to see the complete Table of Fees and Charges.

CARD FEATURES

Perks and Privileges

Enjoy great discounts and freebies when you use your Metrobank credit card in our M Here merchant partners!

0% Installment Program

Avail of our 0% installment program at flexible payment terms from our wide range of merchant partners nationwide.

Cash2Go

Get cash with your Metrobank credit card and pay in easy installments up to 60 months! All Cash2Go applications are subject to Metrobank credit evaluation and approval. To avail, call 88-700-919.

Balance Transfer

Improve your cash flow by consolidating your card balances to your Metrobank credit card for a minimum amount of Php6,000 and pay in easy installment terms up to 60 months. All Balance Transfer applications are subject to Metrobank credit evaluation and approval. To avail, call 88-700-919.

Balance Conversion

Breeze through payments when you convert your purchases with a minimum amount of Php6,000 and settle in monthly installments up to 60 months. All Balance Conversion applications are subject to Metrobank credit evaluation and approval. To avail, call 88-700-919.

Cash Advance

Cash advance anytime you need it. Get it anytime at any Metrobank or PSBank ATM or any ATM with a Mastercard/Cirrus symbol, here and abroad. For any inquiries about your Cash Advance PIN, please call 88-700-700. All Cash Advance applications are subject to Metrobank credit evaluation and approval.

Bills2Pay

With Metrobank credit card's Bills2Pay Auto-Charge Program, you spend less time dealing with monthly bills and more time doing the things you truly enjoy. With only one due date to remember, your monthly bills are always paid on time with less hassle. You can enroll your Meralco, PLDT, Globe Telecom, SMART Communications, Sky Cable, Sky Broadband, and Maynilad Water Services, Inc. bills by calling our Customer Service at 88-700-700.

Extend Your Credit

Provide supplementary cards for your family members and friends and allow yourself the flexibility of assigning monthly spending limits to each of your supplementary cardholders. Supplementary cardholder applicants must be between 14 to 80 years old.

Customer Service

There's nothing like the assurance of having a Customer Service Representative to take care of you. Just call our Customer Service at 88-700-700. If you are outside Metro Manila, just dial our domestic toll-free number at 1-800-1888-5775.

Payment Centers

Pay your credit card bills through the following payment channels:

Mobile App	Metrobank Mobile Banking
	PSBank Mobile
	Security Bank Mobile
	RCBC Online Banking
Online	Metrobank Online
	PSBank Online
	Security Bank Online
	RCBC Online Banking
e-Wallets	BancNet Online
	GCash
	PayMaya
	ShopeePay
ATM	Lazada
	Coins.ph
	Metrobank ATMs
	PSBank ATMs
Over-the-Counter	BancNet ATMs
	Cash and Check Payments
	Metrobank branches
	PSBank branches
	Security Bank branches
	RCBC branches
	Cash Payments Only
	The SM Store
	SM Hypermarket
	SM Supermarket
	Savemore
	SM Business
	Bayad Center
	Cebuana Lhuillier
	ECPay Partners
	Robinsons Department Store
Self-service Electronic Payments	CLIQ by 7-Eleven
Others	Automatic Debit Arrangement (ADA) through a Metrobank Account

Payment Validation Slip

ZAC**** *GO

Total Amount Due: PHP 50,162.02

Payment Due Date: 16 October 2023

Metropolitan Bank & Trust Company
The MCC Center, 6778 Ayala Avenue, Makati City, Philippines
Customer Service: 88-700-700
Customer Service Dedicated Outbound Number: 09190598690
Domestic Toll Free: 1-800-1-888-5775
Email Address: customerservice@metrobankcard.com

Account Number: 1000 0000 0357 1393

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

Minimum Amount Due: PHP 1,504.86

