

MY BALANCE TRANSFER

YES! I would like to transfer my balance from my other credit card(s) to my PSBank Credit MasterCard if approved.

BALANCE TRANSFER DETAILS

Credit Card Account No.

Card Company

Total Balance Transfer Amount

Preferred Term:

6 months 9 months 12 months 18 months 24 months

This Balance Transfer application is based on my instructions and has no implication on my relationship with any card issuer. You may approve or reject my request at your sole discretion. I understand that, should my application be denied, MCC 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 MCC to proceed with the Balance Transfer processing up to my available credit limit even if my PSBank Credit MasterCard has not yet been delivered. 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 Balance Transfer facility. I also agree to pay all interests, fees and other charges and any government tax that may be levied thereon.

Signature of Principal Cardholder

Date

MY CARD BALANCE PROTECTOR: CREDITPROTECT

CreditProtect is a PSBank Credit MasterCard benefit that pays for the outstanding balance on your card statement in the event of death or total and permanent disability. CreditProtect is underwritten by AXA Philippines.

YES! I want my PSBank Credit MasterCard to be covered by AXA's CreditProtect that will pay for my credit card bills in case of death or disability. I declare that I am between 18 to 55 years old, in good health and have neither been hospitalized, treated nor received medical advice for any illness/illnesses in the past 12 months. I agree to be bound by all other terms and conditions of the Certificate of Coverage to be issued.

I authorize MCC to provide any relevant information about me and/or my card account to AXA Philippines for purposes of enrolling in CreditProtect. I understand the features and benefits of AXA's CreditProtect and that the monthly premiums will be posted on my succeeding billing statements for as long as I have an outstanding balance.

AXA shall automatically cancel this coverage in the event of my failure to pay the monthly premium which cannot be collected through my PSBank Credit MasterCard for a period of 30 days from the premium due date. The authority is to remain in effect until I terminate it by written notification to AXA at least 30 days in advance of the intended date of termination.

Signature of Principal Cardholder

Date



ISSUED BY METROBANK CARD CORPORATION (A FINANCE COMPANY)

To view the Terms and Conditions of Metrobank Card, visit www.metrobankcard.com.

For inquiries, call Metrobank Card's 24-hour Customer Service at 8-700-772 or 1-800-10-8700-772 (Domestic Toll-Free).

To apply, fill out this application form and fax to 858-8890 or 858-8891.



**No annual fee for life. Simple lang.
The PSBank Credit MasterCard**

**One simple card that takes care of your needs
and helps you manage your expenses.**

- **Worldwide acceptance**
- **Exclusive perks and privileges**
- **0% installment program**

Simple lang. Maaasahan.



Issued by:



TABLE OF FEES AND RATES

Annual Fee Principal / Supplementary	Perpetually waived
Retail Monthly Effective Interest Rate	3.54% based on actual calendar days
Cash Advance Monthly Effective Interest Rate	3.96% based on actual calendar days and Cash Advance Fee
Cash Advance Fee	Php500 or 3% of the cash amount availed, whichever is higher. Additional Php500 if transacted over-the-counter
Late Payment Fee	Php700 or 7.5% of the minimum amount due, whichever is higher
Over Credit Limit Fee	Php700 per occurrence
Monthly Account Maintenance Fee	Php200 or an amount equivalent to the credit balance, whichever is higher (for closed accounts)
Installment Pre-termination Fee	Php500 or 5% of the remaining principal balance, whichever is higher
Gaming Fee	5% of the amount transacted
Statement Reprinting Fee	Php100 per request for printing and delivery of monthly statement
Returned Check Fee	Php1,000 for every returned check
Multiple Payment Fee	Php50 for each payment made to PSBank Credit MasterCard in excess of two (2) within a calendar month
Third Currency Conversion Rate	All charges, advances or amounts in currencies other than Philippine Peso (Php) shall be converted to Php based on MasterCard's currency conversion rate at the time of posting and charged MasterCard's assessment fee plus 2.50% processing fee, the rate of which may be adjusted from time to time. The assessment fee shall likewise apply to transactions involving foreign currencies converted to Php at point of sale, whether executed in the Philippines, abroad or online. Service fees may also be charged to cover costs incurred to discharge the amount(s) due MasterCard and / or the acquiring bank and / or foreign merchant affiliates.

APPLICATION REQUIREMENTS

PROOF OF IDENTIFICATION

Photocopy of any of the following valid IDs

- Passport
- PhilHealth Card
- Company ID
- Driver's License
- Senior Citizen's Card
- Police Clearance
- NBI Clearance
- SSS ID
- Postal ID
- Voter's ID
- GSIS ID
- PRC ID
- All other valid IDs issued by the Philippine government and its instrumentalities
- All other acceptable IDs per BSP Circular Nos. 608 and 792

PROOF OF INCOME/DOCUMENTATION

For Employed Card Applicants

- Copy of latest Income Tax Return (ITR) duly stamped as received by the BIR or its authorized agent (BSP Circular No. 622 as amended) and/or the employee's copy of BIR Form 2316 duly signed by the employer (Minimum Gross Basic Annual Income of Php 180,000). As per BSP Circular No. 622, in the absence of an ITR/W2, payslip for the last 3 months from date of application may be used.

In addition to the above documents, you may also submit a copy of the following as these documents may hasten the processing of your application:

- Certificate of Employment (Only for Top 1,000 Corporations) – must contain name, position, date of employment and Minimum Gross Annual Income of Php 180,000 or payslip for the last 3 months
- Billing Statement of Other Credit Card/s with at least one (1) year as principal cardholder (or complete the appropriate field in the application form)

For Self-employed Card Applicants

- Copy of latest Audited Financial Statement (in the last 1 year with at least Php 180,000 Annual Taxable Income) with bank or BIR Stamp as required by BSP
- Copy of SEC or DTI business registration

For Foreigners

- Copy of Visa
- Copy of Alien Certificate of Registration (ACR) and Immigrant's Certificate of Residence (ICR).

Note: All documents submitted to MCC shall become MCC's property and will not be returned regardless of the outcome of the application.

THE PSBANK CREDIT MASTERCARD AND THE PRODUCT FEATURES OF METROBANK CARD CORPORATION (A FINANCE COMPANY) ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND ARE NOT GUARANTEED BY THE PHILIPPINE SAVINGS BANK. THE PSBANK CREDIT MASTERCARD IS A CROSS SELLING ARRANGEMENT BETWEEN PHILIPPINE SAVINGS BANK AND METROBANK CARD CORPORATION.

