

SUPPLEMENTARY CARD APPLICATION

You may apply for up to 4 Supplementary Cardholders and assign spending limits to each. The Principal cardholder and supplementary card applicants are required to submit a photocopy of a valid government-issued ID and complete the fields marked(*). The spending limit given to the Supplementary Cardholder is part of the Principal's credit limit. If the spending limit indicated is greater than the approved credit limit, the spending limit to be given to the Supplementary Cardholder will be the same as the approved credit limit, up to a maximum of Php100,000.

Note: Supplementary Cardholder must be 14 to 80 years old.

SUPPLEMENTARY CARD APPLICANT DATA

	Last Name				Given Name				Middle Name									
*NAME TO APPEAR ON CARD (MAX OF 20 CHARACTERS)																		
*HOME ADDRESS	Unit/ House No.		Street,				Subdivision / Village / Barangay,				City/Province				Zip Code: _____			
*BIRTHDATE	MM	DD	YYYY	GENDER		<input type="checkbox"/> Male <input type="checkbox"/> Female		RELATIONSHIP TO PRINCIPAL CARDHOLDER										
				*NATIONALITY		<input type="checkbox"/> Filipino <input type="checkbox"/> Others:												
*PLACE OF BIRTH				*MOBILE NO.				*PERSONAL EMAIL										
*SSS / GSIS / UMID				*T.I.N.				*MOTHER'S MAIDEN NAME										
*HOME PHONE NO.	_____+_____ area code prefix(i.e. 8,7, etc) landline number			*ASSIGNED SPENDING LIMIT		<input type="checkbox"/> 100% OF Principal Credit Limit		<input type="checkbox"/> Other: _____										
*SOURCE OF FUNDS	<input type="checkbox"/> Private Employment		<input type="checkbox"/> Government Employee		<input type="checkbox"/> Investment		<input type="checkbox"/> Self-Employed		<input type="checkbox"/> Retired		<input type="checkbox"/> others: _____							
*COMPANY NAME				*NATURE OF BUSINESS				*OCCUPATION / POSITION										
SUPPLEMENTARY CARD APPLICANT SIGNATURE								DATE										

DEED OF ASSIGNMENT

KNOW ALL MEN BY THESE PRESENTS:

This Deed of Assignment made and executed by and between: _____ (hereinafter referred to as the "ASSIGNOR/CARDHOLDER"), of legal age, single/married and resident _____.

and

Metropolitan Bank & Trust Company, a domestic banking institution, with principal office at the MCC Center, 6778 Ayala Avenue, Makati City, (hereinafter referred to as the "ASSIGNEE").

WITNESSETH : THAT

WHEREAS, to induce the approval, issuance, renewal and/or extension of the privileges of the credit card/s issued by the ASSIGNEE to the ASSIGNOR/CARDHOLDER, the ASSIGNOR hereby agrees to assign his/her CA/SA deposit under Account No. _____ ("Deposit Account") maintained at PSBANK _____ Branch _____ unto the ASSIGNEE, as and by way of security.

NOW, THEREFORE, for and in consideration of the foregoing premises, the ASSIGNOR hereby assigns transfers and conveys unto the ASSIGNEE, its successors or assigns, all the rights, titles and interest in his/her Deposit Account for the payment of the ASSIGNOR/CARDHOLDER'S credit card obligations including any and all sums in excess of the authorized credit limit as well as all interests, fees, and penalties, if any, due thereon ("OBLIGATIONS") to the ASSIGNEE arising from the availments or charges under the credit card/s issued to the ASSIGNOR/CARDHOLDER and his / her supplementary cardholder/s.

Upon default by the ASSIGNOR or the ASSIGNOR's supplementary cardholder/s in the payment of the OBLIGATIONS from date of billing, as shown in the credit card statement of account, PSBank, upon request of the ASSIGNEE, is hereby authorized to automatically deduct the OBLIGATIONS due from the Deposit Account of the ASSIGNOR, without the necessity of prior notice, and remit the same to the ASSIGNEE. In order to give effect to this Assignment, I/ we hereby waive, in PSBANK's favor, any and all rights under Republic Act 1405 (Law on Secrecy of Bank to Deposits) and R.A. No. 6426 (Foreign Currency Deposit Act). In case of termination/cancellation of the credit card, the Deposit Account shall be released net of applicable dues, charges and fees within a period of _____ (____) working days from cancellation. Any release effected under this Deed shall not affect other obligations or assignments which the ASSIGNOR may have with PSBank or ASSIGNEE.

The ASSIGNEE is granted the irrevocable: (i) right of general lien upon; (ii) right of set-off against; and/or (iii) right to hold and/or apply to the OBLIGATIONS due the ASSIGNEE, all rights, titles and interests in and to the balance of the assigned Deposit Account of ASSIGNOR with PSBank. The liabilities of the ASSIGNOR for the payment of the OBLIGATIONS under this instrument shall always be solidary.

The ASSIGNEE is, hereby, irrevocably authorized and constituted, by the virtue of this instrument, to act as attorney-in-fact of the ASSIGNOR to collect and receive the amount due from the Deposit Account and apply the same to the payment of the OBLIGATIONS aforementioned.

The ASSIGNOR/CARDHOLDER further authorizes PSBank to pay the ASSIGNEE the total outstanding balance of the ASSIGNOR/CARDHOLDER'S credit card/s from the amount withheld. Should the amount withheld be insufficient, the ASSIGNOR/CARDHOLDER shall continuously be liable to the ASSIGNEE for the remaining balance and shall make the necessary payments directly to the ASSIGNEE.

It is the condition of this Deed that if the ASSIGNOR shall pay all the OBLIGATIONS to the ASSIGNEE under the credit card/s issued, then this ASSIGNMENT shall become null and void, otherwise, it shall remain in full force and effect.

IN WITNESS WHEREOF, the ASSIGNOR has signed this Deed at _____ on _____.

ASSIGNOR / CARDHOLDER
(Signature over Printed Name)

PSBank Representative

SIGNED IN THE PRESENCE OF:

ACKNOWLEDGEMENT

Republic of the Philippines

Makati City)

Before me, this _____ at _____ personally appeared:

Name	TIN/SSS/Driver's License No.	Date & Place of Issue
_____	_____	_____

All known to me and to be the same person/s who executes the foregoing instrument and who acknowledged to me that the same is their free voluntary 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



MY PERSONAL DATA

MY OTHER CREDIT CARD(S)	Card Company		Card Number		Credit Limit		Member Since												
*APPLICANT NAME	Last Name				Given Name				Middle Name										
*NAME TO APPEAR ON CARD (MAX OF 20 CHARACTERS)																			
*BIRTHDATE	MM DD YYYY			GENDER		<input type="checkbox"/> Male <input type="checkbox"/> Female		CIVIL STATUS		<input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Co-Habitee									
				*NATIONALITY		<input type="checkbox"/> Filipino <input type="checkbox"/> Others: _____				<input type="checkbox"/> Married <input type="checkbox"/> Separated									
*PLACE OF BIRTH				*MOBILE NO.				*PERSONAL EMAIL											
*SSS / GSIS / UMID				*T.I.N.				*MOTHER'S MAIDEN NAME											
*HOME ADDRESS	Unit/ House No.			Street,		Subdivision / Village / Barangay/Purok				City/Province									
*HOME PHONE NO.				HOME OWNERSHIP		<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Living with parents		Length of stay: _____											
				EDUCATION		<input type="checkbox"/> High School <input type="checkbox"/> Some College <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Post Graduate													
*SOURCE OF FUNDS	<input type="checkbox"/> Private Employment <input type="checkbox"/> Government Employee <input type="checkbox"/> Investment <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others: _____																		
*COMPANY NAME				*NATURE OF BUSINESS				*OCCUPATION / POSITION											
*BUSINESS ADDRESS	Unit/ House No.			Street,		Subdivision / Village / Barangay / Purok				City/Province									
*BUSINESS PHONE NO.				Local: _____		*BUSINESS EMAIL				*GROSS ANNUAL INCOME									
				Best time to call: _____															
DATE OF HIRE	MM DD YYYY			TOTAL YEARS WORKING				EMPLOYMENT STATUS		<input type="checkbox"/> Regular <input type="checkbox"/> Project Based <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual									
METROBANK REFERENCE	Are you related to a Metrobank employee?			Relationship:		If yes, name of employee:													
	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Spouse <input type="checkbox"/> Parent / In-law <input type="checkbox"/> Child <input type="checkbox"/> Others: _____		RANK: <input type="checkbox"/> Non-Officer <input type="checkbox"/> Jr. Officer <input type="checkbox"/> Sr. Officer													
Does any of your family or do you maintain a particularly close relationship with a person who holds a prominent public position in the Philippines or any foreign state, OR a position in any International Organization? YES _____ NO _____																			
Do you conduct substantial domestic and international financial transactions on behalf of a person who holds a prominent public position in the Philippines or any foreign state, OR a position in any International Organization? YES _____ NO _____																			
*DELIVERY INSTRUCTION	<input type="checkbox"/> Home <input type="checkbox"/> Business			Is this a condo? <input type="checkbox"/> Yes <input type="checkbox"/> 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 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 [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 affirm and confirm my authority and express consent given to my Primary in sharing of my personal data to Metrobank for the processing and issuance of this credit card.; (3) I/We authorize and consent METROPOLITAN BANK & TRUST COMPANY [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 the Card Member's or Supplementary credit card Member's basic credit data and any and all information concerning himself, his 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, CIC or Credit Information Corporation 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 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 Metropolitan Bank & Trust Company (Metrobank) and Philippine Savings Bank (PSBank) and 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., initiated upon my/our own 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; (9) I/We agree to the TERMS AND CONDITIONS governing the issuance of a Metrobank credit card.

Conformity to Terms & Conditions of Metrobank: (1) by signing on the application form or delivery acknowledgment receipt; (2) by signing at the signature portion of the credit cards shall constitute the Card Member's express consent and shall constitute a waiver of claims and exempt Metrobank, any of the offices, branches, subsidiaries, affiliates, agents and representatives, and/or Metrobank Group from liability under any and 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 and R.A. 8791 or The General Banking Law, as well as R.A. 10173 or the Data Privacy Act of 2012 and other confidentiality laws enforced or which may hereinafter 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.

SIGNATURE OF APPLICANT
OVER PRINTED NAME

DATE

FOR PSBANK USE ONLY

PSBank Depositor? ☐ Yes ☐ No

Date opened: _____

Average daily balance

☐ At least 4 months, ADB of > Php 188,000
(Php _____)

REFERROR'S NAME

REFERROR'S
CARD NUMBER

BRANCH NAME

BRANCH CODE

Certification for Third-Party Reliance

This certifies that the above identified prospective customer is an existing customer of Philippine Savings Bank ("PSBank") and that the required customer identification process, which includes face-to-face contact and gathering of minimum information and identification documents, was duly conducted in accordance with the Anti-Money Laundering Act and its implementing rules and regulations, relevant rules and regulations of the Bangko Sentral ng Pilipinas and Anti-Money Laundering Council and the Money Laundering and Terrorist Financing Prevention Program of PSBank. This further certifies that copies of identification documents which are in the custody of PSBank and may be provided upon request by Metrobank or relevant regulatory agencies. Access to the identification documents shall be subject to retention limitations specified under relevant laws and regulations.

Branch Officer's Signature Over Printed Name

Date

TABLE OF FEES AND CHARGES

PSBANK MASTERCARD

Annual Fee (Principal & Supplementary)	Perpetually waived	Account Maintenance Fee	PHP200 or an amount equivalent to te credit card balance, which ever 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.
Retail Monthly Interest Rate/Finance Charge	3.00% Monthly Interest Rate (effective February 10, 2023)	Installment Pre-Termination Fee	PHP550 or 5% of the remaining principal balance, whichever is higher
Cash Advance Monthly Interest Rate	3.00% Monthly Interest Rate to be computed from the date when cash advance was availed (effective February 10, 2023)	Gaming Fee	5% of the amount transacted
Cash Advance Fee	PHP 200 Per transaction regardless of cash advance amount	Card Replacement Fee	PHP400 for every card replacement
Minimum Amount Due	PHP 850 or 3% of Outstanding Balance, whichever is higher	Statement Reprinting Fee	PHP100 per request for printing and delivery of monthly statement
Late Payment Fee	PHP 1,000 Unpaid Minimum Amount Due (MAD), whichever is lower	Bank Certification Fee	PHP100 per copy and delivery of the bank certificate
Overlimit Fee	PHP 750 per occurrence	Returned Check Fee	PHP1500 for every returned check
Refund Fee	1% of the refund amount of PHP 100, whichever is higher, for every refund request	Installment Processing Fee	PHP350 will be charged for every approved Balance Transfer trasaction and P500 will be charged for every approved Balance Conversion transaction

Foreign Exchange Transactions

All charges, advances or amount 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 converted using the foreign exchange selling rate of Metrobank on transaction posting date. Indicative rates are published on [www.metrobankcard.com](#). Transactions denominated in currencies other than the aforementioned shall be converted using Mastercard/Visa's assessment fee plus 2.5% processing fee, the rate of which might 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 feed may also be charged to cover costs incurred to discharge the amount(s) due to Mastercard/Visa and /or the acquiring bank and/or merchant affiliates.