

# INCENTIVO

The American Express® Card Membership Rewards® 2017 Catalogue



MEMBERSHIP  
rewards®



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## THE MEMBERSHIP REWARDS® PROGRAM TAKES YOU FURTHER

1. **NON-EXPIRING MEMBERSHIP REWARDS® POINTS**  
Your Membership Rewards® Points do not expire, allowing you to save your Points for higher value rewards.
2. **ACCELERATED REWARDS REDEMPTION**  
Membership Rewards® Points earned from your Basic and Supplementary Cards are automatically pooled to enable accelerated redemption.
3. **COMPREHENSIVE REWARDS PROGRAM**  
The Membership Rewards® Points can be redeemed for a wide selection of shopping gift certificates, dining vouchers, gadgets, travel essential items and more.  
The Membership Rewards® Points can also be transferred to other loyalty programs such as Airline Frequent Flyer and Hotel Frequent Guest Rewards programs which will allow you to enjoy complimentary flights or hotel stays.

# PROGRAM OPTIONS AND STRUCTURE

Earn one (1) Membership Rewards® Point for every PHP 45 or US\$1 charged to your American Express Card. The Membership Rewards® Program gives you two options:

- Frequent Traveler Option
- Non-Frequent Traveler Option

	Frequent Traveler Option (FTO)*	Non-Frequent Traveler Option (NFTO)
Categories	<ul style="list-style-type: none"> <li>• Frequent Guest Program</li> <li>• Frequent Flyer Program</li> </ul>	<ul style="list-style-type: none"> <li>• Gadgets &amp; Entertainment</li> <li>• Home &amp; Kitchen</li> <li>• Shopping Vouchers</li> <li>• Hotel Vouchers</li> <li>• Travel Essentials</li> <li>• Health &amp; Wellness</li> <li>• Dining Vouchers</li> <li>• Financial Rewards</li> </ul>
Eligibility	American Express Cards issued by BDO (active and in good credit standing).	American Express Cards issued by BDO (active and in good credit standing).
Exclusions	<ul style="list-style-type: none"> <li>• Cathay Pacific American Express® Credit Cards</li> <li>• BDO Dual Gold American Express® Card</li> <li>• The American Express® Cashback Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>• Cathay Pacific American Express® Credit Cards</li> <li>• BDO Dual Gold American Express® Card</li> <li>• The American Express® Cashback Credit Card</li> <li>• The American Express® Corporate Cards</li> </ul>
Annual Fee		
The Platinum Card®	Complimentary	Complimentary
The American Express® Platinum Credit Card	Complimentary	Complimentary
The American Express® Gold Card	US\$20	Complimentary
The American Express® Gold Credit Card	PHP 800	Complimentary
The American Express® Green Card	US\$20	Complimentary
The American Express® Credit Card	PHP 800	Complimentary
Blue from American Express	PHP 800	Complimentary
The American Express (Dollar) Corporate Cards	US\$50	N/A
The American Express (Peso) Corporate Cards	PHP 2,500	N/A
Points Validity	Non-expiry of Membership Rewards® Points	Non-expiry of Membership Rewards® Points

\*Requires enrollment to preferred airline/hotel partner's Loyalty Program.

## THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.
2. Call our Customer Service Hotline at:
  - ▶ 840-7800 for The Platinum Card
  - ▶ 631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express
  - ▶ 840-7400 for the American Express Corporate Cards
3. Quote the reward code of the item you wish to redeem.

Redemption of items from this catalogue is from January 1 to December 31, 2017

Each type of American Express Card has its own Reward Code for each of the featured item.

Please take note of the Membership Rewards® Codes and Points applicable to your American Express Card.





### IPHONE 7 32GB

- 32GB, 4.7 Inches
- 1334 x 750 pixel resolution at 326 ppi
- A9 Chip with 64-bit Architecture and M9 Motion co-processor
- Touch ID Fingerprint Sensor
- New 12-Megapixel iSight Camera with 1.22µ pixels
- 1080p HD Video Recording at 60FPS
- Slo-mo video support for 1080p at 120 fps and 720p at 240 fps
- iOS 10 operating system

158,900 POINTS | IN001

187,800 POINTS | IN002

206,600 POINTS | IN003



### 9.7-INCH IPAD PRO WI-FI + CELLULAR 32GB - SILVER

- 32GB, 9.7 Inches
- 2048 x 1536 resolution at 264 pixels per inc (ppi)
- A9X Chip with 64-bit Architecture and Embedded M9 co-processor
- Touch ID Sensor
- New 12-Megapixel iSight Camera with 1.22µ pixels
- 1080p HD Video Recording at 60FPS
- Slo-mo video support for 1080p at 120 fps and 720p at 240 fps
- iOS 10 operating system

155,600 POINTS | IN004

183,900 POINTS | IN005

202,300 POINTS | IN006



### APPLE TV 64GB

- 64GB capacity
- A8 chip with 64-bit architecture
- HDMI 1.4
- Bluetooth 4.0 wireless technology
- Requires 802.11 wireless, Ethernet network, or broadband Internet access
- H.264 video up to 1080p, 60 frames per second, High or Main Profile level 4.2 or lower

50,400 POINTS | IN007

59,600 POINTS | IN008

65,600 POINTS | IN009



## APPLE WATCH SERIES 2, 38MM SILVER ALUMINUM CASE WITH WHITE SPORT BAND

- 1.65 inches in size
- AMOLED capacitive touchscreen, 16M colors
- 390 x 312 pixels (~303 ppi pixel density)
- Sapphire crystal glass protection. 3D touch display
- WatchOS 3.0, upgradable to v3.1 operating system
- Apple S2 chipset

- 85,800 POINTS | IN010
- 101,400 POINTS | IN011
- 111,600 POINTS | IN012



## FITBIT CHARGE 2

- Purepulse® heart rate
- Multi-sport tracking and connected GPS
- Call, text and calendar alerts
- Cardio fitness level
- Auto sleep tracking
- Smarttrack™

- 36,300 POINTS | IN013
- 42,800 POINTS | IN014
- 47,100 POINTS | IN015



## GOPRO HERO 5 BLACK

- 2-inch Touch Display
- Stunning 4K video and 12MP photos in single, burst and time lapse modes
- Durable by design
- Waterproof up to 33ft (10m) without a housing
- Preview and playback your shots
- Change settings and trim your footage
- With voice control function
- RAW + WDR Photo
- GPS location tagging

- 91,500 POINTS | IN016
- 108,100 POINTS | IN017
- 118,900 POINTS | IN018



### MARSHALL PORTABLE BLUETOOTH SPEAKER

- 20 hours of portable capabilities
- Bluetooth connectivity

- 68,700 POINTS | IN019
- 81,200 POINTS | IN020
- 89,300 POINTS | IN021



### JBL XTREME PORTABLE WIRELESS SPEAKER

- Ultra high powerful output portable speaker
- Massive 10,000mah battery
- With JBL link system
- Waterproof

- 62,700 POINTS | IN022
- 74,100 POINTS | IN023
- 81,500 POINTS | IN024



### SAMSUNG LED SMART TV 40" FHD

- 40" screen size
- 1,920 x 1,080 resolution
- Hyperreal picture engine
- Motion rate: 60

- 128,600 POINTS | IN025
- 151,900 POINTS | IN026
- 167,100 POINTS | IN027



### SAMSUNG LED 40" CURVED TV

- 40" screen size
- 1,920 x 1,080 resolution
- Hyperreal picture engine
- Auto depth enhancer
- Smart TV powered by Tizen Quick connect easy

■ 144,500 POINTS | IN028

■ 170,800 POINTS | IN029

■ 187,900 POINTS | IN030



### SAMSUNG LED SMART TV 49" FHD

- 49" screen size
- 1,920 x 1,080 resolution
- Hyperreal picture engine
- Contrast enhancer
- Dolby digital plus

■ 183,200 POINTS | IN031

■ 216,500 POINTS | IN032

■ 238,200 POINTS | IN033



### SAMSUNG GEAR VR 2

- 207.8 x 122.5 x 98.6 mm dimension
- 345 g / 312 g without front cover
- 101° field of view
- PUI / Button: Touchpad, Back key, Home key, Volume key
- Gyrometer, accelerator, proximity sensors
- USB Type-C and micro USB phone connection
- Compatible devices: Galaxy S7, S7 edge, Note5, S6 edge+, S6, S6 edge

■ 24,200 POINTS | IN034

■ 28,600 POINTS | IN035

■ 31,400 POINTS | IN036





### MILI IDATA PRO

- 32 GB
- Mobile external storage for iOS lightning connector and Android-OTG devices
- Supports all iDevices running iOS 8.0 or above. Android 4.3 or above
- Able to import/export pictures, videos, PDFs and other file formats
- iData Pro Size: 39mm x 28mm x 7.7mm

■ 18,300 POINTS | IN037

■ 21,600 POINTS | IN038

■ 23,700 POINTS | IN039



### WESTERN DIGITAL HDD EXTERNAL HARD DRIVE

- Sleek, powerful and secure little device
- 1TB

■ 16,900 POINTS | IN040

■ 20,000 POINTS | IN041

■ 22,000 POINTS | IN042



## RIMOWA SALSA DELUXE 75CM MULTIWHEEL

- Multiwheel®
- 2 TSA combination locks
- Add-a-bag holder
- Luggage label
- 2 Flex-Divider systems
- 81 x 54.1 x 33 cm
- 8.4 kgs

■ 175,500 POINTS | IN043

■ 207,400 POINTS | IN044

■ 228,100 POINTS | IN045



## RIMOWA BOSSA NOVA 63CM MULTIWHEEL

- Multiwheel®
- TSA combination lock
- Add-a-bag holder
- Luggage label
- 2 Flex-Divider systems
- 67 x 43.9 x 24 cm
- 4.6 kgs

■ 236,600 POINTS | IN046

■ 279,600 POINTS | IN047

■ 307,600 POINTS | IN048



## SAMSONITE SIGMA 66CM

- 100% polycarbonate
- Square full capacity design
- Full-zip interior divider with organization pockets
- Side mounted TSA lock
- 61 x 41.9 x 28 cm
- 4.2 kgs

■ 56,600 POINTS | IN049

■ 66,800 POINTS | IN050

■ 73,500 POINTS | IN051



### VICTORINOX TRAVEL ORGANIZER WITH RFID PROTECTION

- RFID protection technology
- Stores tickets, passports, cards, currency
- Secure zip-around closure
- Fits nicely into a travel bag or briefcase

■ 9,900 POINTS | IN052

■ 11,700 POINTS | IN053

■ 12,900 POINTS | IN054



### VENTURESAFE 150 GII ANTI-THEFT CROSS BODY PACK

- Lightweight, durable cross body pack with anti-theft technologies
- Lightweight, hidden eXomesh Slashguard stainless steel wire mesh embedded into fabric helps protect against slash & run theft
- Adjustable wire-reinforced carriesafe slashguard strap
- RFID-safe Blocking Material built into a pocket in the main compartment helps protect IDs & credit cards
- Padded adjustable shoulder strap

■ 15,600 POINTS | IN055

■ 18,400 POINTS | IN056

■ 20,300 POINTS | IN057



### VENTURESAFE 200 GII ANTI-THEFT TRAVEL BAG

- Zippered main compartment with organisation
- Internal padded iPad® / tablet compatible sleeve
- Pen holder
- Phone pocket
- Map printed liner
- With RFID blocking features

■ 15,200 POINTS | IN058

■ 18,000 POINTS | IN059

■ 19,800 POINTS | IN060



### METROSAFE LS200 ANTI-THEFT SHOULDER BAG

- Zippered main and front compartments with organisation for cards, phone and passport
- Padded carry handle
- YKK zippers
- Rear zippered compartment
- Adjustable shoulder strap
- With RFID blocking features

■ 18,800 POINTS | IN061

■ 22,200 POINTS | IN062

■ 24,400 POINTS | IN063



### CITYSAFE CS200 ANTI-THEFT HANDBAG

- Zippered main compartment with organisation for phone and other small items
- RFID blocking and zippered pocket in main compartment
- Snap button expandable side pocket
- Zippered front pocket
- Key clip and wallet ring

■ 20,100 POINTS | IN064

■ 23,800 POINTS | IN065

■ 26,100 POINTS | IN066



### PACSAFE COVERSAFE V75 ANTI-THEFT RFID BLOCKING NECK POUCH

- Materials: (outer material) 75D Polyester square dobby, PU1000mm (lining) 200D Polyester, PU1000mm
- Zippered main compartment fits passport
- Soft touch breathable backing
- Adjustable soft touch Nylon neck strap

■ 6,100 POINTS | IN067

■ 7,200 POINTS | IN068

■ 7,900 POINTS | IN069



## DYSON MATTRESS CORDLESS VACUUM CLEANER

- Dyson digital motor V6
- 2 Tier Radial™ cyclones
- Whole machine HEPA filtration
- Motorized mattress tool
- Hygienic bin emptying
- Up to 20 minutes of powerful suction

■ 86,400 POINTS | IN082

■ 102,100 POINTS | IN083

■ 112,300 POINTS | IN084



## PHILIPS VACUUM CLEANER

- Translucent dust chamber
- 9 Minute(s) runtime
- 81 dB noise level
- 840 l/min airflow
- 95 watts input power
- 19 watts suction power, 4.1kPa vacuum, 0.5l dust capacity
- 9.6 Volts battery voltage
- 16-18hour(s) charging time
- 2-Stage cyclonic action filter system

■ 25,200 POINTS | IN106

■ 29,800 POINTS | IN107

■ 32,700 POINTS | IN108



## OSTER STEAM IRON

- Non-stick soleplate
- Variable temperature and steam
- Anti-calc system
- With spray mist button
- With shot of steam button

■ 6,300 POINTS | IN088

■ 7,400 POINTS | IN089

■ 8,100 POINTS | IN090



### WHIRLPOOL MICROWAVE OVEN

- 25 Liter Electronic Control (0.9 cu.ft.) oven capacity
- Child lock
- Equipped with grill function
- Anti finger print stainless steel body
- Auto cook function with 9 pre set menus
- Quartz grill - higher temperature and faster grilling time
- 900 watts

■ 36,000 POINTS | IN070

■ 42,500 POINTS | IN071

■ 46,800 POINTS | IN072



### PHILIPS AIR FRYER

- Automatic shut-off
- Patented rapid air technology
- Digital touch-screen interface

■ 60,400 POINTS | IN076

■ 71,300 POINTS | IN077

■ 78,400 POINTS | IN078



### OSTER MULTI-USE 10 CUP RICE COOKER

- 10-cup capacity of uncooked rice
- Exclusive heating plate generates an enveloping heat for uniform cooking
- Non-stick bowl and tempered glass lid
- Keep warm feature automatically switches on when cooking cycle is complete
- Includes spoon and measuring cup

■ 10,800 POINTS | IN091

■ 12,700 POINTS | IN092

■ 14,000 POINTS | IN093



## DÉLONGHI ELECTRIC BBQ GRILL

- Large and heavy-duty die-cast aluminium plate (40x30 cm)
- Plate: 2/3 grill, 1/3 flat
- Power: 2000 Watt
- Ceramic coating, which guarantees: high thermal conductivity, excellent plate uniformity of temperature, high resistance anti-scratching
- Sloping "V" surface that allows fat to drain thoroughly
- Non-stick grill coating for a fast and easy cleaning
- Adjustable and removable thermostat
- Side cool-touch handles

■ 38,400 POINTS | IN094

■ 45,400 POINTS | IN095

■ 49,900 POINTS | IN096



## RUSSELL HOBBS PANINI MAKER

- Brushed stainless steel
- Large 4-slice panini press
- 5 portion grill for cooking meat and vegetables
- Opens 180° into griddle position
- Built in drip tray to capture excess fluids
- Easy to clean non-stick coated plates
- Adjustable hinge for even cooking
- Power on / ready light indicator
- 1800 watts

■ 24,400 POINTS | IN103

■ 28,900 POINTS | IN104

■ 31,800 POINTS | IN105



## OSTER JUICE EXTRACTOR

- Powerful 450-watt motor
- Extra wide feed chute fits whole vegetables and fruits
- Automatically expels pulp into large capacity detachable container
- Safety locking arm for fast and safe operation
- Large capacity jar holds up to 1 liter of juice

■ 25,600 POINTS | IN073

■ 30,200 POINTS | IN074

■ 33,300 POINTS | IN075



## DE'LONGHI COFFEE MAKER

- Cup capacity: 10 cups. (1,25 L)
- Manual control
- Glass carafe
- Auto shut-off
- Water level display
- Carafe and filter holder dishwasher safe
- Sealed carafe plate
- Cord storage;
- V shape paper filter
- Black plastic main color with stainless steel finishing

■ 37,900 POINTS | IN097

■ 44,800 POINTS | IN098

■ 49,300 POINTS | IN099



## OSTER PRO BLENDER

- Powerful 1/2 horsepower motor designed with long-lasting parts for heavy-duty use
- 6-cup heat-resistant glass jar
- 2-speed toggle switch
- Die-cast base with satin finish details
- High performance ice-crushing blade
- Exclusive All-Metal Drive System

■ 26,300 POINTS | IN085

■ 31,100 POINTS | IN086

■ 34,200 POINTS | IN087



## CUISINART 3-CUP MINI PREP PROCESSOR

- 200 watts, 3,500-5,000 rpm
- Patented reversible blade (for a powerful chopping & grinding performance)
- Stainless steel blade
- 750 ml (3-cup) work bowl with handle

■ 22,300 POINTS | IN079

■ 26,400 POINTS | IN080

■ 29,000 POINTS | IN081



## PHILIPS ELECTRIC KETTLE

- Safe boiling with food grade SUS304 body & inner lid
- Imported UKSTRIX thermostat
- 360° Cordless Pirouette Base
- 1800 watts

■ 12,500 POINTS | IN100

■ 14,800 POINTS | IN101

■ 16,300 POINTS | IN102





### OMRON WEIGHING SCALE

- 4 sensors for greater precision
- Can detect a slight weight change
- Easy to operate, just tap to switch on
- Silver coated advanced tempered glass

■ 8,900 POINTS | IN109

■ 10,500 POINTS | IN110

■ 11,600 POINTS | IN111



### OMRON BLOOD PRESSURE MONITOR

- Cuff wrapping guide lamp
- Enhanced IntelliSense Technology
- Body movement detector
- Irregular heartbeat detection
- Average of last 3 readings taken within 10 minutes
- Blood pressure level and colour indicator
- 90 sets of memory with date and time

■ 23,900 POINTS | IN112

■ 28,300 POINTS | IN113

■ 31,100 POINTS | IN114



### OMRON EAR THERMOMETER

- Fast one second temperature movement
- Fever alarm with beeper for body temperature 37.5 °C (99.5 °F)
- Selectable °C / °F mode
- 9 sets memory
- Large LCD display
- Auto power off
- Exchangeable battery

■ 12,500 POINTS | IN115

■ 14,800 POINTS | IN116

■ 16,300 POINTS | IN117



### SM GIFT PASS P1,000

- Accepted in all SM Department Stores, SM Supermarket/Hypermarket, Savemore, SM Appliance Center, Ace Hardware, Baby & Co., Factory Sale Outlet, Kultura, Our Home, SM Cinema, SM Bowling, SM Ice Skating, Sports Central, Surplus Shop, Toy Kingdom, Watsons branches and at IMAX. No Expiry.

- 5,500 POINTS | IN118
- 6,500 POINTS | IN119
- 7,100 POINTS | IN120



### SODEXO PREMIUM PASS P1,000

- Accepted in all Sodexo affiliated establishments

- 5,500 POINTS | IN121
- 6,500 POINTS | IN122
- 7,100 POINTS | IN123



### S&R MEMBERSHIP SHOPPING GIFT CERTIFICATE P1,000

- Accepted in all S&R branches

- 5,500 POINTS | IN124
- 6,500 POINTS | IN125
- 7,100 POINTS | IN126



### RUSTANS GIFT CERTIFICATE P1,000

- Accepted in all Rustan's Department Store, Rustan's Supermarket, Rustan's Fresh and Shopwise.

- 5,500 POINTS | IN127
- 6,500 POINTS | IN128
- 7,100 POINTS | IN129



## SSI PURPLE GIFT CARD P1,000

- Accepted in the following participating stores: Agatha, Anne Klein, Armani Exchange, Bally, Banana Republic, Bass, Bottega Veneta, Burberry, Calvin Klein/ CK Jeans/ CK Underwear, Cartier, Charles David, Charriol, Diesel, DKNY/ DKNY Jeans, Dunhill, ECCO, Emporio Armani/ Armani Jeans, Ermenegildo Zegna, Ferragamo, Franco Sarto, Fruits & Passion, Gant, GAP, Gucci, Hermes, Hugo Boss, Jessica, Jimmy Choo, Juicy Couture, Kate Spade, Kenneth Cole/ Kenneth Cole Reaction, Lacoste/Lacoste Accessories, Le Sportsac, Lush, Make Room and More, Marc by Marc Jacobs, Marc Jacobs, Marlboro Classics, Michael Kors, Nine West, Polo Jeans, Polo Ralph Lauren/ Polo Ralph Lauren Kids, Prada, Raoul, Replay, Tommy Hilfiger, Tory Burch, Vilebrequin, Vince Camuto and Yves Saint Laurent

■ 5,500 POINTS | IN130

■ 6,500 POINTS | IN131

■ 7,100 POINTS | IN132



## POWER MAC CENTER GIFT CHEQUE P1,000

- Accepted in all Power Mac branches

■ 5,500 POINTS | IN133

■ 6,500 POINTS | IN134

■ 7,100 POINTS | IN135



## ABENSON GIFT CERTIFICATE P1,000

- Accepted in all Abenson branches

■ 5,500 POINTS | IN136

■ 6,500 POINTS | IN137

■ 7,100 POINTS | IN138



## THE SPA WELLNESS GIFT CARD P1,000

- Accepted in all The Spa branches

■ 5,500 POINTS | IN139

■ 6,500 POINTS | IN140

■ 7,100 POINTS | IN141



### CIRCLES EVENT CAFÉ GIFT CERTIFICATE P2,000

- Accepted at Circles Event Café, Makati Shangri-La for DINING ONLY

- 10,100 POINTS | IN142
- 11,900 POINTS | IN143
- 13,100 POINTS | IN144



### EDSA SHANGRI-LA MANILA'S HEAT RESTAURANT DINNER VOUCHER

- Accepted at Edsa Shangri-La Heat
- Applicable for dinner from Sundays to Thursdays
- Valid for 1 person only

- 13,000 POINTS | IN145
- 15,400 POINTS | IN146
- 16,900 POINTS | IN147

## SPIRAL

### SPIRAL GIFT CERTIFICATE P2,000

- Accepted at Spiral, Sofitel Philippine Plaza for DINING ONLY

- 10,100 POINTS | IN148
- 11,900 POINTS | IN149
- 13,100 POINTS | IN150



## THE BISTRO GROUP

### NIU BY VIKINGS GIFT CERTIFICATE

- Accepted at NIU by Vikings, 6/F SM Aura Premier, 26th Street corner McKinley Parkway, Taguig
- Accepted for Weekday/Weekend/Holiday Lunch and Dinner Buffet

■ 9,900 POINTS | IN151

■ 11,700 POINTS | IN152

■ 12,800 POINTS | IN153

### THE BISTRO GROUP GIFT CERTIFICATE P2,000

- Accepted at all branches of T.G.I Friday's, Italianni's, Fish & Co., Bulgogi Brothers, Crazy Garlic, Watami, Modern Shanghai, Tonkatsu, Village Tavern, Buffalo Wild Wings, Murray and D'Vine and Texas Roadhouse

■ 10,100 POINTS | IN154

■ 11,900 POINTS | IN155

■ 13,100 POINTS | IN156

# CONRAD<sup>®</sup>

## MANILA



**Makati Shangri-La**

MANILA

### CONRAD MANILA GIFT CERTIFICATE P5,000

• Accepted both for accommodation and dining

- 23,000 POINTS | IN157
- 27,100 POINTS | IN158
- 29,800 POINTS | IN159

### MAKATI SHANGRI-LA GIFT CERTIFICATE P5,000

• Accepted both for accommodation and dining

- 23,800 POINTS | IN160
- 28,200 POINTS | IN161
- 31,000 POINTS | IN162

### RESORTS WORLD MANILA GIFT CARD P5,000

• Honored in participating outlets at Resorts World Manila including dining and shopping boutiques, show and movie ticket purchases, Maxims, Marriott and Remington Hotel stays.

- 23,800 POINTS | IN163
- 28,200 POINTS | IN164
- 31,000 POINTS | IN165





### FAIRMONT GIFT CARD P5,000

- Accepted both for accommodation and dining

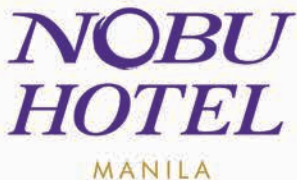
- 23,800 POINTS | IN166
- 28,200 POINTS | IN167
- 31,000 POINTS | IN168



### CROWN TOWERS RESORT ROOM WITH BREAKFAST FOR TWO (2) GIFT CERTIFICATE

- Resort Room with breakfast for two (2) at Breezes
- Blackout dates – all public holidays, December 24 – 25, and December 30 – 31, 2017
- Advance reservation is required

- 78,800 POINTS | IN169
- 93,100 POINTS | IN170
- 102,400 POINTS | IN171



### NOBU HOTEL DELUXE ROOM WITH BREAKFAST FOR TWO (2) GIFT CERTIFICATE

- Nobu Deluxe Room with breakfast for two (2) at Nobu Restaurant
- Blackout dates - all public holidays, December 24 – 25, and December 30 – 31, 2017
- Advance reservation is required

- 71,300 POINTS | IN172
- 84,300 POINTS | IN173
- 92,700 POINTS | IN174

# Annual Membership Fee (AMF) Waiver



The American Express Gold Card

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	30,700 points MG124	15,400 points MG125
<b>Supplementary Card</b>	15,400 points MG126	7,700 points MG127



The American Express Green Card

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	13,300 points MG128	6,700 points MG129
<b>Supplementary Card</b>	8,200 points MG130	4,100 points MG131



The American Express Platinum Credit Card

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	22,800 points MG132	11,400 points MG133



The American Express Gold Credit Card

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	15,000 points MG134	7,500 points MG135



The American Express Credit Card

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	8,000 points MG136	4,000 points MG137



Blue from American Express

	Full Annual Fee Waiver	50% Annual Fee Waiver
<b>Basic Card</b>	8,100 points MG138	4,200 points MG139





## STARWOOD PREFERRED GUEST

- ▶ 1,000 Membership Rewards Points = 330 Starpoints® | MR002

For full hotel listing and more information, please visit [www.spg.com](http://www.spg.com)



## HILTON HONORS

- ▶ 1,000 Membership Rewards Points = 1,250 Hilton Honors™ Points | MR004

For full hotel listing and more information, please visit [HiltonHonors.com](http://HiltonHonors.com)

## HOW TO REDEEM FOR HOTEL STAYS?

1. You must be a member of your preferred hotel's Loyalty Program. To register, visit the Partner's respective website.
2. Enroll in the Membership Rewards® Program under the Frequent Traveler Option through our Customer Service Hotline.
3. Once enrolled, you may now convert Membership Rewards® Points to hotel loyalty points. You must be prepared to provide your Hotel Loyalty Program membership number upon redemption.

### NOTE:

Annual Frequent Traveler Option membership fee applies and is waived each year for The Platinum Card and The American Express Platinum Credit Card.



## ASIA MILES

[www.asiamiles.com](http://www.asiamiles.com)

▶ 1,000 points | MR005

- 1 Membership Rewards Point = 1 Asia Mile
- Minimum Transfer = 1,000 Asia Miles
- Incremental Transfer = 500 Asia Miles



## MABUHAY MILES

[www.mabuhaymiles.com](http://www.mabuhaymiles.com)

▶ 2,130 points | MR009

- 2.13 Membership Rewards Points = 1 Mabuhay Mile
- Minimum Transfer = 1,000 Mabuhay Miles
- Incremental Transfer = 1,000 Mabuhay Miles



## KRISFLYER

[www.krisflyer.com](http://www.krisflyer.com)

▶ 1,000 points | MR007

- 1 Membership Rewards Point = 1 KrisFlyer Mile
- Minimum Transfer = 1,000 KrisFlyer Miles
- Incremental Transfer = 500 KrisFlyer Miles



## DELTA SKYMILES® PROGRAM

[www.delta.com/skymiles](http://www.delta.com/skymiles)

▶ 1,000 points | MR010

- 1 Membership Rewards Point = 1 Mile
- Minimum Transfer = 1,000 Miles
- Incremental Transfer = 500 Miles



## ROYAL ORCHID PLUS

[www.thaiairways.com/rop](http://www.thaiairways.com/rop)

▶ 1,000 points | MR008

- 1 Membership Rewards Point = 1 Royal Orchid Plus Mile
- Minimum Transfer = 1,000 Royal Orchid Plus Miles
- Incremental Transfer = 500 Royal Orchid Plus Miles



BY MALAYSIA AIRLINES

## ENRICH

[www.malaysiaairlines.com](http://www.malaysiaairlines.com)

▶ 1,000 points | MR006

- 1 Membership Rewards Point = 1 Enrich Mile
- Minimum Transfer = 1,000 Enrich Miles
- Incremental Transfer = 500 Enrich Miles

## HOW TO REDEEM FOR AIR MILES?

1. You must be a member of your preferred airline's Loyalty Program. To register, visit the Partner's respective website.
2. Enroll in the Membership Rewards® Program under the Frequent Traveler Option through our Customer Service Hotline.
3. Once enrolled, you may now convert Membership Rewards® Points to air miles. You must be prepared to provide your Airline Loyalty Program membership number upon redemption.

### NOTE:

Annual Frequent Traveler Option membership fee applies and is waived each year for The Platinum Card and The American Express Platinum Credit Card.

# MEMBERSHIP REWARDS® PROGRAM TERMS AND CONDITIONS

## 1. Definitions

- 1.1 "BDO" means BDO Unibank, Inc.
- 1.2 There are two Program Option categories in the American Express Membership Rewards® Program ("Program"):
  - a. "Frequent Traveler Option (FTO)" permits the conversion of Points into any one or more participating airline's or hotel's frequent or preferred customer programs and such other rewards that may be added from time to time. The participating airlines and hotels are known as "Transfer Partners".
  - b. "Non-Frequent Traveler Option (NFTO)" involves all other regular rewards provided by the Program and such other rewards that may be added from time to time.
- 1.3 "American Express Card" ("Card") is any American Express Card (The Platinum Card, The American Express Gold Card, The American Express Green Card, The American Express Platinum Credit Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, American Express Gold Corporate Card or American Express Corporate Card) issued by BDO.
- 1.4 "Card Account" means the account that relates to such Card.
- 1.5 "Basic Cardmember" means the person in whose name a Card Account is opened.
- 1.6 "Cardmember(s)", unless otherwise specified means the holder(s) of an American Express Card(s) issued by BDO.
- 1.7 "Main Agreement" means the agreement between BDO and the Cardmember the terms of which are contained in the Cardmember's American Express Cardmember Agreement in force for the time being.
- 1.8 "Points" means Membership Rewards® Points.
- 1.9 "Program" means the American Express Membership Rewards® Program Account opened for a Cardmember.
- 1.10 "Program Enrollment Date" is the day on which the Basic Cardmember is enrolled in the program for Frequent Traveler Option and will remain the same in the event of a transfer from one category to the other.
- 1.11 "Enrollment Year" is defined as any twelve-month period commencing on the Program Enrollment Date.
- 1.12 "Point Accumulation cut-off date" is the last day of a monthly cycle for the accrual of Points earned by a Cardmember under the Program.

Terms defined in the Main Agreement shall bear the same meaning when used in these Terms and Conditions unless the context requires otherwise.

## 2. Eligibility & Points Accumulation

- 2.1 A Cardmember who holds an American Express Basic Card issued by BDO can participate in the Program.
- 2.2 The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option.
- 2.3 The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express Cardmembers are automatically enrolled to earn Points and participate into the Program—Non-Frequent Traveler Option. They can also participate in the Program—FTO, subject to enrollment.
- 2.4 A Cardmember who holds an American Express Corporate Card is required to enroll in the Program to earn Points and participate in the Program—FTO, subject to the approval of the Corporate Cardmember's company and BDO. Please refer to the Cardmember Agreement for more information on Corporate Cardmember's eligibility to enroll for the Program.

## 3. Participating in the Program

- 3.1 A Cardmember who is enrolled in the Program—Non-Frequent Traveler Option can only redeem rewards under the Program—NFTO category.
- 3.2 A Cardmember can enroll into the Program—Frequent Traveler Option at the time of application of the Card or any day thereafter by calling the American Express Customer Service Hotline\*, as long as the Account is active and in good credit standing at the time of enrollment and upon agreement to being billed the FTO Annual Fee. A Cardmember who is enrolled in the Program—FTO can redeem rewards under both Program categories, NFTO and FTO.

- 3.3 The Platinum Card and The American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.
- 3.4 The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card, Blue from American Express, The American Express Gold Corporate Card and The American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.

\*840-7000 for The Platinum Card;

631-8000 for The American Express Platinum Credit Card, The American Express Gold Card, The American Express Green Card, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express; 840-7400 for The American Express Corporate Cards

## 4. Fees

- 4.1 There are no fees charged for participating in the Program—Non-Frequent Traveler Option category. BDO reserves the right, by giving the Cardmember prior written notice, to impose fees to process certain transactions related to the maintenance of a Cardmember's Program.
- 4.2 An annual fee is charged for enrollment and participation into the Program—Frequent Traveler Option category ("Frequent Traveler Option Annual Fee"). BDO reserves the right, by giving the Cardmember prior written notice, to revise the fee from time to time. The Program—Frequent Traveler Option Annual Fee will be charged automatically to the Cardmember's Account each year on the Program Enrollment date and is not refundable. If a Cardmember does not pay the fee by the payment due date of the statement on which the fee is billed, the enrollment may be cancelled by BDO without prior notice. Below is the table that shows the Frequent Traveler Option Annual Fees:

Card Types	Frequent Traveler Option Annual Fees
The Platinum Card and The American Express Platinum Credit Card	Complimentary
The American Express Gold Card and The American Express Green Card	US\$20.00
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$50.00
The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	PHP800.00
The American Express Gold Corporate Card and The American Express Corporate Card (PHP Currency)	PHP2,500.00

- 4.3 The Frequent Traveler Option Annual Fee is waived each year for The Platinum Card and The American Express Platinum Credit Card Cardmember.

## 5. Points Earned in the Program

- 5.1 Every American Express Cardmember enrolled in the Program will earn one Point in the Program Account.

Card Types	Spend to Earn 1 Point
The Platinum Card, The American Express Gold Card and The American Express Green Card	US\$1
The American Express Gold Corporate Card and The American Express Corporate Card (USD Currency)	US\$1
The American Express Platinum Credit Card*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express	PHP45
The American Express Gold Corporate Card and The American Express Corporate Card (PHP Currency)	PHP45

\* Cardmembers enrolled under the Dual Currency feature will earn 1 Rewards Point for every US\$1 spend.

To illustrate, please see the following examples of calculation of Points:

- a. Points are calculated on the basis of each Charge rather than the sum of Charges billed in a Statement of Charge.
- b. A Charge that results in a point calculation will be rounded off to 2 decimal places.
- c. For The American Express Charge Cards (The Platinum Card, The American Express Gold Card and The American Express Green Card), non-US Dollar Charges earn Points based on the equivalent US Dollar amount billed and reflected in the Monthly Billing Statement.
- d. For The American Express Credit Cards (The American Express Platinum Credit Card\*, The American Express Gold Credit Card, The American Express Credit Card and Blue from American Express), foreign currency charges earn Points based on the equivalent Philippine Peso amount billed in the Statement.

\*Platinum Credit Card Cardmember enrolled under the Dual Currency feature will earn 1 Rewards Point for every US\$1 charged to his/her Card.

- 5.2 The following Charges are eligible for earning Points:
  - a. Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, Service Merchants, Installment In-store, Installment Easy Transfer, Installment Easy Pay Cash, Installment Cash If Easy, Installment Pay Convert and Installment Balance Convert
  - b. Annual Card Fee (applicable to The Platinum Card, The American Express Gold Card and The American Express Green Card Cardmembers only)
- 5.3 The basis for the computation of earned Membership Rewards Points on installment transactions shall be the monthly amortization already posted into the Card Account. Outstanding installment transactions not yet posted into the Card Account are therefore considered as having earned Membership Rewards Points.
- 5.4 The following charges are not eligible for accruing Points:
  - a. Express Cash and other Services – Express Cash, American Express Travelers Check purchases, Emergency Check Cashing, any kind of Express Cash
  - b. Fees and Charges – Charges for dishonored check payments, Financial Charges, Late Payment Fee and collection charges
  - c. Marketing Promotion – Rewards Express Claim, acquisition/activation cash credit, item delivery charge, online shopping rebate and promotion Item Cost
- 5.5 Points earned by Supplementary Cards will accrue automatically to the Basic Card Account upon which the Supplementary Cards are issued.
- 5.6 Points earned in any Program Account do not constitute Property of the Cardmember and are not transferable by operation of law or otherwise to any other person or entity and, save as this is expressly provided otherwise, by these Terms and Conditions, cannot be transferred to or combined with any other Program.
- 5.7 Points earned can only be redeemed in the Philippines into Membership Rewards offered in the Philippines and are not transferable to any other Membership Rewards program. Cross market redemption is strictly prohibited.
- 5.8 Every American Express Card Account will earn points separately. Points earned on separate Accounts, all are in the same Basic Cardmember's name may not be consolidated for the purpose of redemption. On a case to case basis, BDO may permit consolidation of Points with other Basic Card Account (same currency), subject always to conditions as BDO may impose in its sole discretion.
- 5.9 Adjustments will be made to the Points in the Cardmember's Program Account if there are any credit(s), including those arising from returned goods or services or from billing disputes, or debit(s) erroneously posted to a Cardmember's Account.
- 5.10 Points earned on the Program Account have no cash or monetary value.

#### 6. Expiry of Points

- 6.1 There is no expiry date for Points earned by a Cardmember while participating in the Program (even where transferred from the Program—Non-Frequent Traveler Option category to the Program—Frequent Traveler Option) as long as the Basic Cardmembers and Accounts are kept in good standing. However, BDO reserves the right to institute an expiry date for Points whether Points have already been earned or earned thereafter.
- 6.2 If any of the Account is not in good standing, the Points earned in the Program Account may be forfeited. The Program Account may

also be cancelled or Points earned may be forfeited due to the Cardmember's failure to adhere to the Terms and Conditions governing the Card Account.

If a Cardmember who has more than one Basic Card Account voluntarily cancels any such Card Account, the Cardmember shall not be entitled to transfer unused Points to another American Express Basic Card Account. On a case by case basis, BDO may permit transfer of unused Points to another Basic Card Account in the Cardmember's name, subject always to such conditions as BDO may impose in its sole discretion, including (without limitation) adjustment to the number of points to reflect differences between the programs concerned.

- 6.4 Subject to these Terms and Conditions, if a Cardmember voluntarily cancels his/her Card, the unused Points in the Program Account may be redeemed up to 60 days from the date of voluntary cancellation. Only rewards items under the Program—NFTO category can be redeemed. Conversion of points to air miles and/or hotel loyalty points is not allowed.
- 6.5 Subject to these Terms and Conditions, if a Cardmember's Card is involuntarily cancelled, the unused Points in the Program Account will be forfeited at the same time.

#### 7. Notice of Accumulated Points

- 7.1 BDO will notify the Basic Cardmember in the monthly Card statement of the number of Points earned under the Program up to the Point Accumulation cut-off date that immediately precedes the cycle cut-off date of the billing period to which the said monthly Statement relates.
- 7.2 A charge by a Cardmember that occurs after the Point Accumulation cut-off date but before the cycle cut-off date of the billing period to which a monthly Statement relates may not be reflected as earning Points on that Statement, and the Points earned will then be reflected in the Statement for the following billing period.

#### 8. Redeeming Points

- 8.1 Only a Basic Cardmember, whose Card Account(s) is active and in good credit standing at the time of redemption can redeem Points.
- 8.2 To redeem Points, Cardmember should call the Customer Service Hotline and inform the Customer Service Officer of the reward(s) selected. The Customer Service Officer will guide the Cardmember through the redemption process.
- 8.3 Upon accumulating the required number of Points for the selected reward item(s), a Cardmember can redeem the reward item(s).
- 8.4 Upon redeeming of a reward, the Cardmember releases BDO, its subsidiaries and affiliates from any and all liability in respect of the redemption or use of such reward or other participation in the Program.
- 8.5 Points in a Cardmember's Program that have been redeemed for any reward in the Program including a transfer of Points to participating Transfer Partner's program, cannot be cancelled nor transferred back into the Cardmember's Account once redemption is accepted by BDO.
- 8.6 Information supplied on the redemption of certain rewards may be used by BDO or the merchants that provide the rewards for administrative and marketing purposes.

#### 9. Redeeming Non-Frequent Traveler Option Rewards

- 9.1 All Rewards Items are subject to availability and supplier's or manufacturer's restrictions. BDO has the right to change the Rewards Items, if unavailable, with Rewards Items, with the same specifications and Points but only upon confirmation of the affected Cardmembers.
- 9.2 All description of Rewards Items in the Membership Rewards Catalogue are based on the information provided by the supplier.
- 9.3 Rewards Items photographed in the Membership Rewards Catalogue may differ slightly in color, perceived size, or texture from the actual items to be delivered to the Basic Cardmembers.
- 9.4 Any additional arrangements made in connection with any reward will be the sole responsibility of the Cardmember.
- 9.5 The validity for use of gift vouchers will be based on the validity period indicated in the gift vouchers. The validity period may vary per merchant partner.
- 9.6 The Cardmember shall be responsible for the cost of goods and services purchased in excess of the value noted on the voucher.
- 9.7 Shopping, dining and other rewards in the form of gift vouchers must be redeemed in the Philippines, unless otherwise stated.
- 9.8 Issuance of a travel, dining or hotel rewards certificate does not constitute a reservation. The rewards certificate holder is responsible for making all reservations and notifying the participating merchant of the reward(s) that they will redeem.

- 9.9 Hotel rewards include the cost of a standard room, unless otherwise stated. Prior booking is essential and subject to room availability. Some blackout dates may apply.
- 9.10 All Rewards Items shall be dispatched by courier to the last known billing address or alternate address of the Basic Cardmember within twenty one (21) banking days from the date of redemption. For delivery of Rewards Items (including Gift Vouchers) at the Basic Cardmember's given residential address, the Basic Cardmember understands and agrees that anyone living/staying in that address is authorized to receive the Rewards Items in his/her behalf. Unless otherwise instructed by the Basic Cardmember, only the redeeming Basic Cardmember, or in his absence, his/her authorized representative will be allowed to receive the Rewards Item.
- 9.11 Whenever Basic Cardmember instructs delivery to himself or herself only, the delivery should be made to the redeeming Basic Cardmember. Should the Basic Cardmember not be around to receive the Rewards Item, he/she must prepare the following documents to be presented/submitted to the courier service provider:
- Letter of Authorization in favor of the authorized representative duly signed by the Basic Cardmember authorizing the former to receive/accept delivery of Rewards Item on behalf of the Basic Cardmember; and
  - Presentation of Basic Cardmember's and authorized representative's proof of identification (should be acceptable to BDO) with photocopy thereof to be submitted to the delivery/courier service provider.
- 9.12 Cardmember is given twenty four (24) hours from the date of receipt of the Rewards Item(s) to report damaged/defective Rewards Item. If reporting of the damaged/defective Rewards Item exceeds the 24-hour limit, the warranty of the supplier within the warranty period remains valid. Without prejudice to the warranties from the supplier, the 24-hour period is on top of the applicable warranty of the Items. Certain products are covered by applicable product warranties. As such, a Cardmember is then responsible to bring the damaged/defective Rewards Item to the accredited Service Center.
- 9.12a In the event that BDO's Rewards Vendor determines that the Rewards Item is valid for replacement, the replacement for the damaged/defective Rewards Items will be delivered to the Cardmember's billing address within twenty one (21) banking days from the date of pull-out of the damaged/defective Rewards Item.
- 9.12b In the event that BDO's Rewards Vendor determines that there is no cause for replacing the Rewards Item, it will be returned to where it was picked up within twenty one (21) banking days from date of pick up of the Rewards Item. Pull-out/Pick-up and re-delivery cost is for the account of the Cardmember.
- 9.13 If a Cardmember requests for re-delivery of the returned/undelivered redeemed item/s, which exhausted the three (3) delivery attempts, the re-delivery cost shall be shouldered by the Cardmember.
- 9.14 All returned/undelivered redeemed items after three (3) unsuccessful delivery attempts under the Program—Non-Frequent Traveler Option shall be forfeited if unclaimed by the Cardmember within sixty (60) days from the date of redemption. The Points redeemed will automatically be forfeited and cannot be credited back into the Cardmember's Account.

## 10. Redeeming Frequent Traveler Option Rewards

- 10.1 Only Basic Cardmembers enrolled under the Program—Frequent Traveler Option category and have paid the Program Transfer and Program—Frequent Traveler Option Annual Fee (where applicable), as charged, can redeem Frequent Traveler Rewards.
- 10.2 The Basic Cardmember may transfer Points from the Program—FTO into any one or more participating programs offered by a Transfer Partner(s) in his/her name only (and not in anyone else's name) and thereafter, cannot transfer Points back into the Program Account.
- 10.3 To convert earned Points into any participating Transfer Partner's Program, the Cardmember must first join or be a member of the applicable Transfer Partner's program. Enrollment in such programs, including any fees charged by Transfer Partner(s), is the Cardmember's responsibility.
- 10.4 The minimum Points requirements to transfer, conversion rates to Partner Rewards Programs and maximum number of Points can be transferred in a year vary among participating Transfer Partners. Details are communicated on a regular basis. In any event, Cardmembers should obtain an update on such details by calling the Customer Service Hotline.

- 10.5 Cardmembers are subject to and must comply with the terms and conditions applying to participating Transfer Partner's Programs in which they are enrolled.
- 10.6 BDO assumes no responsibility for Points resulting from conversion to participating Transfer Partner's Program or for the actions of any Transfer Partner in connection with its program or otherwise.
- 10.7 American Express Card travel insurance and benefits, including but not limited to those listed below, will not apply to flights taken with frequent flyer tickets, including frequent flyer tickets obtained by using points converted from a Program Account:
- Travel Accident Insurance
  - Travel Inconvenience Insurance
  - Cardmember insurance and travel benefit program expressly offering an option for frequent flyer ticket coverage are an exception to the foregoing, but only if the Cardmember has enrolled in such and has paid the fee for, and otherwise complied with the terms and conditions of the particular program.

## 11. General

- 11.1 BDO is not responsible for lost or stolen rewards, reward vouchers, certificates or tickets once delivered or released to the Cardmember.
- 11.2 Redeemed rewards, reward vouchers, certificates or tickets are not exchangeable for other rewards, nor refundable, replaceable or transferable for cash or credit under any circumstances.
- 11.3 Any tax liability arising from the redemption of rewards is the sole responsibility of the Cardmember. BDO makes no warranty or representation in relation to such tax liability and therefore assumes no liability thereof.
- 11.4 Fraud and abuse relating to the earning of Points in the Program or redemption of rewards including transfer of Points to participating Transfer Partner's Program, may result in forfeiture of earned Points as well as cancellation of a Cardmember's account Program.
- 11.5 The Program Account and Points earned are not transferable.
- 11.6 BDO's failure to enforce a particular Term or Condition does not constitute a waiver of that Terms and Conditions by BDO.
- 11.7 These Membership Rewards Terms and Conditions supplement the Main Agreement. In the event that any provisions in these Membership Rewards Terms and Conditions are inconsistent with the Main Agreement, the provisions in these Membership Rewards Terms and Conditions shall prevail for the purpose of your participation in the Program.
- 11.8 These Membership Rewards Terms and Conditions are subject to change by BDO at anytime without any need for a prior notice to Cardmembers.
- 11.9 These Terms and Conditions shall be governed and construed in accordance with the Philippine laws.

American Express is a trademark of American Express.  
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