

INCENTIVO

The American Express® Card Membership Rewards® 2019 Catalogue



DON'T *live life* WITHOUT IT



MEMBERSHIP
rewards®

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THE MEMBERSHIP REWARDS® PROGRAM

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"> • Frequent Guest Program • Frequent Flyer Program 	<ul style="list-style-type: none"> • Gadgets & Entertainment • Home & Kitchen • Travel Essentials • Health & Wellness • Shopping Vouchers • Dining Vouchers • Health & Wellness Vouchers • Hotel Vouchers • Financial Rewards
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"> • Cathay Pacific American Express® Credit Cards • BDO Dual Gold American Express® Card • American Express® Cashback Credit Card 	<ul style="list-style-type: none"> • Cathay Pacific American Express® Credit Cards • BDO Dual Gold American Express® Card • American Express® Cashback Credit Card
Annual Fee		
Platinum Card®	Complimentary	Complimentary
American Express® Platinum Credit Card	Complimentary	Complimentary
American Express® Gold Card	US\$20	Complimentary
American Express® Green Card	US\$20	Complimentary
American Express® Gold Credit Card	PHP 800	Complimentary
American Express® Credit Card	PHP 800	Complimentary
Blue from American Express	PHP 800	Complimentary
American Express (Dollar) Corporate Cards	US\$50	N/A
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.

PROGRAM OPTIONS AND STRUCTURE

THREE SIMPLE STEPS TO REDEEM YOUR POINTS

1. Choose your rewards from this catalogue.
2. Call our Customer Service Hotline at:
 - 840-7800 for Platinum Card
 - 631-8000 for American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Credit Card, 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, 2019

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.



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 Membership Rewards® 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.

FREQUENT TRAVELLER OPTION



FREQUENT GUEST PROGRAM



STARWOOD PREFERRED GUEST

For full hotel listing and for more information, please visit www.marriott.com

► 1,000 Membership Rewards® Points = 970 Starpoints® | MR011



HILTON HONORS

For full hotel listing and for more information, please visit HiltonHonors.com

► 1,000 Membership Rewards® Points = 1,250 Hilton Honors™ Points | MR004

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

- ▶ 1 Membership Rewards® Point = 1 Asia Mile | MR005
 - Minimum Transfer = 1,000 Asia Miles
 - Incremental Transfer = 500 Asia Miles



KRISFLYER

www.krisflyer.com

- ▶ 1 Membership Rewards® Point = 1 KrisFlyer Mile | MR007
 - Minimum Transfer = 1,000 KrisFlyer Miles
 - Incremental Transfer = 500 KrisFlyer Miles



ROYAL ORCHID PLUS

www.thaiairways.com/rop

- ▶ 1 Membership Rewards® Point = 1 Royal Orchid Plus Mile | MR008
 - Minimum Transfer = 1,000 Royal Orchid Plus Miles
 - Incremental Transfer = 500 Royal Orchid Plus Miles



ENRICH

www.malaysiaairlines.com

- ▶ 1 Membership Rewards® Point = 1 Enrich Mile | MR006
 - Minimum Transfer = 1,000 Enrich Miles
 - Incremental Transfer = 500 Enrich Miles



DELTA SKYMILES® PROGRAM

www.delta.com/skymiles

- ▶ 1 Membership Rewards® Point = 1 Mile | MR010
 - Minimum Transfer = 1,000 Miles
 - Incremental Transfer = 500 Miles

MABUHAY MILES

www.mabuhaymiles.com

- ▶ 2.13 Membership Rewards® Points = 1 Mabuhay Mile | MR009
 - Minimum Transfer = 1,000 Mabuhay Miles
 - Incremental Transfer = 1,000 Mabuhay 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.

NON-FREQUENT TRAVELLER OPTION



MACBOOK PRO 13-INCH 128GB

- Retina display
 - 13.3-inch (diagonal) LED-backlit display with IPS technology
 - 2560-by-1600 native resolution at 227 pixels per inch with support for millions of colors
 - 2.3GHz dual-core Intel Core i5, Turbo Boost up to 3.6GHz, with 64MB of eDRAM
 - Configurable to 2.5GHz dual-core Intel Core i7, Turbo Boost up to 4.0GHz, with 64MB of eDRAM
 - 128 GB, 8GB of 2133MHz LPDDR3 onboard memory
 - Configurable to 16GB of memory
- 299,107 POINTS | GT010
 - 353,490 POINTS | GT011
 - 388,839 POINTS | GT012



APPLE IPAD 9.7-INCH 32GB WIFI

- Retina display
 - A10 Fusion chip
 - 8MP photos and 1080p HD video recording
 - Compatible with Apple Pencil
 - Compatible with bluetooth keyboards
- 84,935 POINTS | GT013
 - 100,378 POINTS | GT014
 - 110,416 POINTS | GT015



SAMSUNG GALAXY NOTE 9

- LTE + Wi-Fi
 - 6.4", Quad HD+ sAMOLED infinity display
 - Camera: Rear- Super speed dual pixel, 12MP OIS (F1.5/F2.4) + 12 MP OIS (F2.4), Front: 8 MP AF (F1.7)
 - 10nm Octa core processor (2.8GHz Quad + 1.7GHz Quad)
 - RAM size: 6GB, Internal memory: 128GB, External memory: microSD card up to 512GB
 - 4,000mAh battery
 - Android 8.1 Oreo Operating System
 - LTE hybrid dual sim
 - Bluetooth-enabled S pen
 - IP68 water and dust resistant, Fingerprint scanner, Face recognition, Bixby, Dolby Atmos
- 220,705 POINTS | GT031
 - 260,833 POINTS | GT032
 - 286,917 POINTS | GT033



JBL SPEAKER PULSE 3

- Wireless bluetooth speaker with 12 hours of playtime
- 360 degrees lightshow and sound
- Rated IPX7 Waterproof
- With speakerphone and voice assistant integration
- JBL Connect+

- 44,705 POINTS | GT028
- 52,834 POINTS | GT029
- 58,117 POINTS | GT030



BEATS EP ON-EAR HEADPHONES

- On-ear headphones
- With remote and mic
- Inline call and music controls
- Inline volume control
- Noise isolation
- 3.5mm audio plug

- 22,385 POINTS | GT022
- 26,455 POINTS | GT023
- 29,101 POINTS | GT024



URBEATS3 EARPONES WITH LIGHTNING CONNECTOR

- With lightning connector
- In-ear earphones; with remote and mic
- Inline calls and music control
- Inline volume control
- Noise isolation
- Lightning connector for audio

- 23,131 POINTS | GT025
- 27,337 POINTS | GT026
- 30,071 POINTS | GT027



SAMSUNG SMART 49" TV

- 49" Curve UHD TV
- Real 4k picture quality, HDR (High Dynamic Range), clean cable solution
- Smart TV (SmartThings App Support, Smart Hub, Mobile to TV Mirroring)
- Digital TV (ISDB-T)
- Motion Rate 120
- Sound Output 20W (L:10W, R:10W)
- Wireless LAN Built-In (WiFi)
- HDMI (3 ports)
- USB (2 ports)

- 213,030 POINTS | GT034
- 251,763 POINTS | GT035
- 276,940 POINTS | GT036



SAMSUNG UHD 55" TV

- 55" Premium UHD TV
- 360 design, real 4k picture quality, HDR (High Dynamic Range) elite, powered by HDR10+
- Clean cable solution, one remote control + voice assistant, Smart TV
- SmartThings app support, smart hub, mobile to TV mirroring, digital TV (ISDB-T)
- Motion Rate 240
- Sound output 40W (L:20W, R:20W)
- Bluetooth
- Wireless LAN Built-In (WiFi)
- HDMI (4 ports)
- USB (2 ports)

- 292,045 POINTS | GT037
- 345,144 POINTS | GT038
- 379,658 POINTS | GT039



APPLE PENCIL

- Length: 6.92 inches (175.7 mm) measured from tip to cap
- Diameter: 0.35 inch (8.9 mm)
- Weight: 0.73 ounce (20.7 grams)
- Bluetooth
- Lightning connector
- Magnetically attached cap

- 25,644 POINTS | GT016
- 30,307 POINTS | GT017
- 33,338 POINTS | GT018



APPLE AIRPODS

- Automatically on, automatically connected
 - One-tap setup for all your Apple devices
 - More than 24-hour battery life with charging case
 - AirPods: Bluetooth connection
 - Charging Case: Lightning connector
 - Assistive switch control
 - System requirements: iPhone, iPad, and iPod touch models with iOS 10 or later, Apple Watch models with watchOS 3 or later, Mac models with macOS Sierra or later
 - AirPods (each): 0.65 by 0.71 by 1.59 inches (16.5 by 18.0 by 40.5 mm)
 - Charging Case: 1.74 by 0.84 by 2.11 inches (44.3 by 21.3 by 53.5 mm)
- 37,168 POINTS | GT019
 - 43,926 POINTS | GT020
 - 48,319 POINTS | GT021



IPHONE XS

- 64GB Super Retina Display
 - 5.8-inch (diagonal) all-screen OLED Multi-Touch display, HDR display
 - 2436-by-1125-pixel resolution at 458 ppi
 - 1,000,000:1 contrast ratio (typical)
 - Splash, water and dust resistance: Rated IP68 (maximum depth of 2 meters up to 30 minutes)
 - A12 Bionic chip. Next generation Neural Engine
 - Dual 12MP wide-angle and telephoto cameras. Wide angle: $f/1.8$ aperture, Telephoto: $f/2.4$ aperture. 2x optical zoom; digital zoom up to 10x
 - 1080p HD video recording at 30 fps or 60 fps. Slo-mo video support for 1080p at 120 fps or 240 fps
 - iOS 12 operating system
 - Dual SIM (nano-SIM and eSIM)
- 276,245 POINTS | GT001
 - 326,472 POINTS | GT002
 - 359,119 POINTS | GT003



IPHONE XS MAX

- 64GB Super Retina Display
 - 6.5-inch (diagonal) all-screen OLED Multi-Touch display, HDR display
 - 2688-by-1242-pixel resolution at 458 ppi
 - 1,000,000:1 contrast ratio (typical)
 - Splash, water and dust resistance: Rated IP68 (maximum depth of 2 meters up to 30 minutes)
 - A12 Bionic chip. Next generation Neural Engine
 - Dual 12MP wide-angle and telephoto cameras. Wide angle: $f/1.8$ aperture, Telephoto: $f/2.4$ aperture. 2x optical zoom; digital zoom up to 10x
 - 1080p HD video recording at 30 fps or 60 fps. Slo-mo video support for 1080p at 120 fps or 240 fps
 - iOS 12 operating system
 - Dual SIM (nano-SIM and eSIM)
- 303,431 POINTS | GT004
 - 358,600 POINTS | GT005
 - 394,461 POINTS | GT006



IPHONE XR

- 64GB Liquid Retina HD Display
 - 6.1-inch (diagonal) all-screen LCD
 - Multi-Touch display with IPS technology
 - 1792-by-828-pixel resolution at 326 ppi
 - 1400:1 contrast ratio (typical)
 - Splash, water and dust resistance: Rated IP67 (maximum depth of 1 meter up to 30 minutes)
 - A12 Bionic chip. Next generation Neural Engine
 - 12MP wide-angle camera. Wide angle: $f/1.8$ aperture. Digital zoom up to 5x
 - 1080p HD video recording at 30 fps or 60 fps. Slo-mo video support for 1080p at 120 fps or 240 fps
 - iOS 12 operating system
 - Dual SIM (nano-SIM and eSIM)
- 208,094 POINTS | GT007
 - 245,929 POINTS | GT008
 - 270,522 POINTS | GT009



GOPRO HERO 7 BLACK

- 4K/60fps max video resolution
 - 12MP camera
 - Voice control feature
 - Touch screen, HDR
 - Waterproof to 33ft without housing
 - 8x slo-mo speed
 - Hypersmooth, timewrap, livestreaming
- 99,832 POINTS | GT043
 - 117,983 POINTS | GT044
 - 129,782 POINTS | GT045



FUJIFILM INSTAX MINI

- Real image finder, 0.37x, with target spot
 - Shutter speed: 1/60 sec, LENS: 2 components
 - 2 elements, $f = 60$ mm, 1:12.7
 - Real image finder, 0.37x, with target spot
 - Constant firing flash (automatic light adjustment)
- 19,206 POINTS | GT046
 - 22,698 POINTS | GT047
 - 24,968 POINTS | GT048



FITBIT VERSA

- Sizes: Small (5.5" to 7.1" wrist circumference) Large (7.1" to 8.7" wrist circumference)
 - On-Screen Workouts
 - Connected GPS
 - Music Experience
 - Bluetooth
 - Smartphone Notifications
 - 4+ Day Battery Life
 - Heart Rate Tracking
 - SmartTrack™
 - Personalized Reminders
 - Sleep Tracking & Stages
 - Swimproof & Tracks Swims
 - Cardio Fitness Level
 - Guided Breathing Sessions
 - Syncs Wirelessly
- 57,099 POINTS | GT040
 - 67,481 POINTS | GT041
 - 74,229 POINTS | GT042



HAMILTON PERSONAL BLENDER

- Personal blender
- 175Watts
- 14 oz.

- 7,682 POINTS | GT052
- 9,079 POINTS | GT053
- 9,987 POINTS | GT054



TEFAL FRUIT SENSATION

- 600 ml glass jug
- Click & wash system
- Features 2 speed
- Ice crush function
- Dishwasher safe removable parts
- Easy to remove detachable parts
- 300 watts
- Accessories: herb mill, spice mill, 2 lids for food preservation, recipe book

- 20,084 POINTS | GT055
- 23,736 POINTS | GT056
- 26,110 POINTS | GT057



TEFAL RICE AND MULTI COOKER

- 10 cups capacity
- 12-in-1 rice and multi-cooker
- 10 cooking programs: rice/cereal, risotto, reheat, baby food, stew, steam/soup, yogurt, baking/dessert, crust/fry, keep warm, plus adjustable cooking time and delayed start
- Sparkling black color, 2.0mm/5 layer non-stick coated pot, fuzzy logic
- Accessories: steam basket, rice spoon, soup spoon, measuring cup, spoon support and recipe book
- Pre-set up to 24hrs

- 28,981 POINTS | GT070
- 34,251 POINTS | GT071
- 37,676 POINTS | GT072



TEFAL MASTER PRECISION GARMENT STEAMER

- 360 degrees rotational hanger
- 45 seconds heat up time
- Removable 2.5L water tank capacity for up to 80 minutes steaming session
- XL and triangular metal head
- 2L wheels for easy transportation
- Adjustable pole and robust hanger
- 2 steam settings: diffused and concentrated
- 1500 watts
- 30 g/min steam output

- 39,321 POINTS | GT079
- 46,470 POINTS | GT080
- 51,117 POINTS | GT081



DELONGHI GRILLS AND BARBECUE

- Features 3 cooking functions
- Removable plates
- Ceramic coating
- Dishwasher safe plates
- 1500 watts

- 51,429 POINTS | GT073
- 60,780 POINTS | GT074
- 66,858 POINTS | GT075



ELBA MICROWAVE OVEN

- (0.88 cu.ft) 25L capacity
- Electronic control, digital LED display
- Push button/knob controls with electronic clock
- Stainless steel body with mirrorized front
- 10 program settings
- 5 microwave power levels
- Express cooking, auto defrost setting, turntable glass plate
- Easy to clean grey enamel coating
- Child safety lock
- 900 watts

- 31,164 POINTS | GT076
- 36,831 POINTS | GT077
- 40,514 POINTS | GT078



VORNADO ENERGY SMART AIR CIRCULATOR

- Moves air up to 80 feet
- Up to 80% more energy-efficient
- More powerful airflow
- Precise control – 99 speeds
- Electronic push button and touch controls
- Remote control
- 1-12 hour timer
- 31 watts

- 33,727 POINTS | GT082
- 39,859 POINTS | GT083
- 43,845 POINTS | GT084



DYSON VACUUM CLEANER

- Cordless
- Hepafilter
- Dyson digital motor V8
- 425 watts
- Soft roller cleaner head
- 0.54L

- 185,455 POINTS | GT088
- 219,175 POINTS | GT089
- 241,092 POINTS | GT090



GORENJE E-KETTLE

- Flip-top lid
- Water level indicator
- Copper on stainless steel
- 360° Power Base
- 360° rotation facility
- Boil-dry and overheat protection
- 2200 watts

- 20,917 POINTS | GT064
- 24,721 POINTS | GT065
- 27,193 POINTS | GT066



GORENJE BREAD TOASTER

- Crumb tray
- Copper on stainless steel
- Defrost/reheat function
- Perfect toasting
- 1050 watts

- 20,089 POINTS | GT067
- 23,742 POINTS | GT068
- 26,116 POINTS | GT069



DELONGHI DRIP COFFEE MAKER

- 5 cups
- Manual control
- Eco function
- Water level indicator
- Easy to use
- 600 watts

- 19,533 POINTS | GT058
- 23,085 POINTS | GT059
- 25,394 POINTS | GT060



NESPRESSO COFFEE MACHINE

- Fast heat-up
- Compact size
- Folding drip tray for latte macchiato glass
- Empty water tank detection
- 0.7 liter water tank capacity

- 53,229 POINTS | GT061
- 62,907 POINTS | GT062
- 69,198 POINTS | GT063



DYSON DESK FAN WITH AIR PURIFIER

- Senses pollutants in real time
- Captures pollutants with 360° sealed HEPA and activated carbon filters
- Projects powerful airflow
- Intelligent reporting
- Oscillates up to 350°
- Backward airflow mode
- Fan Mode
- Quick and easy filter changing
- Night-time mode
- Remote control
- Voice control

- 135,506 POINTS | GT085
- 160,144 POINTS | GT086
- 176,158 POINTS | GT087



KLEAN KANTEEN WIDE VACUUM INSULATED BOTTLE WITH CAFÉ CAP 20oz

- 20 fluid ounces capacity
- Weight (with café cap): 13.4 ounces
- Size (with café cap): 9.6" H x 3.0" W (243.6 mm H x 75.3 mm W)
- Climate lock double-wall vacuum insulation will keep drinks hot for 14 hours and iced for 48 hours
- Electro polished interior, a safe & non-toxic process, and rounded corners make it easy to clean
- 18/8 stainless steel construction

- 9,547 POINTS | GT049
- 11,283 POINTS | GT050
- 12,411 POINTS | GT051



OMRON BP ARM MONITOR

- Cuff wrapping guide lamp
- Detects and indicates whether the cuff is properly wrapped around the arm
- Blood pressure level indicator
- Body movement detection
- Irregular heartbeat detection
- Average of last 3 readings within 10 minutes
- 60 memory storage with date and time

- 17,970 POINTS | GT097
- 21,237 POINTS | GT098
- 23,361 POINTS | GT099



OMRON NEBULIZER

- High nebulisation rate of 0.4ml/min
- Small particle size of MMAD 3µm to reach lower airway for effective nebulisation
- Aerosol output Rate 0.06ml/min
- 7 ml medication capacity with minimal residual medication

- 16,901 POINTS | GT100
- 19,974 POINTS | GT101
- 21,971 POINTS | GT102



OMRON WEIGHING SCALE

- 4 sensor technology for accurate measurement
- Auto on/off function
- Measures in kg/lb/st metrics
- 100g increment in weight
- Measures up to 150kg

- 9,060 POINTS | GT103
- 10,708 POINTS | GT104
- 11,778 POINTS | GT105



OMRON EAR THERMOMETER

- Fast one second measurement
- Fever alarm with beeper for body temperature = 37.5°C (99.5°F)
- Selectable °C/ °F
- 9 sets memory
- Ergonomic design

- 13,459 POINTS | GT091
- 15,906 POINTS | GT092
- 17,497 POINTS | GT093



OMRON PULSE MASSAGER

- Advanced pain relief (12 different programs)
- 5 special modes
- Washable and durable Long-life pads

- 21,260 POINTS | GT094
- 25,126 POINTS | GT095
- 27,639 POINTS | GT096



VICTORINOX ARCHITECTURE URBAN MINI MESSENGER BAG

- Lightweight mini messenger
- Holds a small 11" (28cm) laptop or tablet
- 37 x 12.5 x 29 cm size
- 9 l capacity
- 0.8 kg weight

- 39,695 POINTS | GT133
- 46,912 POINTS | GT134
- 51,603 POINTS | GT135



VICTORINOX GEAR SLING WITH RFID PROTECTION

- Room for all your day trip essentials
- Holds a tablet
- RFID protection safeguards personal data
- 10 x 24 x 34 cm size
- 0.4 kg weight

- 18,731 POINTS | GT121
- 22,137 POINTS | GT122
- 24,351 POINTS | GT123



PACSAFE CITYSAFE CS75

- Fits a 7-inch tablet
- Internal pockets to keep your gear organized
- Internal attachment point for wallets and keys
- Pen loop
- 22 x 18 x 7 cm dimension
- 0.36 kg weight

- 17,550 POINTS | GT124
- 20,742 POINTS | GT125
- 22,816 POINTS | GT126



PACSAFE CITYSAFE CX ANTI-THEFT CONVERTIBLE BACKPACK

- 100D nylon twill outer material, 75D polyester lining material
 - 1lb. 0.6 oz. / 470 g weight
 - 8 L volume
 - Detachable strap
 - Fits a 10 inch tablet
 - Internal pockets to keep your gear organized
 - 34 x 26 x 12 cm dimension
- 24,622 POINTS | GT127
 - 29,099 POINTS | GT128
 - 32,009 POINTS | GT129



PACSAFE STYLESAFE ANTI-THEFT TOTE BAG

- 150D polyester memory, PU1000mm main material
 - 50D polyester embossed taffeta lining material
 - 1.16 lbs / 0.53 kg weight
 - 14,5 L volume
 - Detachable strap
 - Fits a 15-inch Macbook
 - Internal attachment point for wallets and keys
 - Pen loop
 - Water bottle pocket
 - 33 x 50 x 18 cm dimension
- 27,024 POINTS | GT130
 - 31,938 POINTS | GT131
 - 35,132 POINTS | GT132



PACSAFE RFIDSAFE TEC PASSPORT WALLET

- Polyurethane material
 - 0.15 lbs / 0.07 kg weight
 - 11 x 13 x 1 cm dimension
 - Passport holder
 - 4 easy access card slots
 - Double snap button closure
 - Smooth, seamless, heat-welded design
- 8,289 POINTS | GT118
 - 9,796 POINTS | GT119
 - 10,776 POINTS | GT120



SAMSONITE HARTLAN LUGGAGE 55CM

- Integrated boxy and streamlined design with Polypropylene material
 - PU Zipper with water repellent function
 - High maneuverability double wheel
 - Practical both-side divider with multi-pockets, one as detachable divider
 - TSA combination lock to keep your packed good safe
 - 23 x 37 x 55 cm dimension
 - Weight : 2.6 kgs
- 63,588 POINTS | GT112
 - 75,150 POINTS | GT113
 - 82,665 POINTS | GT114



SAMSONITE MOMENTUS LUGGAGE 55CM

- Refreshing design direction with casual and sporty elements
 - Design detail to bring up premium touch
 - Double wheel for high maneuverability
 - Practical multi-pockets and interior for packing organization
 - TSA combination lock on all sizes to keep your packed good safe
 - Expander for bigger packing capacity
 - 35 x 55 x 25 (29 at extended) cm
 - Weight: 2.8 kgs.
- 56,204 POINTS | GT115
 - 66,423 POINTS | GT116
 - 73,065 POINTS | GT117



RIMOWA LIMBO 70CM MULTIWHEEL ELECTRONIC TAG

- Multiwheel
 - Integrated electronic tag screen
 - TSA combination locks
 - 26 x 48.5 x 74 cm
 - 5.9 kg weight
- 238,085 POINTS | GT106
 - 281,374 POINTS | GT107
 - 309,511 POINTS | GT108



RIMOWA TOPAS CARRY ON 53CM MULTIWHEEL IATA

- Topas Multiwheel
 - Aluminum-magnesium alloy material
 - 2 Flex-divider systems
 - 2 TSA combination locks + 1 leverage lock
 - 55 x 20 x 40 cm
 - 4.5 kg weight
- 340,579 POINTS | GT109
 - 402,503 POINTS | GT110
 - 442,753 POINTS | GT111



SM GIFT PASS P1,000

- Accepted in all SM Department Stores, SM Supermarket/ Hypermarket, Savemore, SM Appliance Center, Ace Hardware, Ace Builders Center, Alfamart, Baby & Co, Forever 21, Explorem, Kultura Filipino, L'indochine, Our Home, Pet Express, Radisson Blu, Stefanel, Simply Shoes, selected outlets of SM Foodcourt, SM Cinema, SM Bowling, SM Ice Skating, SM Storyland, Snack Time, Suite Blanco, Sports Central, Surplus Shop, Toy Kingdom, Uniqlo, Uno de 50, Waltermart Supermarket, Watsons branches and at IMAX
 - No Expiry
- 5,441 POINTS | GT136
 - 6,431 POINTS | GT137
 - 7,074 POINTS | GT138

SODEXO PREMIUM PASS P1,000

- Accepted in all Sodexo affiliated establishments
- 5,441 POINTS | GT139
 - 6,431 POINTS | GT140
 - 7,074 POINTS | GT141

S&R MEMBERSHIP SHOPPING GIFT CARD P1,000

- Accepted in all S&R branches; must be used together with the S&R Membership Card
- 5,441 POINTS | GT142
 - 6,431 POINTS | GT143
 - 7,074 POINTS | GT144

RUSTAN'S GIFT CERTIFICATE P1,000

- Honored at all Rustan's Department Store Branches, Rustan's Flower Shops, SSI Boutiques (eg: Lacoste, Tory Burch, etc.), Marks & Spencer, Royal Subic Duty Free Shops, East Café
- 5,441 POINTS | GT145
 - 6,431 POINTS | GT146
 - 7,074 POINTS | GT147

SSI PURPLE GIFT CARD P1,000

- Accepted in the following participating stores:
A/X Armani Exchange, A2 by Aerosoles, Acca Kappa, Aeropostale, Agatha, Alexander McQueen, Alfred Dunhill, Amazonas, American Tourister, Anne Klein, Bally, Banana Republic, Beauty Bar, Bershka, Bobbi Brown, Bottega Veneta, Brooks Brothers, Burberry, Cartier, Charming Charlie, Charriol, Clinique, Calvin Klein Jeans, Calvin Klein Underwear, Clarins, Coach, Cortefiel, Dashing Diva, Debenhams, Diesel, Diptyque, DKNY/DKNY Jeans, Dune, ECCO, Eden Park, Ermenegildo Zegna, Essences, F&F, Fruits & Passion, Furla, G.H Bass & Co, Gant, GAP, Giuseppe Zanotti, Givenchy, Gucci, Hackett, Hamleys, Hermes, Hugo Boss, Isaac Mizrahi, Jelly Bunny, Jessica, Jimmy Choo, Joe Fresh, Juicy Couture, Kate Spade New York, Kenneth Cole, Kurt Geiger, Lacoste/Lacoste Accessories, Le Sportsac, Lipault, L'Occitane, Longchamp, Lush, M.A.C. Cosmetics, MakeRoom&More, Makeup Factory, Marc Jacobs, Marks & Spencer, Massimo Dutti, MAX&CO, MBT, MCS, Michael Kors, Muji, NARS, Nine West, Oka-B, Old Navy, Oliviers & Co, Polo Ralph Lauren, Pottery Barn/Pottery Barn Kids/Pottery Barn Teen, Prada, Pull & Bear, Radley, Replay, Saint Laurent, Salad Stop, Salvatore Ferragamo, Samsonite, Savile Row, Sinequanone, Springfield, Steve Madden, Stradivarius, Stride Rite, Superdry, Superga, Swarovski, Tod's, Tommy Hilfiger, Tory Burch, Vilebrequin, Vince Camuto, West Elm, Women'ssecret, Zara
- 5,441 POINTS | GT148
 - 6,431 POINTS | GT149
 - 7,074 POINTS | GT150



**POWER MAC CENTER
GIFT CHEQUE P1,000**

- Accepted in all Power Mac branches
 - 5,441 POINTS | GT151
 - 6,431 POINTS | GT152
 - 7,074 POINTS | GT153



**ABENSON
GIFT CERTIFICATE
P1,000**

- Accepted in all Abenson branches
 - 5,441 POINTS | GT160
 - 6,431 POINTS | GT161
 - 7,074 POINTS | GT162



**TOY KINGDOM
GIFT CARD
P1,000**

- Accepted in all Toy Kingdom branches
 - 5,441 POINTS | GT166
 - 6,431 POINTS | GT167
 - 7,074 POINTS | GT168



**TEMPUR
GIFT CERTIFICATE
P1,000**

- Accepted in the following Tempur stores: Shangri-La, Greenbelt 5, Bonifacio High Street (Fort), Ayala Mall Vertis North, Ayala Malls The 30th, One Bonifacio High Street & Design Center of Cebu (2/F Tempur Showroom)
 - 5,441 POINTS | GT157
 - 6,431 POINTS | GT158
 - 7,074 POINTS | GT159



**MARKS AND
SPENCER
GIFT CERTIFICATE
P1,000**

- Accepted in all Marks and Spencer branches
 - 5,441 POINTS | GT154
 - 6,431 POINTS | GT155
 - 7,074 POINTS | GT156



**TOBY'S
GIFT CERTIFICATE
P1,000**

- Accepted in all Toby's branches
 - 5,441 POINTS | GT163
 - 6,431 POINTS | GT164
 - 7,074 POINTS | GT165

THE BISTRO GROUP



SPIRAL



STARBUCKS



THE BISTRO GROUP GIFT CERTIFICATE P2,000

- Accepted in T.G.I. Friday's, Italliani's, Baker & Cook (Conrad Hotel), Fish & Co. Concept (SM Mall of Asia, Trinoma Mall, Uptown & Mckinley), Denny's, Krazy Garlik (Greenbelt), Bulgogi, Texas Roadhouse (Uptown Mall & Conrad Hotel), Village Tavern, Watami, Modern Shanghai (SM Mall of Asia), Buffalo Wild Wings
- 10,048 POINTS | GT184
 - 11,875 POINTS | GT185
 - 13,063 POINTS | GT186

CIRCLES EVENT CAFÉ GIFT CERTIFICATE P2,000

- Accepted at Circles Event Café, Makati Shangri-La
 - For dine-in only
- 10,048 POINTS | GT175
 - 11,875 POINTS | GT176
 - 13,063 POINTS | GT177

SPIRAL GIFT CERTIFICATE P2,000

- Accepted at Spiral, Sofitel Philippine Plaza
 - For dine-in only
- 10,048 POINTS | GT169
 - 11,875 POINTS | GT170
 - 13,063 POINTS | GT171

NIU BY VIKINGS GIFT CERTIFICATE

- Accepted at NIU by Vikings, 6/F SM Aura Premier, 26th Street corner Mckinley Parkway, Taguig
 - Accepted at NIU The Podium, 5/F The Podium, 12 ADB Ave, Ortigas Center, Mandaluyong
 - Accepted for Weekday / Weekend / Holiday Lunch and Dinner Buffet
- 9,859 POINTS | GT178
 - 11,652 POINTS | GT179
 - 12,818 POINTS | GT180

EDSA SHANGRI-LA MANILA'S HEAT RESTAURANT LUNCH VOUCHER

- Accepted at Edsa Shangri-La Heat
 - Applicable for lunch from Mondays to Saturdays
 - Valid for one (1) person only
- 12,246 POINTS | GT172
 - 14,473 POINTS | GT173
 - 15,920 POINTS | GT174

STARBUCKS GIFT CERTIFICATE P2,000

- Accepted in all The Starbucks branches
- 10,048 POINTS | GT187
 - 11,875 POINTS | GT188
 - 13,063 POINTS | GT189

THE MOMENT GROUP OF RESTAURANTS GIFT CERTIFICATE P2,000

- Accepted in the following establishments: 8 Cuts Burgers (Greenbelt, SM Megamall, Serendra, Salcedo, SM Mall of Asia, Alabang Town Center, Promenade, Rockwell), Manam (Netpark, Greenbelt, Greenhills, Fairview, SM Mall of Asia), Ooma (Greenbelt, Greenhills, SM Megamall, Bonifacio Global City, Salcedo, Rockwell), Mess Hall (Chino Roces), Shawa Wama (Rockwell), P.H.A.T. Pho (Rockwell), Din Tai Fung (SM Megamall, Bonifacio Global City & Rockwell), Mecha Uma (Bonifacio Global City), Bank Bar (Bonifacio Global City)
- 10,048 POINTS | GT181
 - 11,875 POINTS | GT182
 - 13,063 POINTS | GT183



THE SPA WELLNESS GIFT CARD P1,000

- Accepted in all The Spa branches
 - 5,441 POINTS | GT190
 - 6,431 POINTS | GT191
 - 7,074 POINTS | GT192



HEALTHY OPTIONS GIFT CERTIFICATE P1,000

- Accepted in all Healthy Options branches
 - 5,441 POINTS | GT193
 - 6,431 POINTS | GT194
 - 7,074 POINTS | GT195



CONRAD MANILA GIFT CERTIFICATE P5,000

- Accepted both for accommodation and dining
 - 23,797 POINTS | GT196
 - 28,124 POINTS | GT197
 - 30,936 POINTS | GT198



MAKATI SHANGRI-LA MANILA LUXURY VOUCHERS P5,000

- Accepted both for accommodation and dining
- Valid for one (1) year from date of purchase. Subject for extension provided request is made before the expiration of the Makati Shangri-La Manila Luxury Voucher.
 - 23,797 POINTS | GT202
 - 28,124 POINTS | GT203
 - 30,936 POINTS | GT204



SHANGRI-LA AT THE FORT GIFT CERTIFICATE P5,000

- Applicable for both accommodation and dining
 - 23,797 POINTS | GT199
 - 28,124 POINTS | GT200
 - 30,936 POINTS | GT201

Annual Membership Fee (AMF) Waiver



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



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



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

	Full Annual Fee Waiver
Basic Card	15,000 points MG134
Supplementary Card	7,500 points MG135



	Full Annual Fee Waiver
Basic Card	9,000 points MG136
Supplementary Card	4,500 points MG137



	Full Annual Fee Waiver
Basic Card	9,000 points MG138
Supplementary Card	4,500 points MG139



TERMS & 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"):
- "Frequent Traveler Option (FTO)" permits the conversion of Membership Rewards® 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".
 - "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 (Platinum Card, American Express Gold Card, American Express Green Card, American Express Platinum Credit Card, American Express Gold Credit Card, 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 Platinum Card and American Express Platinum Credit Card Cardmembers are automatically enrolled to earn Points and participate into the Program—Frequent Traveler Option.
- 2.3 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, 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 or American Express Gold Corporate Card is required to enroll in the Program to earn Points and participate in the Program, NFTO and FTO, subject to the approval of the Corporate Cardmember's company and BDO.

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 Platinum Card and American Express Platinum Credit Card Cardmembers are automatically enrolled into the Program—FTO category at the point of approval of the Card.
- 3.4 American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card, Blue from American Express, American Express Gold Corporate Card and American Express Corporate Card Cardmembers have the option to enroll into the Program—FTO.
- * (02) 840-7800 for Platinum Card;
(02) 631-8000 for American Express Platinum Credit Card, American Express Gold Card, American Express Green Card, American Express Gold Credit Card, American Express Credit Card and Blue from American Express;
(02) 840-7400 for 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 in 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
Platinum Card and American Express Platinum Credit Card	Complimentary
American Express Gold Card and American Express Green Card	US\$20.00
American Express Gold Corporate Card and American Express Corporate Card (USD Currency)	US\$50.00
American Express Gold Credit Card, American Express Credit Card and Blue from American Express	P800.00
American Express Gold Corporate Card and American Express Corporate Card (Php Currency)	P2,500.00

- 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
Platinum Card, American Express Gold Card and American Express Green Card	US\$1
American Express Gold Corporate Card and American Express Corporate Card (USD Currency)	US\$1
American Express Platinum Credit Card*, American Express Gold Credit Card, American Express Credit Card and Blue from American Express	P45
American Express Gold Corporate Card and American Express Corporate Card (Php Currency)	P45

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

- Points are calculated on the basis of each Charge rather than the sum of Charges billed in a Statement of Charge.
 - A Charge that results in a point calculation will be rounded down.
 - For American Express Charge Cards (Platinum Card, American Express Gold Card and 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.
 - For American Express Credit Cards (American Express Platinum Credit Card*, American Express Gold Credit Card, 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.

**The American Express Platinum Credit Card Cardmembers with Dual Currency feature will earn 1 Membership Rewards Point for every US\$1 charged to his/her Card.*
- 5.2 The following Charges are eligible for earning Points:
- Goods and Services Charges – Retail, Mail Order/Telephone Order, Internet/Online, EasyPay Installment (in-store installment) and Service Merchants (gas stations, drugstores and supermarkets)
 - Annual Card Fee (applicable to Platinum Card, American Express Gold Card and 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 not considered as having earned Membership Rewards® Points.
- 5.4 The following charges are not eligible for accruing Points:

- Express Cash and other Services – Express Cash, American Express Travelers Check purchases, Emergency Check Cashing, any kind of Express Cash
 - Fees and Charges – Charges for dishonored check payments, financial charges, late payment charges, interest charges and collection charges, cash advance, cash advance fees, card replacement fees, sales slip retrieval fees, installment pre-payment fee, refund fee and check cancel replacement fee
 - Marketing Promotion – Rewards Express Claim, acquisition/activation cash credit, item delivery charge, online shopping rebate and promotion Item Cost
 - Internal Installment – Balance Transfer, EasyPay Cash, Cash-it-Easy, Balance Convert, EasyPay Convert and EasyPay Insurance Installment
 - Auto Charge and Charge on Demand transactions
 - Casino, Betting or Gambling transactions, cryptocurrency, remittance or money transfer
- 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 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.
- 6.3 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

- 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, the 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 without obtaining further consent from the Cardmember.

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 a 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 the 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 A 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 a 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.

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