

LausAutoGroup Mastercard Points Redemption Program:

1. All qualified and posted retail transactions (local only) shall automatically earn Credit Card Points.
2. Fuel purchases made at gasoline stations in the Philippines and swiped using a BDO terminal will earn Credit Card Points.

Credit Card Points Earning Table

P200 Spend	Points
For fuel transactions	10 Peso Points

3. Peso Points earned by the Cardholder shall be posted and reflected in the Cardholder's monthly BDO LausAutoGroup Mastercard Credit Card Statement of Account.
4. Accumulated Peso Points are automatically generated as a Cash Coupon through the BDO LausAutoGroup Mastercard Credit Card Statement of Account once the Peso Points reach a minimum of P50.
5. Automatic generation of Cash Coupons shall be in multiples of P50 only. Should there be remaining Peso Points earned, these will be accumulated for the succeeding month's automatic generation of Cash Coupon.
6. Peso Points accumulation has a cap of P750 per month or P9,000 per year.

To illustrate:

	Month 1	Month 2	Month 3
a. Total fuel spend for current statement	12,500	14,800	22,000
b. Points earned for current statement (a = P200 x 10)	625	740	750
c. Peso Points balance from previous statement	0	25	15
d. Total points earned (b + c)	625	765	765
e. Cash Coupon amount	600	750	750
f. Peso Points balance (d - e)	25	15	15

7. To redeem, BDO LausAutoGroup Mastercard Cardholders must surrender the original Statement of Account page with printed Cash Coupon and present the corresponding BDO LausAutoGroup Mastercard Credit Card at any participating Laus Group of Companies outlet nationwide to be used as cash discount/value for their transaction.

Requirements upon redemption:

I. BY CARDHOLDER

- BDO LAUSAUTOGROUP MASTERCARD Credit Card
- Original Statement of Account page with the Cash Coupon
- Any valid photo ID with signature (signature on ID and Credit Card should match)

II. BY SUPPLEMENTARY CARDHOLDER ONLY

- Photocopy of the Principal Cardholder's BDO LAUSAUTOGROUP MASTERCARD and valid photo ID with signature
- Supplementary Cardholder's BDO LAUSAUTOGROUP MASTERCARD Credit Card and photocopy of the Cardholder's valid photo ID with signature
- Authorization letter from the Principal Cardholder
- ORIGINAL Statement of Account page with the Cash Coupon

8. Cash Coupons earned from business transactions, transactions excluded from the program, multiple redemption of Cash Coupons through re-generation or other fraudulent means shall be charged to the Cardholder's BDO LausAutoGroup Mastercard Credit Card account or collected from the Cardholder.

9. Any purchase amount in excess of the value of the Cash Coupon surrendered must be charged using the BDO LausAutoGroup Mastercard only. Payments using other credit cards, debit cards or cash will not be allowed.
10. Cash coupons generated through the BDO LausAutoGroup Mastercard Credit Card Statement of Account are only valid and redeemable within six (6) months from the statement date.
11. BDO reserves the right to amend the rules on accumulating / earning Credit Card Points and adjust the required Credit Card Points to redeem. Changes may be posted in BDO Website or through other means of communication.
12. In case of dispute in respect of but not limited to the Cardholder's eligibility, coverage of dates, fulfillment, nature of transactions, etc., BDO's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Cash Coupon or for any redemption shall be resolved by BDO. BDO may ask for information and documents, if BDO deems necessary, from the Cardholder in the process of resolving the question or dispute.
13. Lost, stolen or request for re-generation and delivery of Cash Coupons must be reported immediately by calling 631-8000 (Provincial Toll Free Number: 1-800-631-8000).
14. Cash Coupons earned are not convertible to cash, non-transferable and cannot be accumulated with other BDO LausAutoGroup Mastercard Credit Card accounts. Cash Coupons cannot be used for payment of annual membership fees, interest charges, Cash Advance fees and late payment charges.
15. Credit Card Points are redeemable by Principal Cardholders of good credit standing whose Credit Card accounts are active and current (i.e. no past due, no over credit limit and/or not cancelled). For Principal Cardholders with multiple Cards, said Cardholder should be of good credit standing (i.e. no past due and/or cancelled) on all his/her Cards regardless of whether or not the earned Credit Card Points to be generated as a Cash Coupon is with respect to only one, or some, or all of the Principal Cardholder's Credit Cards.

In the event that the Principal Cardholder is past due or delinquent, he/she may, at the option of BDO, redeem using his/her Cash Coupon within the prescribed redemption period after his/her Account/s is/are fully paid.

16. BDO reserves the right to suspend participation of the Principal Cardholder in the Points Redemption Program or exclude the Principal Cardholder from participating or continuing to participate in the Points Redemption Program or forfeit earned Credit Card Points through the Cash Coupon without BDO incurring liability as a consequence thereof if:
 - i. BDO determines that the Principal Cardholder or Supplementary Cardholder has in any way breached these Terms and Conditions or the Terms and Conditions Governing the Issuance and Use of the Credit Card, or
 - ii. BDO considers that there exists other reasonable ground/s to do so.Further, BDO reserves the right to reverse or deduct Credit Card Points and/or Cash Coupons erroneously credited and/or awarded (e.g. miscredited or over credited) to the Credit Card without need of consent or notice to Cardholder, and without BDO incurring liability as a consequence thereof. In case reversal or deduction cannot be effected, BDO reserves the right to demand for immediate payment of the monetary equivalent of the Credit Card Points and/or Cash Coupons erroneously credited and/or awarded or charge the monetary equivalent to the Credit Card account of the Cardholder.
17. Fraud and abuse relating to the earning of points in the Points Redemption Program, as reasonably determined by BDO, may result in forfeiture of earned Credit Card Points and/or Cash Coupons.
18. To redeem using the Cash Coupon, Principal Cardholder must not have violated either the Terms and Conditions of the Points Redemption Program or the Terms and Conditions Governing the Issuance and Use of the Card.
19. For failure to satisfy the requirements in clauses 15 to 18, the Principal and Supplementary Cardholder's redemption opportunities will be temporarily deferred until the conditions are satisfied, provided that the conditions are satisfied within the prescribed redemption period.

Should any violation occur after Cash Coupon has been used as cash discount/value for their purchase, BDO reserves the right to reverse or deduct the value of the Cash Coupon or demand for immediate

payment of the monetary equivalent to the Credit Card account of the Cardholder without need of consent or notice to Cardholder, and without BDO incurring liability as a consequence thereof.

In the case of Principal Cardholder delinquency, BDO reserves the right to reinstate his/her eligibility for Credit Card Points earning but is under no obligation to do so.

20. All questions or disputes regarding eligibility for the Points Redemption Program or eligibility of Credit Card Points for Cash Coupon generation will be resolved by BDO at its sole discretion.
21. The Cash Coupon Product Benefit is subject to the Terms and Conditions governing the issuance and use of BDO Credit Card.
22. All employees of BDO and its affiliates are not eligible to avail of this Product Benefit.