

**Chinabank @home Visa Platinum  
5% Family Cash Back Terms and Conditions**

**1. Eligibility**

- a. The Chinabank @home Visa Platinum 5% Family Cash Back Program (“Cash Back”) is open to all qualified Chinabank @home Visa Platinum (“Family Card”) Principal Cardholders in good credit standing\* (“Qualified Cardholders”).
- b. Qualified Principal Cardholders are entitled to a 5% cash back on qualified transactions.
- c. The following are non-qualified transactions for earning Cash Back:
  - Installment Programs, such as merchant installment, balance transfer, transaction conversion, balance conversion, and cash installment, including pre-terminated installment transactions;
  - Auto-debit arrangements (ADAs) and auto-charged bills payments;
  - Automated Teller Machine (ATM) transactions (e.g. cash advance, payments, and the like);
  - Refunded or disputed transactions;
  - Unauthorized or fraudulent transactions;
  - Quasi-cash transactions;
  - Annual membership fees, and all other fees and charges;
  - Casino/online gaming/gambling transactions; and
  - Transactions with wholesale/warehouse merchants/clubs.
- d. Chinabank shall retain the right and discretion to disqualify any Cardholder from earning Cash Back if it deems that such Cardholder has violated any of the Terms and Conditions herein, the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards, and/or any other applicable Terms and Conditions which Chinabank may impose. Disqualification of such Cardholder will automatically result in the forfeiture of any and all Cash Back earned.

**2. Calculation of Cash Back**

- a. Only Qualified Transactions made every statement cycle will be included in calculating the Cash Back. Cash Back will be computed on a per qualified transaction basis, rounded down to the nearest peso. Each Chinabank @home Visa Platinum Cardholder will have a cap on Cash Back amounting to Php1,500.00 per statement cycle. The cap shall include the Cash Back earned by the Principal Cardholder and his/her Supplementary Cardholder(s), if any.
- b. To redeem the Cash Back, the Principal Cardholder should contact Chinabank Customer Service Hotline at +632 888-55-888 or e-mail [creditcards@chinabank.ph](mailto:creditcards@chinabank.ph).
- c. All redemptions are final and cannot be cancelled or revoked.
- d. If within thirty (30) days from receipt of the monthly Statement of Account (SOA), the Cardholder does not dispute the Cash Back earned for that particular billing cycle, the Cash Back earned as reflected on the SOA shall be deemed correct.

### **3. Forfeiture of Cash Back**

- a. If the Principal Cardholder's @home Visa Platinum Card Account (the "Account") is not in good credit standing, Cash Back earned for the statement cycle will not be credited and will be forfeited.
- b. If the Principal Cardholder's Account remains in delinquent status for thirty (30) calendar days, the Principal Cardholder's Account will stop earning Cash Back and the Principal Cardholder will not be able to redeem any Cash Back. The Principal Cardholder's earning and redemption privileges will only resume once the Account is restored to good credit standing.
- c. If the Principal Cardholder's Account remains in delinquent status for sixty (60) calendar days, all available Cash Back will immediately be forfeited in favor of the Bank.
- d. If the Chinabank @home Visa Platinum Card is cancelled or converted to another Chinabank credit card product for any reason, the Cardholder will no longer enjoy any Cash Back upon such cancellation or conversion. Previously earned and unused Cash Back will be forfeited.
- e. Cash Back earned shall not be transferrable to another Chinabank credit card product.
- f. Fraud and abuse relating to the earning of Cash Back, as reasonably determined by the Bank, shall result in forfeiture of earned Cash Back.
- g. If the Cardholder violates any of the Terms and Conditions herein, and/or the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards, and/or any other applicable Terms and Conditions which Chinabank may impose after a Cash Back had already been credited to the account, the Bank has the right to reverse all relevant Cash Back with notice to the Cardholder.

### **4. Transaction Disputes and Concerns**

- a. Cardholders may refer their dispute, complaint or inquiry relating to the Chinabank @home Visa Platinum Card via Chinabank Customer Service Hotline at +632 888-55-888 or through email at [creditcards@chinabank.ph](mailto:creditcards@chinabank.ph).
- b. Upon receipt, Chinabank shall then conduct a comprehensive investigation in accordance with its established procedures and shall notify the Cardholder of its findings.
- c. The Bank will credit the corresponding Cash Back if the dispute or complaint is resolved in favor of the Cardholder. Otherwise, the Bank will reverse Cash Back related to disputed transactions in the next statement cycle immediately after the statement cycle containing the disputed transactions.

### **5. Miscellaneous Provisions**

- a. The Terms and Conditions herein may be modified by the Bank at its sole discretion from time to time, provided, that Chinabank Cardholders shall be notified of such changes to the Terms and Conditions by public notice at least sixty (60) days prior to the effectivity of such changes.

- b. Chinabank is regulated by the Bangko Sentral ng Pilipinas (BSP). Details of the BSP's Consumer Assistance Mechanism are provided in [www.bsp.gov.ph/](http://www.bsp.gov.ph/).

## **6. Agreement to the Terms and Conditions**

- a. The Cardholder acknowledges that he/she has read, understood and agreed to be bound by the Terms and Conditions herein and the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards.
- b. A Cardholder can be issued only one Chinabank @home Visa Platinum Card. Cardholders are prohibited from holding multiple identical credit cards.

*\*Cardholders in good credit standing are those whose accounts are active and current and are not, otherwise, blocked, cancelled, delinquent, or past due, not under any repayment program or special installment in relation thereto, not under investigation due to suspected fraudulent activities, or those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of China Bank Credit Cards.*