

**Landers Executive Visa Signature powered by Chinabank**  
**Up to 7% Rebate Credit Card Feature and Metal Card Upgrade**  
**Terms and Conditions**

**Up to 7% Rebate**

1. The Landers Executive Visa Signature powered by Chinabank Credit Card ("Card"), which offers up to a 7% Rebate ("Rebate"), is open exclusively to all individuals with an active Landers Executive Membership and whose Credit Card Accounts are in good credit standing\* with Chinabank ("Qualified Cardholders").
2. Qualified Cardholders shall be entitled to Rebates on eligible transactions, as follows:
  - 1% Rebate on all eligible retail spend made anywhere
  - 2% Rebate on dining transactions
  - Up to 7% Rebate on Landers transactions, subject to the following tiering based on total accumulated spend across all Card transactions within the statement cycle:

Landers Rebates Table

Tier	Accumulated Spend (all Card spends)	Rebate on Landers Spends (Reflected in Card Statement of Account and will be transferred to the Landers App) – "Chinabank Rebates"	Additional Rebate from Landers (Reflected in Landers App) – "Exclusive Landers Rebate"
1	Php20,000 and below	3%	2%
2	Php20,000.01 to Php50,000	4%	2%
3	Php50,000.01 and above	5%	2%

Maximum Landers Rebates: Up to 7% (Chinabank Rebates + Exclusive Landers Rebate).

**Ineligible Transactions:**

The following (including other related or similar transactions as may be determined by Chinabank), are **excluded** from earning Rebate:

- a. 5411 – Grocery Stores, Supermarket (except Landers Superstore)
- b. 5541 – Gas stations and gas service stations (with or without ancillary services<sup>1</sup>) (except Landers-Caltex fuel stations)
- c. 5300 – Wholesale clubs/warehouse merchants
- d. 5912 – Drug Stores and Pharmacies (except Capital Care Pharmacy)
- e. Government-related transactions
- f. 4900 – Electric, Gas, Sanitary and Water Utilities
- g. 4812 – Telecommunications Equipment including telephone sales
- h. 4814 – Telecommunication service
- i. 4899 – Cable and other pay television (previously Cable Services)
- j. 6050/6051 – Quasi-Cash transactions<sup>2</sup>
- k. 7995 – Casino/online gaming/gambling transactions
- l. Auto Debit Arrangements (ADAs) and Auto-Charge Bills Payment transactions

<sup>1</sup> Ancillary services include, but are not limited to the following goods and services available from gas stations and gas service stations:

- Goods purchased from convenience stores and food outlets in the gas station or gas service station;
- Car washes, tune ups, and other similar repair services; and
- Other similar goods and services

<sup>2</sup> Please refer to this website (<https://www.chinabank.ph/pdf/Quasi-Cash-Merchants.pdf>) for the full list.

- m. Installment Programs (including balance transfer, convert-to-cash or cash installment, balance conversion, and transaction conversion)
- n. Automated Teller Machine (ATM) transactions (e.g. cash advance, payments, and the like)
- o. Credit card fees and charges
- p. Pre-terminated installment transactions

Sample Transactions and Rebate Computation:

a. No Landers Spend

Spend Category	Amount	Accumulated Spend	Rebate	Rebate indicated in your monthly SOA	Additional Rebate from Landers
Dining	Php5,000	Php5,000	2%	100	0
Supermarket (not Landers)	Php3,000	Php8,000	0	0	0
<b>TOTAL REBATES</b>				<b>100</b>	<b>0</b>

b. Tier 1: Accumulated spend less than Php20,000

Spend Category	Amount	Accumulated Spend	Rebate	Rebate indicated in your monthly SOA	Additional Rebate from Landers
Retail (i.e. online shopping)	Php5,000	Php5,000	1%	50	0
Dining	Php2,000	Php7,000	2%	40	0
Landers	Php5,000	Php12,000	3%	150	100
<b>TOTAL REBATES</b>				<b>240</b>	<b>100</b>

c. Tier 2: Accumulated spend between Php20,000 to Php50,000

Spend Category	Amount	Accumulated Spend	Rebate	Rebate indicated in your monthly SOA	Additional Rebate from Landers
Dining	Php5,000	Php5,000	2%	100	0
Retail	Php20,000	Php25,000	1%	200	0
Landers	Php5,000	Php30,000	4%	200	100
<b>TOTAL REBATES</b>				<b>5%</b>	<b>100</b>

d. Tier 3: Accumulated spend Php50,000.01 and above

e. Spend Category	Amount	Accumulated Spend	Rebate	Rebate indicated in your monthly SOA	Additional Rebate from Landers
Landers	Php5,000	Php5,000	3%	150	100
Airline Ticket	Php60,000	Php65,000	1%	600	0
Retail (i.e. online shopping)	Php2,000	Php67,000	1%	20	0

Landers	Php3,000	Php70,000	5%	150	60
<b>TOTAL REBATES</b>				<b>920</b>	<b>160</b>

Please note that each Rebate point is equivalent to one peso (Php1.00).

3. Rebates are computed per current Statement of Account ("SOA") cycle based on eligible transactions and are rounded down to the nearest peso. Each Qualified Cardholder shall have an annual Rebate cap of Php200,000. The annual period runs from January 1 to December 31, and the Rebate total resets to zero at the start of each annual period.
4. Qualified Cardholders must have an active Landers Executive Membership and a registered Landers App account to redeem Rebates.
5. All Rebates accumulated as of the current SOA cycle will be transferred to the Cardholder's registered Landers App account and will therefore be reset to zero in the next SOA. Only Rebates earned within the current statement cycle will be reflected in the SOA, and any Rebates already transferred to the Landers App will no longer appear in subsequent SOAs.
6. Rebates are exclusively redeemable at Landers and may be used as payment for purchases therein. Rebates cannot be: (a) converted to cash; (b) used for cash credits as form of credit card payments; (c) transferred to another Chinabank credit card product; or (d) redeemed at any other merchant or through Chinabank Contact Center.
7. All earned Chinabank Rebates shall be valid for fourteen (14) months from the date they are credited to the Qualified Cardholder's account. Rebates not used/redeemed after the validity period shall be automatically forfeited.
8. If the Card is cancelled for any reason, all Rebate-earning privileges shall immediately cease, and any unused/unredeemed Chinabank Rebates shall be forfeited.
9. If the Qualified Cardholder's Card Account becomes delinquent, the earning and redemption of Chinabank Rebates shall be suspended after thirty (30) calendar days of delinquency; provided, that the Exclusive Landers Rebates shall not be affected or forfeited. Privileges of earning and redemption of Chinabank Rebates will only resume upon the Qualified Cardholder's restoration to good credit standing.
10. Should the Qualified Cardholder's Card Account remain in delinquent status for sixty (60) calendar days, all earned and available Chinabank Rebates shall be automatically forfeited; provided, that the Exclusive Landers Rebates shall not be affected or forfeited.
11. Chinabank reserves the right to forfeit any earned Rebates in cases of suspected or confirmed fraud, abuse, or disputed transactions affecting Rebate accumulation.
12. Qualified Cardholders acknowledge that they have 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.
13. A Qualified Cardholder can be issued only one Card. Duplicate or multiple cards of this type are not permitted.

14. In case of dispute related to the Rebates, the decision of Chinabank shall be deemed final and non-negotiable.
15. Chinabank reserves the right to modify these Terms and Conditions at its sole discretion, subject to prior notice to Qualified Cardholders by public notice at least sixty (60) days before effectivity.
16. For concerns on Landers Executive Membership, Qualified Cardholders may contact Lander Hotline at 0288197075 or chat at Landers.ph or email landershelp@landers.ph.
17. For inquiries or concerns on their Chinabank Credit Card, Cardholders may contact Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail creditcards@chinabank.ph.
18. 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/).

*\*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.*

### **Metal Card Upgrade**

1. The Upgrade to Metal Card ("Upgrade") is open to all Qualified Cardholders.
2. Qualified Cardholders are entitled to an upgrade to Metal Card upon meeting the following Spend Requirement:
  - Spend Amount: Single or accumulated spend receipt of Php1,000,000.00
  - Eligible Posted Transaction Type:
    - Local or international straight retail, in-store or online
    - Principal amount of the in-store local merchant instalment
  - Spend Period: There is no fixed period for the Spend Requirement, provided the Qualified Cardholder's credit card account with Chinabank and their Landers Executive Membership remains valid and active.
3. The following transactions (including other related or similar transactions as determined by Chinabank), shall not qualify under the Spend Requirement, and are thus excluded from this Offer:
  - Installment Programs such as 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<sup>3</sup>;

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<sup>3</sup> Please refer to this website (<https://www.chinabank.ph/pdf/Quasi-Cash-Merchants.pdf>) for the full list.

- Annual membership fees, and all other credit card fees and charges;
  - Casino/online gaming/gambling transactions; and
  - Transactions with wholesale/warehouse merchants/clubs.
4. Upon meeting the Spend Requirement, the Qualified Cardholder will receive an SMS notification within thirty (30) business days and the Metal Card within forty-five (45) days, provided that the Cardholder's credit card account with Chinabank is active and in good credit standing. If the account becomes delinquent, suspended, blocked, or cancelled before issuance, the Upgrade shall be forfeited.
  5. Posted transactions shall be subject to Chinabank's validation. Any posted transactions found to be invalid, reversed, unauthorized, fraudulent, or otherwise non-eligible may be excluded in the computation for the Spend Requirement.
  6. The Offer is non-transferable. Only the Principal Qualified Cardholder may receive the Metal Card Upgrade.
  7. The Metal Card shall follow the same card number and account details unless otherwise required by Chinabank for security or processing reasons.
  8. A replacement fee of Php2,500.00 shall apply for lost Metal Cards.
  9. Qualified Cardholders acknowledge that they have 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.
  10. A Qualified Cardholder can be issued only one Landers Executive Visa Signature Card. Multiple cards of the same product type are not permitted.
  11. In case of dispute related to the Offer or Upgrade, the decision of Chinabank shall be deemed final and non-negotiable.
  12. Chinabank may modify these Terms and Conditions at its sole discretion. Any changes shall be communicated to Qualified Cardholders through public notice at least sixty (60) days prior to effectivity.
  13. For concerns on Landers Executive Membership, you may contact Landers Hotline at 0288197075 or chat at Landers.ph or email [landershelp@landers.ph](mailto:landershelp@landers.ph).
  14. For inquiries or concerns on their Chinabank Credit Card, Cardholders may contact Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail [creditcards@chinabank.ph](mailto:creditcards@chinabank.ph).
  15. 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/).

*\*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.*