

China Bank–SMAC Prestige Membership Terms and Conditions

The SMAC Rewards Program has two types: China Bank-SMAC and China Bank-SMAC Prestige. China Bank has the sole discretion of granting China Bank-SMAC or China Bank-SMAC Prestige Membership depending on the China Bank Credit Card type issued to the Cardholder. The China Bank-SMAC or China Bank-SMAC Prestige Membership is the property of China Bank.

1. **China Bank-SMAC Prestige Membership General Terms and Conditions**

- 1.1. The China Bank-SMAC Prestige is exclusive to China Bank World Mastercard and China Bank Wealth Mastercard Principal Cardholders who have opted in the China Bank-SMAC Prestige Membership.
- 1.2. The Principal Cardholder will be granted a complimentary China Bank-SMAC Prestige upon opting in and meeting the required minimum spend of Php50,000 using his/her China Bank Credit Card. China Bank has the option to change the requirements to qualify for China Bank-SMAC Prestige Membership with notice to the Cardholders.
- 1.3. The Principal Cardholder may opt in for a China Bank-SMAC Prestige Membership upon activation of his/her China Bank Credit Card.
- 1.4. The Principal Cardholder shall initially enjoy a complimentary China Bank-SMAC Prestige Membership up to the initial validity of his/her China Bank Credit Card.
- 1.5. The Principal Cardholder should ensure that his/her information or personal file is up to date by reporting any change in name, address, mobile number, e-mail address, and other pertinent data to ensure receipt of notices and proper handling of any China Bank-SMAC Prestige Card concerns. The Principal Cardholder may report any change or correction by calling China Bank Customer Service Hotline at +632 888-55-888 or Domestic Toll-Free Number 1-800-1888-5888 or e-mail creditcards@chinabank.ph.
- 1.6. In the event of credit card downgrade, upgrade, or conversion, resulting to change in the card type of the Principal Cardholder's China Bank Credit Card, his/her China Bank-SMAC Prestige Membership will be:
 - 1.6.1. Transferred to the new China Bank Credit Card type if it has the same benefit.
 - 1.6.2. Cancelled if the new China Bank Credit Card type does not have the same benefit. The Principal Cardholder is encouraged to redeem any unused SMAC Points prior to card conversion request. Unredeemed SMAC Points, Awards, or Privileges will be forfeited.
- 1.7. Renewal of the China Bank-SMAC Prestige Membership is contingent to the renewal of the China Bank Credit Card. Eligible Principal Cardholders shall be sent an SMS or e-mail advisory on how to opt in to renew the China Bank-SMAC Prestige Card. The renewal fee shall be posted to the Credit Card Account upon processing of China Bank-SMAC Prestige Card renewal request. China Bank reserves the right to not renew/suspend/cancel the China Bank-SMAC Prestige Card for reasons such as, but not limited to, renewal China Bank Credit Card is not activated/without usage or if the Principal Cardholder has violated any provision in the China Bank-SMAC Prestige Membership Terms and Conditions.
- 1.8. In the event of non-renewal of China Bank-SMAC Prestige Card, the Principal Cardholder can still use the card to earn and redeem points until its last day of validity in accordance to the standard policies on card usage of Digital Advantage Corporation (DAC), operator of SMAC and SMAC Prestige Cards. Any unused SMAC Points will be forfeited upon the expiration of the membership.
- 1.9. Cancellation of the China Bank Credit Card of the Principal Cardholder, whether voluntary or involuntary, shall result in the automatic termination of the China Bank-SMAC Prestige Membership. In the event of termination, all SMAC Points, Awards, or Privileges that have been earned or accrued by the Principal Cardholder will be forfeited.
- 1.10. The Principal Cardholder authorizes China Bank to share Cardholder's information and data with the developer and operator of SMAC Rewards Program, Digital Advantage Corporation (DAC), for the processing of the China Bank-SMAC Prestige Card and sending of alerts/notifications on various marketing promos and other advisories.
- 1.11. Applicable replacement/renewal fees shall be charged to the Credit Card Account upon request for the replacement/renewal by the Principal Cardholder.
- 1.12. China Bank reserves the right to revoke the China Bank-SMAC Prestige Membership for any reason it deems appropriate with notice to the Cardholder.
- 1.13. China Bank reserves the right to change any part of these Terms and Conditions, such as but not limited to applicable fees, with notice to the Cardholder.
- 1.14. Any requests for replacement or renewal of the China Bank-SMAC Prestige Card should only be coursed through the China Bank Customer Service Hotline.
- 1.15. The China Bank-SMAC Prestige Membership shall also be governed by the general terms and conditions of [SMAC](#) not inconsistent with China Bank-SMAC Prestige Membership Terms and Conditions.

2. **Use of China Bank-SMAC Prestige Card**

- 2.1. Principal Cardholder must only use the China Bank-SMAC Prestige Card with his/her China Bank Credit Card for payment.
- 2.2. China Bank reserves the right to suspend/cancel the China Bank-SMAC Prestige Membership of the Cardholder with notice upon violation of any provision in the China Bank-SMAC Prestige Membership Terms and Conditions.

3. **Fees and Charges Table for China Bank-SMAC Prestige Membership**

Renewal/Replacement of China Bank-SMAC Prestige Card	Php500
Reactivation of China Bank-SMAC Prestige Card (in case of suspension of membership privileges due to violation of the Terms and Conditions)	

For China Bank-SMAC/China Bank-SMAC Prestige FAQs, click [here](#).

For more information, you may call China Bank Customer Service Hotline at +632 888-55-888 or e-mail creditcards@chinabank.ph. China Bank is regulated by the Bangko Sentral ng Pilipinas with telephone number +632 870-87-087. BSP Online Buddy (BOB) may be accessed via BSP Webchat (<http://www.bsp.gov.ph/>), SMS (021582277 for Globe subscribers only), and Facebook (<https://www.facebook.com/BangkoSentralngPilipinas/>).