



# LANDBANK CREDIT CARD

## LOYALTY/REWARDS PROGRAM

### TERMS AND CONDITIONS

1. LANDBANK LOYALTY/REWARDS PROGRAM is a program that enables cardholders to earn one (1) Rewards Point for every P50 spent online or via Point-of-Sale (POS) terminals using their credit card.
2. Earned loyalty/reward points have a corresponding peso value and shall be treated as Cash Rebate computed as follows:

| Cash Equivalent | P 50 spent = 1 point  |
|-----------------|---|
| Points Value    | (Points) x 0.10<br>Example:<br>4,774 points x 0.10 = P 477.50 |

3. Points earned may be used to pay for purchases, card annual fees, and other charges on the cardholder's account and have no expiry.
4. All LANDBANK Credit Card cardholders are automatically enrolled in the program.
5. For redemption requests, subject cardholder's account must be in active and current status.
6. Qualified cardholder for redemption may request via:
  - a. Sending email instructions or duly filled out Cardholders Request Form (CRF) downloadable at [www.landbank.com/forms](http://www.landbank.com/forms) to [CCAD@mail.landbank.com](mailto:CCAD@mail.landbank.com)/[CUSTOMERCARE@mail.landbank.com](mailto:CUSTOMERCARE@mail.landbank.com); or
  - b. Calling the Customer Care Hotline at 8-405-7000 (within Metro Manila) or the PLDT toll-free at 1-800-10-405-7000 (outside Metro Manila)
7. Loyalty/reward points shall be forfeited if LANDBANK Credit Card account is permanently suspended due to delinquency or cancellation.
8. LANDBANK shall have the absolute and exclusive right to approve or deny LOYALTY/REWARDS PROGRAM redemption requests, with or without justifiable reason/s. In case of denial of the request, LANDBANK is under no obligation to notify the cardholder of the said denial and the reason/s thereof.
9. LANDBANK hereby warrants that all information given on the LOYALTY/REWARDS PROGRAM through requesting channels is true and correct and that LANDBANK is authorized to investigate the information for whatever sources LANDBANK may consider appropriate.
10. The Terms and Conditions governing the issuance and use of the LANDBANK Credit Card are incorporated herein by reference and made integral part hereof.