

Program Terms and Conditions

1. ELIGIBILITY are as follows:
 - 1.1. The AUB Rewards Points Program is open to all active and current AUB Platinum, Gold, Classic, and Easy Mastercard Credit Cards.
 - 1.2. Corporate Credit Cardholders are not eligible to redeem rewards points to mileage programs.
 - 1.3. Points earned/ accumulated by both the primary and supplementary credit cardholders shall be credited to the primary cardholder's account.
 - 1.4. Only the primary cardholder can redeem from the Rewards Points Program.
 - 1.5. AUB reserves the right to disqualify any cardholder from participating in the Rewards Points Program, and forfeit any earned Rewards points if:
 - a) A cardholder's account is inactive
 - b) A cardholder's account is terminated by the Bank (for reasons such as default in payment, etc.)
 - c) A cardholder violates the terms and conditions in the issuance of the Card
 - d) A cardholder, as reasonably determined by AUB, has committed any fraud and abuse relating to the earning of Rewards points.
2. HOW TO EARN REWARDS POINTS:
 - 2.1. AUB cardholder/s shall get one (1) Rewards point for every ₱50 qualified transaction posted to his/her card account.
 - 2.2. Straight transactions are eligible to earn points from the AUB Rewards Points Program.
 - The following transactions are NOT eligible to earn Rewards points:
 - a) Finance charges
 - b) Card replacement fees
 - c) Interest and/or penalty charges
 - d) Processing fees
 - e) Credit adjustments
 - f) Disputed Transaction/ Chargeback
 - g) Bills On-Demand Transactions (All-Ur-Bills)
 - h) Balance Transfer Installment Transactions
 - i) Cash Out Installment Transactions
 - 2.3. AUB Rewards points do not expire.
 - 2.4. AUB Rewards points are non-transferable to another AUB cardholder or to another AUB card account.
 - 2.5. For installment transactions, Cardholders earn rewards points only on the principal amount posted to the account per statement cycle.
 - 2.6. For straight charge transactions converted to Post Pay Installment Plan, the AUB Rewards Points earned from the straight charge transaction shall be reversed and the points to be credited back will be equivalent to the corresponding points earned from the principal amount of the monthly amortization.
3. REDEMPTION PROCEDURE AND CLAIMING OF REWARDS
 - 3.1. Cardholders may request to convert their Rewards Points via any of the following channels:
 - 3.1.1. Call the AUB Credit Cards Customer Service hotline at (+632) 8282-8888 or through the Domestic Toll-Free Hotline at 1-800-10-282-8888 (PLDT only, outside Metro Manila).
 - 3.1.2. Duly filled-out online redemption form via the Credit Cards Online Banking or AUB Mobile App

- 3.2. The AUB Cardholder will be notified via SMS for every successfully processed redemption. Notification shall be sent to the AUB Cardholder's registered mobile number.
- 3.3. The Rewards Redemption shall be processed during banking days only. Should the cardholder send his/her redemption request on a weekend or a holiday, AUB Customer Service shall process the request on the next banking day.
4. An AUB Credit Cardholder shall redeem using his/her available AUB Rewards points. The cardholder must have sufficient available AUB Rewards points balance to meet the minimum Rewards point requirement for redemption. The Rewards catalogue/ selection list shall define the points requirement for redemption.
5. The cardholder shall be guided by the individual redemption mechanics per Rewards Program
6. Once the request for redemption is accepted by AUB, said redemption cannot be revoked or otherwise be cancelled by the cardholder.
7. Rewards points, other than its intended use in this program, hold no other financial or commercial value.
8. The Rewards item/s available for redemption shall be limited only to those found in the Rewards items list/catalogue, as displayed in the AUB Credit Cards website and in the Rewards Redemption page inside the Credit Cards Online Banking.
9. Some Rewards item/s, such as, but may not be limited to airline miles, eGift items, cash rebates can be offered exclusively to certain card product type/s. The AUB Rewards Points Program selection list shall indicate the item/s which shall be available for redemption of particular credit card product type/s.
10. AIRLINE MILES REDEMPTION
 - 10.1. For airline miles, the Cardholder must be enrolled in the participating mileage program prior conversion request to AUB. The Cardholder may contact the respective airline miles provider for confirmation.
 - 10.2. Rewards points that have been converted to airline miles cannot be converted back to Rewards points.
 - 10.3. Airline miles cannot be exchanged for cash or credit under any circumstances, and are subject to the terms and conditions of the participating airline or hotel mileage partner.
 - 10.4. Cardholders are subject to, and must comply with, the terms and conditions of the participating mileage program in which they are enrolled.
 - 10.5. The Cardholder may redeem Airline miles using the points accumulated on the basis of the required points indicated in the Rewards catalogue.
 - 10.6. The points requirement for airline miles may vary per Rewards Program and on a per card product type basis
11. Any request for redemption of Rewards points is deemed to include an automatic authorization to AUB to give out any necessary Cardholder information to its supplier/merchant, agent, and/or contractor to complete the redemption process.
12. AUB Cards may, from time to time, amend the Terms and Conditions and Rewards Catalogue, without need for any prior notice to the cardholder.
13. AUB reserves the right to, at any time to terminate the Rewards Points Program, without any due notice the cardholder.