TERMS & CONDITIONS

DEFINITION

Term	Definition
Card	Refers to the MariBank MasterCard Debit Card issued by MariBank, including both virtual and physical card.
Cardholder	Refers to the MariBank account holder to whom or for whose use of the Card issued by MariBank.
Cashback	Refers to the rebate earned through usage of the MariBank MasterCard Debit Card as specified in the Terms and Conditions which can be awarded as may be determined by the Bank in its absolute discretion.
Cashback Program	Refers to the rebate program of MariBank that may be participated in by MariBank Cardholders and which are subject to the Card's terms and conditions.
Foreign Transaction Fee	Refers to the fee charged by MariBank for payment transactions made to foreign registered merchants outside the Philippines.
International Transaction	Refers to foreign currency transactions that are made outside the Philippines and/or foreign currency transactions done online.
Local Online Transaction	Refers to an online transaction made in the Philippines with a Philippine-registered merchant.
Local Point-of-Sale Transaction	Refers to an in-store transaction made in the Philippines with a Philippine-registered merchant.
Local Transaction	Refers to in-store transactions made in the Philippines or online transactions made to a Philippine-registered merchant.
Merchant Categories	Refers to the classification of each merchant establishment in accordance with the nature of the merchant's business, as determined by their acquiring banks in accordance with the requirements prescribed by the Card Schemes.
Monthly	Refers to a period occurring from the first day of the calendar month to the last day of the calendar month.
Online International Transactions/ Overseas Online Transactions	Refers to a payment transaction done via online (internet) with a merchant registered outside the Philippines.
Overseas Point-of-Sale Transactions	Refers to an in-store payment transaction made outside the Philippines with a merchant registered outside the Philippines.
Online Transaction	Refers to a payment transaction where the Cardholder does not need to physically present the card at the time of the transaction. Includes purchases or orders via online or the internet.
Rewards Program	Refers to Cashback Program.
MariBank	Refers to the issuing Bank, MariBank Philippines, Inc.

ELIGIBILITY AND AWARDING

1. The Cashback Program is open to all MariBank MasterCard Debit cardholders with good account standing.
2. A Cardholder will earn Cashback up to 1.0% for purchases of goods or services charged to the MariBank Debit Card while the card is open and remains in good account standing.
3. Eligible transactions are the following:
   a. Local & International Point-of-Sale Payment transactions; or
   b. Online Local Payment Transactions
4. The following transactions will not be eligible for earning Cashback:
   a. Quasi-Cash*;
   b. Utilities;
   c. Transportation;
   d. Charities;
   e. Government Services;
   f. Casino or gambling;
   g. Fees and charges;
   h. Online International Transactions;
   i. Any unauthorized or fraudulent retail transactions; or
   j. Any other transactions determined by us from time to time.

   *Refers to purchase of foreign currencies or items (including, but not limited to, casino chips, cryptocurrencies, money orders, lottery tickets and travellers cheques) which may be convertible to cash, and other such transactions as determined by MariBank from time to time.)

Transaction Type	Eligible for Cashback	Fees
Local Point-of-Sale Transactions	Yes	None
Local Online Transactions	Yes	None
Overseas Point-of-Sale Transactions	Yes	None
Overseas Online Transactions	No	Starting March 4, 2025, 2% Foreign Transaction Fee

5. The Cashback amount shall be computed on a per transaction basis and based on the final posted transaction amount.
6. The formula for the Cashback calculation will be: Final Posted Amount of Purchase (in PHP) x Cash Back Percentage = Cashback Reward.

   An example would be if you bought an airline ticket for ₱10,000 using your MariBank Card with a cash back rate of 1.0%. You would calculate: ₱10,000 x 1.0% = ₱100 Cashback Reward. Alternatively, if you bought that airline ticket in USD, the final posted amount in PHP (Philippine Peso) will be used in the Cashback calculation.

7. The maximum Cashback that can be earned under the Cashback Program is ₱1,000 Monthly.
8. The Cashback awarded for any eligible transaction that is subsequently reversed or disputed will automatically be deducted from the Cardholder's linked Savings Account when the reversal or cancellation is posted.
9. Cashback Rounding Policy: If the calculated cashback amount is ₱0.004 and below, no cashback will be credited. If the calculated cashback amount is ₱0.005 and below, it will be rounded up to the nearest centavo (₱0.01).
   a. Examples:
      i. If the calculated cashback amount is ₱0.004, no cashback will be credited.
      ii. If the calculated cashback amount is ₱0.005, it will be rounded up, and ₱0.01 will be credited.
      iii. If the calculated cashback amount is ₱0.006, it will be rounded up, and ₱0.01 will be credited.
      iv. If the calculated cashback amount is ₱0.007, it will be rounded up, and ₱0.01 will be credited.

GENERAL POLICIES

1. The MariBank Debit Card Rewards Program Terms & Conditions form an integral part of and must be read together with the Bank's Terms of Service governing the Issuance and Use of MariBank Debit Cards as the same may be amended by the Bank from time to time.
2. The Rewards Program described above may be amended by the Bank at any time.
3. A Cardholder will be disqualified from the Cashback program if his or her MariBank Debit Card or Savings Account becomes suspended, canceled or terminated before crediting the Cashback.
4. Fraud and abuse relating to the spend requirement or earning of Cashback in the MariBank Debit Card shall result in the forfeiture of the earned Cashback.
5. MariBank reserves the right to disqualify any Cardholder from further participation in this Cashback Program and clawback any or all Cashback awarded to the Cardholder if in MariBank's judgment, the said Cardholder has violated these Terms & Conditions and/or the Terms and Conditions governing the issuance and use of his MariBank Debit Card.
6. MariBank accounts that have any active restrictions at the time of crediting are disqualified from receiving the Cashback.
7. MariBank reserves the right to change the eligible transactions, Merchant Categories eligible for the spend requirement, to earn Cashback, percentage of Cashback, and maximum Cashback amount that can be earned, with prior notice.
8. Any changes in these Terms and Conditions, the eligible transactions, spend categories to earn Cashback, percentage of Cashback, and maximum Cashback amount that can be earned, shall be communicated to the customers via the following channels:
   a. MariBank's mobile application
   b. MariBank's official channels:
      i. Facebook: @MariBankPH
      ii. Instagram: @maribank.ph
      iii. Tiktok: @maribank.ph
   c. The MariBank website (https://www.maribank.ph/)

It shall be the Cardholder's responsibility to regularly check MariBank's official website and other official channels for any changes or announcements related to the MariBank Debit Card and MariBank Debit Card's Rewards Program. A Cardholder's continued use of the MariBank Debit Card shall constitute his/her acceptance of these terms and conditions as amended.

The use of the MariBank Debit Card is subject to the Terms and Conditions governing the issuance of MariBank Debit Cards.

9. Participants shall receive the reward amounts net of applicable withholding tax.
10. The use of the MariBank Debit Card is subject to the Terms and Conditions governing the issuance of MariBank Debit Cards.
11. For inquiries or concerns, please chat with us Live through the MariBank mobile application or email as at contact@cs.maribank.com.ph.