

Please read this document thoroughly to provide you an overview of MariBank's Card product, "**MariCard**". In addition to this Product Disclosure Sheet ("**PDS**"), you can visit MariBank Philippines, Inc. ("**MariBank PH**") website at www.maribank.ph to know more about the Digital Banking Terms of Service, and the MariBank Card Terms and Conditions ("**Card T&Cs**"). If you have an existing MariBank PH Mobile Application ("**MariBank PH App**"), you can also view MariBank PH's Legal Policies in the General Settings tab.

In compliance with Republic Act 3765, also known as the "Truth in Lending Act", MariBank PH issues this PDS to furnish you with a reference document outlining the dues, charges and fees, repayment schedule, eligibility, and responsibilities of a MariCard holder. The details, information, and terms mentioned in this PDS shall remain valid until it is updated or amended.

MariCard Overview

MariCard is a unified card product offered by MariBank PH that combines debit and credit card functionalities. Customers can easily switch between debit and credit card by using the in-app toggle from the MariBank PH App. The selected card mode at the time of the transaction will determine the card mode if a payment is made. This allows MariBank PH customers to use a single card to pay for merchant goods and services using either credit or debit mode.

When operated in credit mode, MariCard enables cardholders to access their approved credit line for standard in-store and online purchases. Additionally, cardholders can utilize Credit Card Instant Checkout (CCIC) and Credit Card Installment (CCI) features on partner e-commerce platforms through integrated payment processors, allowing users to select their MariBank credit line as a payment option at point-of-sale checkout for either straight purchase payments or deferred monthly installment options (3, 6, 9 12 or 24 months) at no additional cost.

Customers can also use their MariCard to withdraw money from accepting automated teller machines ("ATM") that may be subject to fees, which will be deducted from MariBank PH savings account. The credit line extended by MariBank PH, and any outstanding balance that was not settled in full on or before the Payment Due Date ("PDD"), will be subjected to applicable fees and charges.

Fees and Charges

Monthly Interest Rate	3.00%
Late Payment Fee	PHP 850 or the unpaid MAD, whichever is lower
Annual Fee	None
Overpayment Withdrawal Fee	None
Processing Fee	None
Overlimit Fee	None
Cancellation Fee	None
Foreign Currency Mark-Up	2% DCC fee will be charged for all overseas online transactions only (foreign currency transactions). Does not apply to local transactions and overseas in-store transactions.
DCC Fee	2% DCC fee will be charged for all overseas online transactions only (PHP transactions). Does not apply to local transactions and overseas in-store transactions.
Quasi-Cash Fee	A 5% fee will be charged for Quasi-Cash Transactions. <i>*Effective August 24, 2026</i>

Card Modes: Debit and Credit

The use of your MariCard may be subject to the following fees and charges:

- **Fees and charges for the use of the card** - fees and charges, including but not limited to finance charge, late payment fees, foreign transaction fees, card overlimit, pre-termination, interests, minimum amount due, and monthly/annual fees are listed in the fee table found in the MariBank PH App and from the MariBank PH's website.
- **Card Fee** - when you request for a physical card. Card fee also applies for replacement of lost or damaged cards. Note that you can access your free virtual MariCard via the MariBank PH App
- **Foreign Transaction Fee** - surcharge for transactions using foreign currency such as online purchase from foreign sites, payments made on international travels, or when charges are routed to overseas payment. A Dynamic Currency Conversion ("DCC") fee will be charged if applicable. Quasi-cash transactions represent the purchase of funds or items which may be convertible to cash, such as, but not limited to, fund transfers, cash-ins, and other similar transactions as determined by MariBank from time to time.

There may also be charges and penalties applicable if your TAD is not settled in full, and/or if MAD is not paid on time:

- **Finance Charge** - if you pay less than the TAD of the current statement on the due date, a finance charge will be imposed on your unpaid TAD as of the statement date. Note that the finance charge will be computed from the day after the statement date.
- **Late Payment Charge** - if the MAD is not settled on or before the Payment Due Date ("PDD"), a fee amounting to 850.00 PHP or the unpaid MAD, whichever is lower, will be charged and added to the Balance Due. This late payment fee will appear on the subsequent billing statement, and will be included monthly until the full amount is paid.

Note that fees and charges, including but not limited to finance charge, late payment fees, card fees, foreign transaction fees, card overlimit, pre-termination, interests, minimum amount due, monthly/annual fees, are subject to change upon notice. The current rates and fees are listed in the fee table, which can be found in the MariBank PH App and from the MariBank PH's website.

Credit Card Statement and Sample Computation

A monthly credit card statement will be made available to you in the MariBank PH App. Your monthly billing cutoff will be on the 15th day of the month. The statement will be issued on the 16th day of the month. You will have twenty (20) calendar days from the statement date to make your payment.

A monthly interest rate will be applied to any unpaid balance remaining after your payment due date. Paying at least the Minimum Amount Due helps keep your account in good standing, but interest charges may still apply to the remaining balance.

Below is a sample computation for a purchase worth PHP20,000.00:

Cut-Off and Due Dates	Adj Due Date	Purchase	Payment	Interest	TAD
Jan 1, 2026 Thu		20,000.00			
Cut-Off Jan 15, 2026 Thu					20,000.00
Due Date Feb 4, 2026 Wed			-850.00		
Cut-Off Feb 15, 2026 Sun				609.80	19,759.80
Due Date Mar 7, 2026 Sat	Mar 9, 2026 Mon		-2,000.00		
Cut-Off Mar 15, 2026 Sun				539.27	18,299.07
Due Date Apr 4, 2026 Sat	Apr 6, 2026 Mon		-18,299.07		
Cut-Off Apr 15, 2026 Wed				384.28	384.28
Due Date May 5, 2026 Tue			-384.28		
Cut-Off May 15, 2026 Fri				0.00	0.00

Cut-Off and Due Dates

To compute for the Due Date, add 20 days from the Cut-Off Date:

- = Jan 15, 2026 + 20 days
- = Feb 4, 2026 (Wednesday)

If the Due Date falls on a weekend or holiday, payment must be made on the next banking day:

- = Feb 15, 2026 + 20 days
- = Mar 7, 2026 (Saturday), adjusted Due Date will be on Mar 9, 2026 (Monday)

Interest

To compute for the Feb 15, 2026 Total Interest:

- Interest incurred between Jan 15-Feb 4, 2026
- = PHP 20,000 x (3%/30 days) x 19 days
- = PHP 380.00

Interest incurred from Feb 4-15, 2026:

- = (PHP 20,000 - PHP 850) x (3%/30 days) x 12 days
- = PHP 229.80

Feb 15, 2026 Total Interest:

- = PHP 380.00 + PHP 229.80
- = PHP 609.80

To compute for the Apr 15, 2026 Total Interest:

- Interest incurred between Mar 15-Apr 6, 2026
- = PHP 18,299.07 x (3%/30 days) x 21 days
- = PHP 384.28

TAD

To compute for the Feb 15, 2026 TAD:

- = (PHP 20,000 - PHP 850) + PHP 609.80
- = PHP 19,759.80

Offsetting and Auto-Deduction

By accepting our Card T&Cs, you expressly consent and agree that MariBank PH reserves the right to offset any credit card amount due and payable from your deposit account. Should your credit card account become past due, MariBank reserves the right to deduct any unpaid MAD or TAD from your deposit account.

In addition to your deposit account, and in accordance with the consent provided through your acceptance of our Card T&Cs, MariBank PH reserves the right to offset or deduct any amount due and payable from any of your remaining accounts held by MariBank PH and its offices, affiliates, subsidiaries and related corporations (the "Group").

Please refer to the Card Terms and Conditions for further details.

MariCard Holder Obligations

Once you become a MariCard holder, you are responsible for the use and security of your card. Below are your obligations when you become a MariCard holder:

- MAD Repayment - always settle your MAD on or before the PDD.
- Cardholder Liability - you are responsible for all the transactions made through your MariCard. Report immediately to MariBank PH's Customer Service if there are any discrepancies in your transactions and statements.
- MariCard Security - always secure your MariCard and MariBank PH App account. Refrain from leaving your card and mobile app unattended particularly in public, disclosing your PIN and personal details to others, and allowing other individuals to use your MariCard.
- Lost/Stolen MariCard - report lost or stolen MariCard immediately to MariBank PH's Customer Service. Also, lock/deactivate your MariCard using the MariBank PH App.

Note that these obligations will also apply if you add or provision your MariCard into third-party applications or services, such as (but not limited to) digital wallets and contactless payment services.

In addition, please ensure that you:

- are aware of the card mode in effect when using your MariCard, as automatic and other recurring payments will be charged from your MariCard according to the card mode at the time of processing the transaction,
- must ensure that your deposit account balance contains sufficient funds prior to conducting any debit card transactions, as overdrafts are strictly prohibited,
- update your contact details via MariBank PH App if you change your contact number and email address,
- refrain using your MariCard for any unlawful transactions,
- diligently read the notifications, security tips, and advisories posted on MariBank PH's website, social media, and MariBank PH App

Contact Channels

If you need further details and would want to learn more about MariCard, MariBank PH App, and MariBank PH's products, you may reach MariBank PH using the following contact channels and we will be glad to respond to your inquiries:

Hotline: +632 8 424 8050

Chats: MariBank PH App, Facebook, Instagram

**Get Updates from MariBank PH App
MariBank PH Social Media Accounts**

To know more about MariBank PH's latest products, promotions, and reward programs, download the MariBank PH App to your smartphone. Follow our Facebook, Instagram, and TikTok accounts to get the latest updates:

Facebook: <https://www.facebook.com/MariBankPH>

Instagram: <https://www.instagram.com/maribank.ph>

TikTok: <https://www.tiktok.com/@maribank.ph>