



PNB-PAL MABUHAY MILES MASTERCARD: FREE 2,000 MABUHAY MILES WELCOME GIFT

Program Mechanics:

1. All approved and activated new and first time principal PNB-PAL Mabuhay Miles MasterCard (Platinum and World) cardholders are qualified to get the Free 2,000 Mabuhay Miles Welcome Gift.
2. Renewal, replacement and re-issued (previously cancelled, then re-applied) PNB-PAL Mabuhay Miles MasterCard credit cards are not qualified to get the Free 2,000 Mabuhay Miles Welcome Gift.
3. PNB reserves the right to disqualify any cardholder from participating in the Free 2,000 Mabuhay Miles Welcome Gift Program and forfeit any Mabuhay Miles if:
 - a. A cardholder has past due and delinquency on other PNB-issued card/s
 - b. A cardholder violates the terms and conditions on the issuance of the PNB Credit Card
 - c. A cardholder has committed any fraud and abuse on the program
4. The cardholder will be informed through SMS that the Free 2,000 Mabuhay Miles Welcome Gift will be credited to his/her Mabuhay Miles account registered with PNB Credit Cards within 10 banking days from the receipt of the message.
5. The Free 2,000 Mabuhay Miles Welcome Gift is not convertible to cash.
6. Cardholder may only receive the Free 2,000 Mabuhay Miles Welcome Gift once.
7. All matters and disputes will be subject to the final decision of PNB. All decisions by PNB pertaining to the program will be deemed final and irrevocable.
8. The Terms and Conditions governing the issuance and use of PNB Credit Cards are incorporated herein and made an integral part thereof.