

Equicom Credit Cards'
Buy Now, Pay Later Promo
Terms and Conditions

1. The Buy Now, Pay Later (BNPL) promo is open to new and existing Equicom Savings Bank (EqB) Credit Card principal and supplementary cardholders whose accounts are active, in good credit standing and, with available credit limit at time of purchase. Equicom Business Card and Equicom Debit Card are excluded in the promo.
2. Promo runs from October 1, 2019 to December 31, 2019 at participating BNPL merchant partners.
3. The BNPL promo is only applicable to installment transactions.
4. To avail the BNPL promo, cardholders must pay using their Equicom Credit Card during the promo period.
5. Cardholders may avail the BNPL promo for a minimum transaction amount in a single receipt purchase based on the table below.

Term	Minimum Purchase Requirement
3 months	Php 3,000
6 months	Php 3,000
9 months	Php 5,000
12 months	Php 5,000
18 months	Php 10,000
24 months	Php 10,000

6. Under the BNPL promo, the first month amortization will be billed on the cardholder's January 2020 statement of account.
7. The approved installment transaction is automatically deducted from the cardholder's available credit limit.
8. The monthly amortization amount will be posed as a regular transaction on the cardholder's monthly statement of account and will form part of the total outstanding balance.
9. The 0% installment is valid if monthly installment amount is paid in full and subject to EqB's approval.
10. In case of pre-termination, the cardholder will pay service fee of 5.0% of the unpaid principal amount or Php500, whichever is higher.
11. This promo cannot be used in conjunction with other ongoing promos of EqB's partner merchant.
12. In case of dispute, the decision of EqB, as recommended by the merchant partner, is considered final when concurred by the Department of Trade and Industry (DTI).
13. The terms and conditions governing the issuance and use of Equicom Credit Cards will apply.

PARTICIPATING MERCHANTS

1. SM Retail Affiliates

- The SM Store
- ACE Hardware Phils., Inc.
- Nuresery Care Corp.
- Kultura Store, Inc.
- Signature Linds, Inc.
- Casamia Furniture Center, Inc.
- Shoemart, Inc.
- Star Appliance Center, Inc.
- Sports Central (Manila) Inc.
- Surplus Marketing Corp.
- International Toyworld, Inc.
- HMS Development Corp.
- EC Steps Retail Corp.
- Modern Body Luxe Stores, Inc.
- Premium Global Essence Store, Inc.
- Athletes Pro Group
- Sanford Marketing Corp.
- Super Value, Inc.

2. Slimmers World Group

3. Western Grand Canal Co.

4. Western Marketing Corporation

5. Attivo Realty Development, Corp.

6. Mobilestyle Distribution

7. Dental Management Center Corp.

8. Automatic Centre

9. Fonestyle Accessories Inc.