

PROMOTION MECHANICS

Supplementary Cardmember Promotion for American Express Platinum Credit Card Basic Cardmembers

1. The promotion period is from November 1, 2009 to April 30, 2010.
2. All Basic Cardmembers (the "Cardmembers") of American Express Platinum Credit Card in good credit standing as of October 31, 2009 are eligible to join the promotion.
3. For every approved Supplementary Card the Basic Cardmember enrolls, the Cardmember will receive 1,000 Membership Rewards® points. Only supplementary cards approved within the promo period will be eligible for the bonus points.
4. The Bonus Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards account within 60 days from the receipt of the supplementary card.
5. Supplementary Cardmembers who are already existing Basic or Supplementary Cardmembers under a different Card account, will not be eligible to earn Membership Rewards points under this promotion.
6. Previously canceled Supplementary Cards will not be eligible to earn bonus points under this promotion if the same person is enrolled again during the promo period; unless the Supplementary Card was cancelled six (6) or more months prior to the promo period.
7. The maximum number of bonus points that can be earned by each Basic Cardmember under this promotion is two thousand (2,000) points.
8. Supplementary cards which earned bonus points in this promotion must not be cancelled for a minimum of six (6) months. If cancelled prior to six (6) months, the bonus points will be reversed from the Basic Cardmember's Membership Rewards account or its equivalent value will be charged to the card.
9. All decisions of Banco De Oro Unibank, Inc. (BDO) with the concurrence of the Department of Trade and Industry (DTI) in relation to the promotion are final.
10. Employees of BDO in the Philippines, its advertising / PR agencies, and its accredited service providers including their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promotion.
11. The terms and conditions of the Membership Rewards Program as well as those under American Express Platinum Credit Card shall likewise apply.
12. Terms and conditions under this Promotion are subject to all the relevant laws, government directions and regulations existing in the Philippines.