



eastwest

>Your dream Our focus<

EastWest Visa Infinite Credit Card

*Live life
infinitely.*



**Php 10,000
welcome gift**

with your first Php 20,000 spend
within 2 months from card activation

6 free access per year

to Priority Pass airport lounges
worldwide

**1.7% foreign
transaction service fee**

> Infinite Rewards

Earn Infinite Rewards Points whenever you use your EastWest Priority Visa Infinite credit card. Each Php10 qualified spend corresponds to one (1) Infinite Rewards Point.

Product Code	Product Description	Infinite Rewards Points
Infinite Rewards Vouchers		
VI001	Php500 Infinite Rewards Voucher	11,000
VI002	Php1,000 Infinite Rewards Voucher	22,000
eGift Rewards		
VI013	Php500	11,000
VI014	Php1,000	22,000
Air Miles		
VI003	500 Asia Miles	2,000
VI010	1,000 Asia Miles	4,000
VI011	10,000 Asia Miles	40,000
VI004	1,000 Mabuhay Miles	4,000
VI009	10,000 Mabuhay Miles	40,000
VI007	500 KrisFlyer Miles	2,000
VI008	1,000 KrisFlyer Miles	4,000
VI012	10,000 KrisFlyer Miles	40,000
Cash Rebates		
VI005	Php500 Cash Rebate	10,000
VI006	Php1,000 Cash Rebate	20,000

- To redeem Cash Rebates, launch the EastWest System Tech Assistant (ESTA) chatbot via web browser at www.ewlend.com/esta or call the EastWest 24-Hour Priority Hotline at +63288881788.
- To redeem rebate products, call the EastWest 24-Hour Priority Hotline at +63288881788.





Asia's leading travel and lifestyle rewards program, Asia Miles™ offers many exciting rewards to match your lifestyle such as flight awards, hotel stays, car rentals and exciting experiences. Earn rewards points whenever and wherever you use your EastWest Priority Visa Infinite credit card.

ASIA MILES REDEMPTION

1. Infinite Rewards Points may be converted to Asia Miles.
2. The Cardholder must provide his/her Asia Miles membership number upon redemption. For non-Asia Miles members, enrollment via <http://www.asiamiles.com/am/en/homepage> is required prior to redemption.
3. Miles shall be credited to the Cardholder's Asia Miles account within one to two weeks from redemption.
4. Travel Awards/Miles Redemptions shall be governed by Asia Miles' Terms and Conditions of Contract with EastWest Bank and the General Conditions/Tariff Regulations as approved by the government authorities.
5. Miles conversion to Award Flight Tickets and other redeemable rewards from the Asia Miles' Miles Reward Program is between the member and Asia Miles. For any concern or inquiry regarding redemption of miles in exchange of flight tickets, etc., Cardholders must directly coordinate with memberservices@asiamiles.com or call Asia Miles' Toll-Free hotline at 1800 1855 3838 (PLDT).
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.

> Mabuhay Miles



Mabuhay Miles is Philippine Airlines' frequent flyer and loyalty program. Earned Miles can be redeemed for flights and/or service class upgrades on any Philippine Airlines destination of your choice.

MABUHAY MILES REDEMPTION

1. Infinite Rewards Points may be converted to Mabuhay Miles.
2. The Cardholder must provide his/her Mabuhay Miles membership account number upon redemption. For non-Mabuhay Miles members, enrollment to the Mabuhay Miles program is required prior to redemption. Cardholders may enroll via www.mabuhaymiles.com.
3. Miles shall be credited to the Cardholder's Mabuhay Miles account within one to two weeks from redemption.
4. Travel Awards/Miles Redemptions shall be governed by Mabuhay Miles Terms and Conditions; carriage, and other related services performed by PAL are subject to the PAL's Conditions of Contract and the General Conditions of Carriage and the Tariff Regulations of Philippine Airlines and Mabuhay Miles as approved by the government authorities.
5. Miles conversion to Award Flight Tickets and other redeemable rewards from the Mabuhay Miles' Miles Rewards Program is between the member and Mabuhay Miles. For any concern or inquiry regarding redemption of miles in exchange of flight tickets, etc. , Cardholders must directly coordinate with Mabuhay Miles at mabuhaymiles@philippineairlines.com or call Mabuhay Miles' Toll-Free hotline at (+632) 8855-8888 for Manila, (+6332) 340-0191 for Cebu, 1-800-435-9725 for USA/Canada (Toll Free), and +44 808-164-9888 for United Kingdom.
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.



KrisFlyer is Singapore Airlines' Frequent Flyer program. Fly to over 1,000 destinations in over 170 countries with your KrisFlyer miles.

KRISFLYER MILES REDEMPTION

1. Infinite Rewards Points may be converted to KrisFlyer miles.
2. The Cardholder must provide his/her KrisFlyer membership number upon redemption. For more info or to sign up for a KrisFlyer account, please visit www.krisflyer.com.
3. Cardholders can only transfer their Infinite Reward Points to their own individual KrisFlyer account.
4. Miles will be credited to the Cardholder's KrisFlyer account after at least 15 working days from the day of the conversion request.
5. EastWest Bank points conversion to KrisFlyer miles is governed by KrisFlyer's Terms and Conditions of Contract with EastWest Bank and the General Conditions/Tariff Regulations as approved by the government authorities. KrisFlyer Terms and Conditions apply.
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.

> eGift Rewards

Powered by:



Reward yourself with endless selections from EastWest eGift Rewards and Giftaway!

Redeem Php 500, Php 1,000 or Php 2,000 eGift Vouchers and use them at over 260 partner merchants for shopping, dining, health & wellness, travel & leisure, and services nationwide.

eGift Rewards Redemption

1. The eGift Vouchers may be used in any of Giftaway partner merchants.
2. eGift Vouchers do not expire.
3. To redeem, Cardholder must call EastWest's 24-Hour Priority Hotline at (+632) 8888-1788 and request for points conversion to eGift Rewards. Standard Rewards Redemption Terms and Conditions apply.
4. eGift voucher code will be sent to the Cardholder's registered e-mail address and mobile number within one (1) to three (3) banking days from date of redemption.
5. Cardholders cannot nominate an e-mail address and/or mobile number different from what's on record unless a formal request to update record is made.
6. EastWest Rewards Points conversion to eGift Rewards is final and can no longer be converted back to EastWest Rewards Points.
7. The eGift voucher code is valid for one-time use only. If the total value of eGift Voucher is not used up, no cash change will be given. If the purchase goes beyond the eGift Voucher amount, the Cardholder must pay for the difference.
8. eGift Voucher redemption in Giftaway partner merchants shall be between the Cardholder and Giftaway. For any concern or inquiry regarding voucher redemption, Cardholders must directly coordinate with Giftaway by sending an e-mail to support@giftaway.ph
9. eGift Rewards shall be governed by Giftaway's Terms and Conditions of Contract with East West Banking Corporation.

For the complete list of partner merchants, visit www.giftaway.ph.



Treat yourself to a delightful shopping spree with your Infinite Rewards Voucher.

Rustan's

Use your Infinite Rewards Voucher to redeem Rustan's Gift Certificates.

Please proceed to any authorized Concierge Counter of Rustan's Department Store to exchange your Infinite Rewards Vouchers for Rustan's Gift Certificates.

Rustan's Gift Certificates may be used at Rustan's Department Store, Royal Duty Free Shop-Subic, Marks & Spencer and the following Store Specialists, Inc. shops:

- Aeropostale
- Aerosoles
- Agatha
- American Tourister
- Anne Klein
- Armani Exchange
- Bally
- Bass
- Beauty Bar/Dashing Diva
- Bobby Brown
- Bottega Veneta
- Brooks Brothers
- Burberry
- Cache Cache
- Cartier
- Castell
- Charriol
- CK Jeans
- CK Underwear
- Clinique
- Coach
- Diesel
- DKNY
- Dune
- Dunhill
- Ecco
- Eden Park
- Emernegildo Zegna
- Essences
- F & F
- Furla
- Gant
- Givenchy
- Gucci
- Hackett
- Jessica
- Jimmy Choo
- Juicy Couture
- Kate Spade
- Kenneth Cole
- Lacoste
- Lacoste Accessories
- LeSportsac
- L'Occitane
- Lush
- MAC Cosmetics
- Make Room
- Marc by Marc Jacobs
- Max & Co
- MCS
- Michael Kors
- Montblanc
- NARS
- Nine West
- Polo Ralph Lauren
- Pottery Barn Kids
- Prada
- Replay
- Saint Laurent
- Salvatore Ferragamo
- Samsonite
- Savile Row
- Sinequanone
- Springfield
- Steve Madden
- Stride Rite
- Superdry
- Swarovski
- Tod's
- Tommy Hilfiger
- Tory Burch
- Vilebrequin
- Vince Camuto
- Women's Secret

Note: Rustan's retail affiliates may change without prior notice. For a complete and updated list, please inquire with the partner merchant.

> Treat yourself to a delightful shopping spree
with your Infinite Rewards Voucher.

abenson

**Go on a shopping spree
at one of the country's leading
appliance and furniture stores.**

**Use your Infinite Rewards Voucher
to purchase appliances and more at Abenson.**

www.abenson.com.ph



www.facebook.com/abensonappliances



Infinite Rewards Program Terms and Conditions

A. The Infinite Rewards Program

1. The Infinite Rewards Program ("Program") is the rewards program created by East West Banking Corporation (EastWest) exclusively for its Principal EastWest Priority Visa Infinite credit cardholders ("Cardholder/s").
2. The Program allows cardholders to accumulate rewards points which may be used: (a) to redeem Asia Miles, Mabuhay Miles or KrisFlyer miles which are credited to the Cardholder's Asia Miles, Mabuhay Miles or KrisFlyer membership account, (b) to redeem Infinite Rewards Vouchers or eGift Rewards in our partner merchants; and (c) to exchange for Cash Rebates that are credited to the Cardholder's account.
3. Communications relative to the Program may either be viewed at www.ewbanker.com, mailed to the Cardholder's last known billing address, sent to the electronic mail address on record and/or printed/inserted in the Cardholder's monthly Statement of Account (SOA) and shall, for all legal intents and purposes, be sufficient proof of such notice.
4. The Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards are hereby incorporated by reference and shall form an integral part hereof.

B. Eligibility and Disqualification

1. Cardholders of good credit standing¹ are automatically eligible to participate in the Program.
2. The Cardholder's valid card transactions, including those made by their Supplementary cardholders, will earn Infinite Rewards Points.
3. The Infinite Rewards Points will be credited to the Principal Cardholder's Card Account upon posting of the Card transactions and shall be reflected in the monthly Statement of Account ("SOA").
4. EWBC reserves the right to disqualify a Cardholder from the Program if, based on its reasonable determination, the Cardholder has violated the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards. Disqualification from the Program shall result in the termination of the Cardholder's participation and the forfeiture of all accumulated and earned Infinite Rewards Points, subject to applicable laws and BSP regulations on consumer notification and due process.

C. Infinite Rewards Accumulation

1. Every Every Ten Pesos (Php 10) worth of valid transactions will earn one (1) Infinite Rewards Point. Infinite Rewards Points will be computed per single valid card transaction and will only consider the whole number (the decimal places to the right or after the decimal point shall be dropped).

Sample computation as follows:

Transaction 1: $\text{Php } 51,283.00 \div 10 = 5,128.30$

Valid Infinite Rewards Points: 5,128

2. The following are considered valid Card transactions:
 - a. Purchase of goods
 - b. Availment of services
 - c. Cash advances
 - d. Monthly insurance premiums
 - e. Monthly installment amortization

¹Cardholders in good credit standing are those whose accounts are not delinquent, not under investigation due to suspected fraudulent activities, those whose EastWest credit cards are not reported lost or stolen and those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards.



Infinite Rewards Program Terms and Conditions

3. Auto-charged utility and telecommunication bills via the Quick Bills Facility, Interest Charges, Late Charges and all other fees and charges will not earn Infinite Rewards Points.
4. Infinite Rewards Points earned on purchases converted to installment under the Convert-to-Installment Program will initially be reversed and will be subsequently earned only upon posting of the monthly installment amortization.
5. Accumulated, redeemed and unused Infinite Rewards Points will be reflected in the monthly SOA sent to the Cardholder. The Infinite Rewards Points may also be verified through EastWest's 24-Hour Priority Hotline at (+632) 8888-1788.
6. If no report of error is received from the Cardholder within thirty (30) calendar days from the receipt of the SOA, the Infinite Rewards Points reflected on the said SOA are deemed correct.
7. Lost Cards shall not earn Infinite Rewards Points after the date of report of loss of the card.
8. Infinite Rewards Points will be rounded down on a per transaction basis and the total earned for the month will be reflected in the Cardholder's SOA.

D. Redemption of Infinite Rewards Points

1. Cardholders may use their Infinite Rewards Points to redeem any product indicated in the Infinite Rewards Catalog.
2. All unredeemed Infinite Rewards Points shall be forfeited upon closure of the Cardholder's Account, whether voluntary or involuntary.
3. Infinite Rewards Points are non-transferable and cannot be converted to cash except in the form of Cash Rebates.
4. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the Infinite Rewards Points redeemed.

E. Air Miles Redemption

1. Infinite Rewards Points may be converted to Asia Miles, Mabuhay Miles or KrisFlyer miles.
2. The Cardholder must provide his/her membership number upon redemption. For Cardholders who are not yet existing members, they may visit www.asiamiles.com, www.mabuhaymiles.com or www.krisflyer.com.
3. Miles will be credited to Cardholder's membership account within one to two weeks from redemption for Asia Miles and Mabuhay Miles and after three weeks from redemption for KrisFlyer miles.
4. Travel/Flight Awards will be governed by Asia Miles, Mabuhay Miles, and KrisFlyer terms and conditions.



Infinite Rewards Program Terms and Conditions

F. Infinite Rewards Vouchers

1. A Cardholder may use his/her Infinite Rewards Points to redeem Infinite Rewards Vouchers ("Vouchers")
2. Vouchers are valid for one (1) year from the date of redemption.
3. Vouchers may be used by the Cardholder and/or his/her Supplementary Cardholders as indicated in the Vouchers, at partner merchants listed in the Infinite Rewards Catalog. However, the partner merchants list is subject to change without prior notice. The Cardholder may call EastWest's 24-Hour Priority Hotline at (+632) 8888-1788 or visit www.ewbanker.com for the updated list of partner merchants.
4. For the partner merchants to honor the Vouchers, the Cardholder or his/her Supplementary Cardholder must present his/her EastWest Priority Visa Infinite credit card and a valid ID with photo and signature (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, etc.). The Card must be active and not cancelled at the time of use of the Voucher/s at partner merchants.
5. The partner merchants shall honor the Vouchers presented by the Cardholder to purchase merchandise or avail of services, or exchange for the merchant's own in-store gift certificates/electronic gift cards.
6. The Voucher may be used only once. Partner merchants shall not refund to the Cardholder the unused value of the Voucher. The Voucher cannot be divided for use at more than one partner merchant.
7. The terms and conditions set forth by the partner merchants to govern the use of their gift certificates/electronic gift cards in exchange for the replacement of the Vouchers will apply.
8. Should the Cardholder be unable to use the in-store gift certificate/electronic gift card within its validity period, EWBC will no longer issue a new Voucher.
9. The partner merchants have the right not to honor the Voucher if upon inspection, the Voucher's authenticity cannot be confirmed.
10. Any dispute or claim concerning goods received from partner merchants in exchange for Vouchers shall be settled between the Cardholder and the merchant. While EWBC is not responsible for resolving such disputes, it shall provide reasonable assistance to the Cardholder to facilitate communication with the merchant, pursuant to BSP regulations on consumer redress.
11. Delivery Procedure
 - a. From the date the redemption request is received by EastWest Customer Service, the Voucher/s will be delivered to the last known billing address reflected on the Cardholder's account within twelve (12) working days if the billing address is within Metro Manila and twenty (20) working days if the billing address is outside Metro Manila.



Infinite Rewards Program Terms and Conditions

- b. The Voucher/s will be delivered only to the Cardholder who can present valid identification, or to the Cardholder's authorized recipient who will also be required to present at least one (1) valid ID with photo and signature (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, etc.) for home billing address. An authorization letter signed by the Cardholder and a photocopy of the Cardholder's valid ID with photo and signature as well as the authorized recipient's valid ID with photo and signature will also be required if delivery of the Voucher is at the business billing address. An authorized recipient must be at least eighteen (18) years old.
- c. Vouchers are treated as cash. EWBC is not responsible for lost or stolen Vouchers already delivered to the Cardholder or his/her authorized recipient. As such, no replacement of lost or stolen Vouchers will be done by EWBC under any circumstance.

G. eGift Rewards

1. A Cardholder may use his/her Infinite Rewards Points to redeem eGift Rewards.
2. eGift Vouchers may be used in any of Giftaway merchant partners.
3. eGift Vouchers do not expire.
4. To redeem, Cardholder must call EastWest's 24-Hour Priority Hotline at (+632) 8888-1788 and request for points conversion to eGift Rewards.
5. eGift voucher code will be sent to the Cardholder's registered e-mail address and mobile number within 1 to 3 banking days from date of redemption.
6. Cardholders cannot nominate an e-mail address and/or mobile number different from what's on record unless a formal request to update record is made.
7. Infinite Rewards Points conversion to eGift Rewards is final and can no longer be converted back to Infinite Rewards Points.
8. The eGift voucher code is valid for one-time use only. If the total value of eGift Voucher is not used up, no cash change will be given. If the purchase goes beyond the eGift Voucher amount, the Cardholder must pay for the difference.
9. eGift voucher redemption in Giftaway merchant partners shall be between the Cardholder and Giftaway.
10. Any dispute or claim concerning goods received from Giftaway's merchants in exchange for eGift Vouchers shall be settled between the Cardholder and the merchant. While EWBC is not responsible for resolving such disputes, it shall provide reasonable assistance to the Cardholder to facilitate communication with the merchant, pursuant to BSP regulations on consumer redress.

> Infinite Rewards Program Terms and Conditions

H. Cash Rebates

1. Infinite Rewards Points may be converted into cash rebates at the conversion rate specified in the Infinite Rewards Catalog.
2. The cash rebate will be reflected in the Cardholder's next SOA as a retail credit transaction provided the cash rebate is claimed before the cut-off date of such SOA.

I. Taxes

The Cardholder will be responsible for whatever taxes, charges and assessments that may arise out of the ultimate treatment of the Infinite Rewards Points.

J. How to Redeem

The Cardholder can redeem their Infinite Rewards Points through EastWest's 24-Hour Priority Hotline at (+632) 8888-1788.