

> Limitless Rewards

With EastWest Credit Card Limitless Rewards, you earn one (1) Rewards Point for every Php100 you spend. Accumulate Rewards Points which you may use to:

- Redeem eGift Reward
- Redeem Limitless Rewards Voucher
- Convert to Mabuhay Miles
- Convert to airasia points
- Exchange for Cash Rebate
- Donate to featured charity groups
- Get Annual Membership Fee waiver

Item Code	Item Description	Rewards Points
eGift Reward		
101109	Php500	1,520
101110	Php1,000	3,035
101111	Php2,000	6,065
Limitless Rewards Voucher		
101101	Php200	610
101102	Php500	1,520
101103	Php1,000	3,035
101104	Php2,000	6,065
Air Miles		
100501	3,000 Mabuhay Miles	10,910
100502	1,000 Mabuhay Miles	3,640
100701	500 airasia points	750
Cash Rebate		
101201	Php250	760
101202	Php500	1,520
Donation to Charitable Institutions		
101308	Php250 to ERDA	760
101309	Php250 to Caritas Manila	760
Annual Membership Fee Waiver		
101105	100% Principal Classic = Php1,500	4,545
101106	50% Principal Classic = Php750	2,272
101107	100% Supplementary Classic= Php750	2,272
101108	50% Supplementary Classic = Php375	1,136
100201	100% Principal Gold = Php2,500	7,580
100202	50% Principal Gold= Php1,250	3,790
100203	100% Supplementary Gold = Php1,250	3,790
100204	50% Supplementary Gold= Php625	1,895

- 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 Customer Service Hotline at +63288881700.
- To redeem other reward items, call the EastWest 24-Hour Customer Service Hotline at +63288881700.

> eGift Rewards

Powered by:



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

Redeem P500, P1,000 or P2,000 eGift Vouchers and use them in over 260 partner merchants in shopping, dining, health & wellness, travel & leisure, and services nationwide.

eGift Rewards Redemption

1. The eGift Vouchers may be used at any of the Giftaway partner merchants.
2. eGift Vouchers do not expire.
3. To redeem, Cardholder must call the EastWest 24-Hour Customer Service Hotline at +63288881700 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.

> Limitless Rewards Voucher



**Use your Limitless Rewards Voucher
to redeem SM Gift Pass/es.**

**Please proceed to SM Department Store Customer
Service Counters to exchange your
Limitless Rewards Voucher for SM Gift Pass/es.**

SM Gift Pass/es may be used at



**and at SM retail affiliates including,
but not limited to, the following:**

- ACE Builders
- ACE Hardware
- Alfamart
- Baby Company
- Bata Shoes
- Crate & Barrel
- Crocs
- Forever 21
- IMAX Theatre
- Innisfree
- Kultura
- Levi's
- Mindpro Supermarket
- Miniso
- Our Home
- Pet Express
- Radisson Blu Cebu
- Savemore Market
- Simply Shoes
- Sky Ranch
- SM Appliance Center
- SM Cinema
- SM Hypermarket
- SM Science Discovery Center
- SM Skating Rink
- SM Storyland
- SM Supermarket
- Sports Central
- Surplus Shop
- The Body Shop
- The SM Store
- Toy Kingdom
- Under Armour
- Uniqlo
- WalterMart Supermarket
- Watsons

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

> Limitless Rewards Voucher



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

Please proceed to authorized Concierge Counters at Rustan's Department Store to exchange your Limitless 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, Debenhams, 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
- Mac & 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.

> Limitless Rewards Voucher

abenson

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

Use your Limitless Rewards Voucher
to purchase merchandise at Abenson.

www.abenson.com.ph

> 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. The 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. Mabuhay 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.



airasia rewards is a lifestyle rewards program that lets you earn airasia points which can be redeemed for local or international flights, hotels, activities and more via the airasia Super App.

AIRASIA POINTS REDEMPTION

1. The Rewards Points may be converted to airasia points.
2. The minimum number of Rewards Points for redemption is 750 Points.
3. Redemption of airasia points can only be done in increments of 500 airasia points.
4. The Cardholder must provide his/her airasia member ID Number upon redemption. For non-airasia rewards member, enrollment to airasia rewards program is required prior to redemption. Cardholders may enroll via airasia.com or airasia Super App.
5. The airasia points shall be credited to the Cardholder's airasia rewards account within fourteen (14) banking days from redemption.
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.
7. airasia rewards program Terms and Conditions shall apply.

> Donation to Charitable Institutions

Use your Rewards Points to help your favorite charity.



CARITAS MANILA
Church of the Poor

Caritas Manila, Inc. is the leading social arm of the Archdiocese of Manila and the integrator of Church social services and development in Metro Manila that empowers the poor towards total human development, builds caring and sharing communities among the youth and families and enables the growth and development of servant leadership.



ERDA
Foundation, Inc.

The Educational Research and Development Assistance (ERDA) Foundation, Inc. is a non-government organization that gives educational assistance, life skills and other capacity-building trainings to empower children and their families from poor communities. ERDA also advocates child rights and fights out issues like child labor, abuse and trafficking. In its almost 50 years of operation nationwide, ERDA has developed child leaders and successful graduates who are becoming productive citizens of the country.

Note: You will receive an acknowledgment letter confirming your donation.



Limitless Rewards Program Terms and Conditions

A. The Limitless Rewards Program

1. The Limitless Rewards Program ("Program") is the rewards program created by East West Banking Corporation (EastWest) exclusively for its Principal EastWest Gold and Classic Mastercard and EastWest Gold and Classic Visa Cardholders ("Cardholder/s").
2. The Program allows Cardholders to accumulate Rewards Points which may be used: (a) to redeem eGift Rewards or Limitless Rewards Voucher in our partner merchants; (b) to redeem Mabuhay Miles or airasia points which are credited to the Cardholder's Mabuhay Miles membership or airasia rewards account; (c) to exchange for Cash Rebates which are credited to the Cardholder's account; (d) to donate to featured charitable institutions; and (e) to get Annual Membership Fee waivers.
3. Communications relative to the Program shall be published in the EastWest website, which may be modified from time to time 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 thereof.

B. Eligibility and Disqualification

1. Cardholders of good credit standing¹ are automatically eligible to participate in the Program.
2. The Cardholders' valid card transactions, including those made by their Supplementary Cardholders, will earn Rewards Points.
3. The 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. EastWest reserves the right to disqualify a Cardholder from the Program if, in its judgment, the Cardholder has violated these Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards. Disqualification of the Cardholder from the Program automatically terminates the Cardholder's participation in the Program and automatically results in the forfeiture of all accumulated and earned Rewards Points.

C. Rewards Points Accumulation

1. Every One Hundred Pesos (Php100) worth of valid transactions will earn one (1) Rewards Point. Your 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: $\text{Php}5,831.75 \div 100 = 58.31$

Valid Rewards Points: 58

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.

2. The following are considered valid Card transactions:
 - Purchase of goods
 - Monthly insurance premiums
 - Availment of services
 - Monthly installment amortization
 - Cash advances
3. All fees and charges and auto-charged utility and telecommunication bills via the Quick Bills Facility shall not earn Rewards Points.
4. Rewards Points earned on purchases converted to installment under the Convert-to-Installment Program will be initially reversed and will be subsequently earned only upon posting of the monthly installment amortization.
5. Accumulated, claimed and unused Rewards Points will be reflected in the monthly SOA sent to the Cardholder. The Rewards Points may also be verified through the EastWest 24-Hour Customer Service Hotline at +63288881700.
6. If no report of error is received from the Cardholder within thirty (30) calendar days from receipt of the SOA, the Rewards Points reflected on said SOA are deemed correct.
7. Lost Cards shall not earn Rewards Points after the time of report of loss of the Card.

D. Rewards Points Redemption

1. Cardholders may redeem their Rewards Points by calling the EastWest 24-hour Customer Service Hotline at +63288881700.
2. All unredeemed Rewards Points shall be forfeited upon closure of the Cardholder's account, whether voluntary or involuntary.
3. Cardholders may combine the Rewards Points earned from both EastWest Gold or Classic Mastercard and EastWest Gold and Classic Visa.
4. Rewards Points are non-transferable and cannot be converted to cash except in the form of Cash Rebates.
5. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the Rewards redeemed.

E. eGift Rewards

1. Cardholders may use the Rewards Points to redeem eGift Rewards.
2. eGift Vouchers may be used in any of Giftaway partner merchants.
3. eGift Vouchers do not expire.
4. To redeem, Cardholder must call the EastWest 24-Hour Customer Service Hotline at +63288881700 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 one (1) to three (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. Rewards Points conversion to eGift Rewards is final and can no longer be converted back to 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 partner merchants shall be between the Cardholder and Giftaway.
10. Any dispute or claim concerning the goods received from Giftaway's partner merchants in exchange for the eGift Voucher redeemed under the Program will be settled between the Cardholder and the partner merchants. EastWest shall not be responsible for resolving such dispute or claim.

F. Redemption and Use of the Rewards Vouchers

1. Only the Principal or Supplementary Cardholder/s ("Cardholder"), whose name/s appear on the Limitless Rewards Voucher ("Voucher") may use the Voucher at partner merchants. Redemptions made by any other person shall not be allowed.
2. For the partner merchants to honor the Voucher, the Cardholder (Principal or Supplementary) must present the EastWest credit card ("Card") and a valid ID (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, etc.). The Card and the Voucher must be valid and not expired at the time of use of the Voucher/s at partner merchants.
3. The Vouchers are treated as cash. EastWest is not responsible for lost, stolen, damaged, expired, or tampered Vouchers. As such, no replacement of Vouchers will be done by EastWest under any circumstances.
4. The Voucher may be used only once. Partner merchants shall not refund to the Cardholder the unused value of the Voucher. The value of the Voucher may not be divided for use at more than one (1) partner merchant. EastWest reserves the right to charge back to the Cardholder the peso value of any multiple, erroneous, invalid, or fraudulent Voucher redemption.
5. The partner merchant has the right not to honor the Voucher, if upon checking, the Voucher's authenticity cannot be confirmed.
6. The terms and conditions set forth by partner merchants to govern the use of their gift certificates/passes/cards, if applicable, will apply.
7. Any complaint with respect to the products and/or services that the Cardholder shall purchase and/or avail from any partner merchant shall be exclusively addressed by the partner merchant. The Cardholder shall hold EastWest free and harmless from any damage that he/she may suffer with respect to such product/s or service/s.
8. The Voucher is valid for use only with EastWest's current partner merchants. The partner merchants' list/information is current as of print date and subject to change without prior notice. The Cardholder is advised to validate the program with partner merchant sales staff prior to use of the Voucher. EastWest assumes no responsibility for non-acceptance of the Voucher by non-current partner merchants at the time of use.
9. EastWest has the right to charge the Cardholder the cost of any redeemed Voucher in cases of multiple, erroneous, invalid, or fraudulent redemption.
10. For the complete list of current partner merchants, please call the EastWest 24-Hour Customer Service Hotline at +63288881700 or send an e-mail to cards@eastwestbanker.com.

11. All other Terms and Conditions of the EastWest Limitless Rewards Program as found in this website such as, but not limited to, the redemption and use of the Voucher, shall apply.
12. EastWest reserves the right to amend the terms and conditions without prior notice. In the event of any dispute, the decision of EastWest is final.

G. Rewards Voucher Delivery Procedure

1. From the date the redemption request was received by EastWest Customer Service, the Rewards Voucher/s shall be delivered to the last known billing address reflected on the Cardholder's account within 12 working days if the billing address is within Metro Manila and 20 working days if the billing address is outside Metro Manila.
2. The Rewards Voucher/s shall be delivered to the Cardholder who can present valid identification. However, in the event that the Cardholder is unable to personally receive the Rewards Voucher/s, the person receiving the Rewards Voucher/s in behalf of the Cardholder shall be required to present at least one (1) valid ID (for home billing address). An authorization letter signed by the Cardholder and a photocopy of the valid ID with photo and signature of the Cardholder as well as the recipient's valid ID with photo and signature (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, Senior Citizen's ID, etc.) shall also be required if the delivery of Rewards Voucher is at the office.

H. Air Miles Redemption

1. Rewards Points may be converted to Mabuhay Miles or airasia points.
2. The Cardholder must provide the membership number upon redemption. For Cardholders who are not yet existing member, they may visit www.mabuhaymiles.com or www.airasiabig.com.
3. Miles will be credited to the Cardholder's membership account within one (1) to two (2) weeks from redemption for Mabuhay Miles and within fourteen (14) banking days from redemption for airasia points.
4. Travel/Flight Awards will be governed by Mabuhay Miles and airasia points terms and conditions.

I. Cash Rebates

1. The Rewards Points may be converted into Cash Rebate at the conversion rate specified in the Limitless Rewards Catalog. Cardholders may redeem via ESTA chatbot or via the EastWest 24-Hour Customer Service Hotline at +63288881700.
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.

J. Donations

1. The Cardholder may opt to donate the Rewards Points to charitable institutions listed in the Limitless Rewards Catalog.
2. EastWest will be responsible for handling over the donations to the Cardholder's chosen charitable institution/s. As a confirmation of the hand-over, the Cardholder will receive an Acknowledgment Letter from EastWest.

3. If the Cardholder wishes to avail of any tax credit arising from the donation, he/she may do so by coordinating directly with the charitable institution/s.

K. Redemption of Annual Membership Fee waivers

1. The Cardholder may also use the Rewards Points to waive Annual Membership Fees billed to the Card.
2. The use of Rewards Points for Annual Membership Fee Waivers will only be allowed within two (2) months after the date the Cardholder's Annual Membership Fee has been charged to the account. Otherwise the Cardholder cannot use the Rewards Points for such.

L. Taxes

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

M. How to Redeem

1. Via ESTA chatbot (Cash Rebate only)

Step 1: Launch ESTA in your web browser – www.ewlend.com/esta

Step 2: From the Main Menu, scroll right until you see the Apply Menu then select Redeem Points

Step 3: Choose Convert Points to apply for conversion of Rewards Points to Cash Rebates

Step 4: Choose EastWest Visa or Mastercard

Step 5: Points balance will be displayed. Choose a points denomination for conversion from the selection

Step 6: Input the number of times the chosen denomination will be availed

Step 7: ESTA will confirm provided number. Choose yes to proceed

Step 8: ESTA will confirm the sum of points for conversion and corresponding cash rebate to be earned. Click on yes to proceed

Step 9: Once done, ESTA will provide acknowledgment for the application for rewards points redemption with a tentative response date

Step 10: To check the status of rewards points redemption, click Follow up from the Redeem Points sub-menu

Step 11: ESTA will display status of rewards points redemption

2. Via the EastWest 24-Hour Customer Service Hotline

Step 1: Dial +63288881700

Step 2: Press 1 to access your EastWest Visa or Mastercard credit card account

Step 3: Press 3 for Rewards Inquiry and Redemption

Step 4: Press 2 for Rewards Redemption

Step 5: Enter your 16-digit EastWest credit card number

Step 6: Press 1 to confirm the EastWest credit card number

Step 7: Press 0 to talk to a Customer Service Representative to provide complete redemption details

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Step 2: From the Main Menu, scroll right until you see the Apply Menu then select Redeem Points

Step 3: Choose Convert Points to apply for conversion of Rewards Points to Cash Rebates

Step 4: Choose EastWest Visa or Mastercard

Step 5: Points balance will be displayed. Choose a points denomination for conversion from the selection

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Step 1: Dial +63288881700

Step 2: Press 1 to access your EastWest Visa or Mastercard credit card account

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Step 4: Press 2 for Rewards Redemption

Step 5: Enter your 16-digit EastWest credit card number

Step 6: Press 1 to confirm the EastWest credit card number

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 - Step 2: From the Main Menu, scroll right until you see the Apply Menu then select Redeem Points
 - Step 3: Choose Convert Points to apply for conversion of Rewards Points to Cash Rebates
 - Step 4: Choose EastWest Visa or Mastercard
 - Step 5: Points balance will be displayed. Choose a points denomination for conversion from the selection
 - Step 6: Input the number of times the chosen denomination will be availed
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 - Step 8: ESTA will confirm the sum of points for conversion and corresponding cash rebate to be earned. Click on yes to proceed
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 - Step 1: Dial +63288881700
 - Step 2: Press 1 to access your EastWest Visa or Mastercard credit card account
 - Step 3: Press 3 for Rewards Inquiry and Redemption
 - Step 4: Press 2 for Rewards Redemption
 - Step 5: Enter your 16-digit EastWest credit card number
 - Step 6: Press 1 to confirm the EastWest credit card number
 - Step 7: Press 0 to talk to a Customer Service Representative to provide complete redemption details