

Specific Terms and Conditions for Metrobank Quick Padala

Metrobank Quick Padala (hereinafter "Quick Padala") shall mean the overseas remittance services provided by the branches of Metropolitan Bank & Trust Company in Japan (hereinafter "Bank") upon request of the applicant (hereinafter "Remitter"), facilitated only through an ATM cash deposit to the specified Bank's account with Sumitomo Mitsui Banking Corporation (hereinafter "SMBC") using a specific SMBC Cash Card (hereinafter "Card") issued by SMBC.

Remitter needs to apply for the Card to SMBC separately from applying for Quick Padala to the Bank.

1. The Card for Quick Padala is accepted only by ATMs at SMBC's manned or unmanned branches as well as ATMs of E-net, Lawson, and Seven Bank at cooperating branches. No over-the-counter transaction can be made by using the Card.
2. Application for the Card shall be subject to KYC verification procedures of SMBC such as sending the Card to the Remitter's registered address by transfer-prohibited registered postal-mail. SMBC shall have the right to reject application for the Card based on their policies and procedures. *The Bank shall not be liable for any damages caused by the rejection of the application by SMBC.*
3. Application for the Card and its usage shall be governed by the "Rule of Use" (hereinafter "SMBC Rule") set by SMBC. *The Bank shall not be liable for any damages caused by improper usage of the Card in violation of SMBC Rule.*
4. Quick Padala shall be governed by the Terms and Conditions for Overseas (Foreign) Remittance set by the Bank and this "Specific Terms and Conditions for Metrobank Quick Padala" (hereinafter "Quick Padala T & C"). If any discrepancy occurs between the Terms and Conditions for Overseas (Foreign) Remittance and Quick Padala T & C, the latter shall prevail. If any discrepancy occurs between the English and Japanese versions of Quick Padala T & C, the latter shall prevail.
5. Quick Padala is available for registered Individual Remitter sending remittances to a Cash Pick Up Anywhere Service (hereinafter "CPU") Beneficiary only in the Philippines. Quick Padala is not available for sending remittances to beneficiaries with bank accounts.
6. The Remitter is required to provide the correct Beneficiary Name exactly as stated on the ID of the Beneficiary to be presented at the payout outlets when claiming remitted funds.
7. The Remitter shall be required to register a mobile phone number or email address to be used in receiving the reference number from the Bank. The Remitter shall be responsible to provide the Beneficiary the reference number which in turn shall be required from the Beneficiary when claiming remitted funds together with the provision of other information such as remitter's name, amount of remittance, etc. as may be required by the payout outlets.
8. The Bank shall be not responsible for any delay in the claiming remitted funds due to the failure of the Remitter to correct information or beneficiary's failure to adhere to the requirements or prescribed procedures of the payout outlets when claiming the remitted funds.
9. The Card shall be assigned to the specific CPU beneficiary designated by the Remitter and it cannot be interchanged with other beneficiaries or be used by any other person; The Card is not transferrable.
10. The purpose of remittances qualified for Quick Padala is limited to living expenses or family support.
11. There is no maximum of number of beneficiaries for Quick Padala ; however only the first Card is free of Card usage fee. Succeeding Cards shall be charged a Card usage fee of JPY 1,000 each; this fee will be deducted from the first remittance transaction of each succeeding Card.

12. In case of replacement of the Card, the Remitter shall be required to fill out and submit Maintenance Request Form for Quick Padala and SMBC Card Application Form to the Bank. A Card usage fee of ¥1,000 is required for the replacement of a lost or damaged Card which is to be deducted automatically from the first remittance of the replacement card. Replacement of a defective Card shall be free of charge. The Remitter shall be required to surrender the defective or damaged Card to SMBC via the Bank.
13. In case of cancellation/suspension of Quick Padala, the Remitter shall be required to fill out and submit Maintenance Request Form for Quick Padala to the Bank. The Remitter shall be requested to return the Card to SMBC via the Bank with cancellation application to SMBC. The suspension of Quick Padala applies only to Quick Padala and shall not apply to cancellation or suspension of other services provided by the Bank. Paid card usage fee is non-refundable in case of cancellation.
14. After the implementation of requested remittance by the Bank, the Bank will not accept any request to amend the contents thereof. If it becomes necessary for the Remitter to make an amendment, Article 12 of the Terms and Conditions for Overseas (Foreign) Remittance shall apply provided that remitted funds is still available.
15. The minimum amount per remittance is JPY 3,000 and maximum amount per remittance and per day is JPY 300,000. Confirmation of remittance details shall be required, prior to implementation of requested remittance by the Bank, for remittances amounting to more than JPY300,000. Aggregate transactions in one month amounting to 1 Million Japanese Yen and above shall be subject to the Bank's approval. The Bank may require the submission of evidentiary documents for the source of funds, use of funds in the Philippines, etc. based on the Bank's assessment regardless of the transaction amount.
16. Aggregation of ATM cash deposit to combine into a single remittance transaction is not allowed (i.e. one ATM cash deposit by the Card = one remittance transaction).
17. Service hours of Quick Padala is from 8:00 to 24:00 except for Sundays and National holidays (including 2, 3 January) in Japan (hereinafter "National holidays"). No services on Sundays and National holidays. ATM cash deposit made by the Remitter on Sundays and National holidays shall be processed from 8:00 (after the prevailing early morning exchange rate was set by the Bank) on the next banking day.
Note: Payment to the beneficiary is dependent to conditions such as amount limit, business days/hours of Metrobank Head Office processing unit, Metrobank Branches and/or payout outlets as maybe applicable.
18. The prevailing exchange rate for the day (JPY - PHP) set around 10:30 by the Bank shall be used in processing the remittance. However, for processing on or before 10:00, the prevailing early morning exchange rate is applicable. The prevailing exchange & early morning exchange rate shall be posted at the Bank's website.
Note: Exchange rates to be applied to transactions may be changed by the Bank without prior notice, depending on the market fluctuation.
19. The Remitter may choose to receive an E-Statement (remittance statement sent via email) for transactions by registering a valid email address with the Bank. Upon successful application, no printed remittance statement shall be sent by postal mail. The request for E-statement shall apply to all Quick Padala transactions. *This E-statement Service agreement covers all remittance transactions of Quick Padala and Metrobank Easy Transfer Service (METS)/Easy Postal Remit Card(EPRC) as well.*
20. The Bank reserves the right to suspend or cancel Quick Padala or hold ATM cash deposit from the Remitter due to any of the following reasons:
 - a. In case the Remitter failed to comply with the any necessary documentation requirements

- or failed to provide confirmation on required information in accordance to the Bank's policy within a prescribed period of time set by the Bank.
- b. Notice from SMBC of its rejection of application for the Card or suspension of the use of the Card.
 - c. Abuse in the usage of the Card, frequent violation of the amount limit set by the Bank or failure of the Remitter to adhere to the Bank's policies.
 - d. The Bank may cancel or suspend the use of the Quick Padala at any time for any good reasons at its sole discretion.
21. Upon the occurrence of any of the following events, the Bank may immediately cancel or suspend the provision of Quick Padala without any prior notice:
- a. When the Remitter breaches Quick Padala T & C;
 - b. When the payment of all or part of the Remitter's debts owed to the Bank is delayed;
 - c. When a suspension of payment is ordered, or commencement of bankruptcy is known to the Bank;
 - d. When commencement of inheritance proceedings for the Remitter is known to the Bank ;
 - e. When the whereabouts of the Remitter become unknown to the Bank due to the Remitter's failure to notify the Bank of a change of address, etc.;
 - f. When it is known to the Bank the Remitter is a member or a previous member or has any relation of/ to Anti-Social Forces;
 - g. Or, when the Bank determines, on reasonable grounds, that the services should be canceled, suspended or terminated.
22. The Bank shall not be responsible for any delay in the implementation of requested remittance due to any system maintenance work or the like. The Bank shall post on its website prior notice of any scheduled maintenance work in any of its Japan Branches.
23. The Bank may amend, based on the usage of the Card, changes in economic conditions and other circumstances, the service hours, charges and other contents of Quick Padala T & C. The effective date of intended amendment shall be set out in the notification, with an adequate transition period of more than one month.
24. The Bank reserves the right to terminate Quick Padala subject to the notification with an adequate period of more than three months.