

# UPGRADING OF EXISTING PNB PREPAID CARD

Dear Valued Clients,

Upgrade your existing PNB Prepaid Card to the latest PNB Prepaid Mastercard and PNB-PAL Mabuhay Miles Prepaid Mastercard by **August 15, 2022** to avail better features and functionalities **for FREE!** Watch out for these new features:

- Enrollment to PNB's Digital Banking Application
- Fund Transfer and Bills Payment using other bank's ATMs
- Over-the-Counter Withdrawal, Fund Transfer, Bills Payment via PNB Branches

For all the existing PNB Prepaid Cardholders, please note the following:

You can still use the remaining balance of your existing Prepaid Card in PNB Cash Accept Machines (CAM) & Automated Teller Machines (ATM), Point-of-Sale (POS), and e-Commerce.

- Starting **August 31, 2022**, top-up/loading of your existing Prepaid Card will be disabled. We highly advise that all of your remaining balance in your existing Prepaid Card be consumed before August **31, 2022** to avoid inconvenience.

The new PNB-PAL Mabuhay Miles Prepaid Mastercard will no longer offer the 10 multi-currencies but will continue to earn points to redeem Mabuhay Miles.

Please refer to the attached mechanics and FAQs for your reference and use. For additional concerns and queries, you may also contact call PNB's Customer Care at (632) 8-573-8888. You may also email [customer care@pnb.com.ph](mailto:customer care@pnb.com.ph).

Thank you for your usual support.

## MECHANICS

### A. Qualification:

1. This Program is open to all existing PNB Prepaid Mastercard Cardholders
  - PNB PREPAID MASTERCARD ("Core Card")
  - PNB-PAL MABUHAY MILES PREPAID MASTERCARD ("Travel Card")
2. The Existing PNB Prepaid Mastercard must not be Blocked/Cancelled.

### B. Promo Period

1. Program period is from **August 15, 2022 to December 31, 2022.**

### C. How to Avail for the Replacement Card:

1. Cardholder must visit to the nearest PNB Branch for the re-carding process
2. Cardholder should surrender the Existing PNB Prepaid Mastercard
  - a) NOTE: Ensure that the Existing PNB Prepaid Mastercard has no remaining balance
3. Cardholder should follow the approved/existing Account opening Process of Prepaid Cards
  - a) Fully Accomplished Forms
  - b) Signed Terms and Conditions

c) One Valid ID (Primary or Secondary)



4. Cardholder has the option to choose on the following product type for the re-carding:
  - a) PNB PREPAID MASTERCARD (“Core Card”) Non-personalized (No name)
  - b) PNB PREPAID MASTERCARD (“Core Card”) Personalized (With Name)
  - c) PNB-PAL MABUHAY MILES PREPAID MASTERCARD (“Travel Card”) Non-personalized (No Name)
  - d) PNB-PAL MABUHAY MILES PREPAID MASTERCARD (“Travel Card”) Personalized (With Name)
  - Cardholder opted to have the Non-personalized card for the replacement, the card can be received immediately.
  - Cardholder Opted to have the Personalized card for the replacement, cardholder must wait for the turnaround time (“TAT”) for card pick-up

\*NOTE: Branch personnel should follow the guidelines in opening of Prepaid card re-carding process

#### **D. Terms and Conditions**

1. The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products, and cannot be used in conjunction with any other discounts, promotions, discounted items, and fixed price items, unless otherwise stated.
2. All matters and disputes will be subject to the final decision of PNB and its partner merchant in concurrence with DTI, will be deemed final and irrevocable.
3. Any amendment in the terms and conditions is subject to DTI approval.
4. The Terms and Conditions governing the issuance and use of PNB Cards are incorporated herein by reference and made an integral part hereof.

**Per DTI Fair Trade Permit No. FTEB-144712 Series of 2022**

#### **FREQUENTLY ASKED QUESTIONS (FAQs):**

1. What is a PNB Prepaid Card?

This is a MasterCard-schemed Reloadable Prepaid Card issued by the Philippine National Bank (PNB). This is often referred to as a “stored-value card”, wherein the amount is electronically loaded in the card. Unlike Debit Cards, Prepaid Cards do not require maintaining balance. It does not earn interest and does not have PDIC- insurance. Unlike a credit card, the Prepaid Card does not require the customer to pass credit criteria to purchase the card. It is applicable to all future and existing customers and is issued by PNB for personal use for face-to-face purchases, online transactions, ATM use, and other legal purposes it may serve.

2. Why release new PNB Prepaid Cards?

To provide our customers with upgraded and better features and functionalities of the Prepaid Cards, such as:

- a. Enrollment to Digital Banking
- b. Additional PNB Branch Over the Counter available transactions (withdrawal, fund transfer, bills payment, and many more)
- c. Additional ability to make transactions with other banks’ ATM

3. How do I replace my existing/old Prepaid Cards with the new Prepaid Cards?

Visit any PNB Branch near you and present your old existing/old Prepaid Card and 1 valid ID. Our Branch personnel will gladly assist you in getting your new Prepaid Card.

#### 4. When will I expect the delivery of my new PNB Prepaid Cards?

Upon your card replacement request to the branch, you may choose to avail either of the following Prepaid Card types:

- Non-Personalized (no name) – card will be issued within the same day of purchase or request for replacement.
- Personalized (with name) – card needs to be picked-up to the branch after a specified turn-around time
  - 3-5 banking days for Metro Manila
  - 5-7 banking days for Luzon
  - 7-10 banking days for Visayas and Mindanao

In case you are not qualified to get the new Prepaid Card for FREE, please refer to the table for the fees below:

	<b>PNB Prepaid Mastercard</b>	<b>PNB-PAL Mabuhay Miles Prepaid Mastercard</b>
Non-Personalized (without name)	Php 150.00	Php 150.00
Personalized (with name)	Php 250.00	Php 250.00

#### 5. How can I activate my new PNB Prepaid Card?

When you drop by your branch of account to pick up your upgraded Prepaid Card, our Branch Officers will process your card activation. Please remember to bring your existing/old Prepaid Card and one (1) valid (Government issued) ID for verification and updating purposes.

#### 6. Can I have my new Prepaid card activated and PIN MAILER claimed in another branch aside from my branch of account?

No. You are requested to drop by your branch of account/branch where the Prepaid Card was requested for replacement/purchase.

#### 7. Until when can I use my existing/old Prepaid Card?

You can still use the remaining balance of your existing/old Prepaid Card. However, starting August 31, 2022, we will disable the use and top-up/deposit feature of the card. In case you have remaining balance, you may still use your balance via ATM withdrawal, POS, and e-Commerce.

#### 8. What will happen if I have remaining balance?

We highly advise you to use the remaining balance of your card via ATM withdrawal, e-Commerce, and POS prior to August 31, 2022 to avoid future inconvenience. The remaining balance of your card can no longer be used once your card reaches its card expiration date.