



Long-Term Negotiable Certificates of Time Deposit Due 2024

Terms and Conditions Summary

Issuer	Metropolitan Bank & Trust Company (Metrobank)
Selling Agents	First Metro Investment Corporation Metropolitan Bank & Trust Company Standard Chartered Bank
Registrar and Paying Agent	Philippine Depository & Trust Corp.
Tenor	5 years and 6 months
Maturity Date	April 4, 2024
Rate	5.375% per annum (Tax exempt for individuals if held for more than 5 years)
Issue Price	100% of the face value
Interest Payment	Quarterly
PDIC Coverage	Insured by PDIC up to the maximum coverage per depositor of PHP500,000
Denomination	Minimum investment amount of PHP50,000 and increments of PHP10,000 thereafter

Timetable

Public Offer Period	September 17 to 28, 2018
Issue and Settlement Date	October 4, 2018

To invest and for inquiries, please contact the Metrobank branch nearest you.