



The **Expats'** Guide to the **Philippine Lifestyle**

Vol. 52

August 2020

GOING CASHLESS

SPECIAL FEATURE

Making the Switch to Cashless Transactions

BONUS

Restaurants Open for Dine-In and Vegetable Gardening

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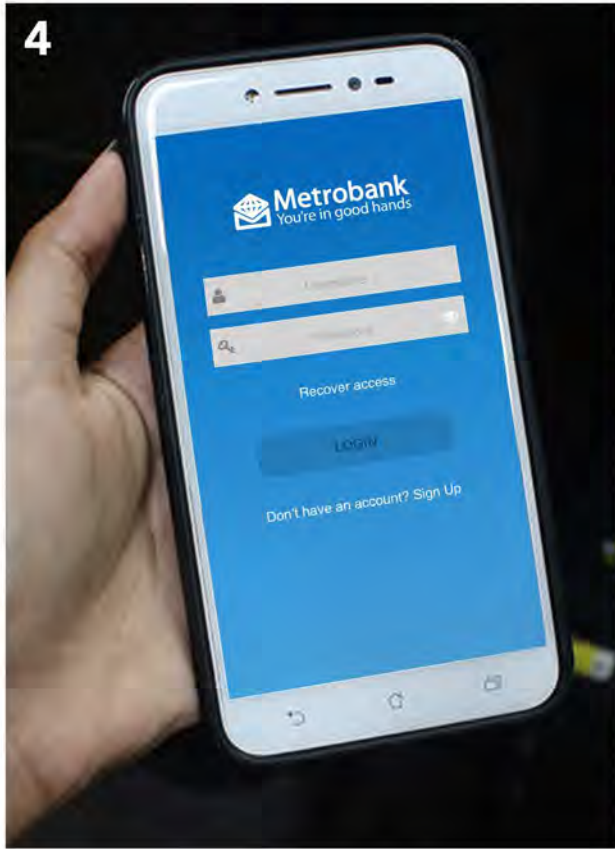


Photo: Metronome Restaurant (via Elbert Cuenca)

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in Makati & BGC



Features of the Issue

COVER STORY — Among the many changes that the world has seen no thanks to the pandemic, the mindless touching of things and surfaces is one mundane conduct that has somehow become taboo. Because unless you want to risk yourself of acquiring the virus, you would lay your hands on whatever without being too cautious. However, there are stuff we can't help being in contact with no matter how much we try, with money being at the top of the list. So for the month of August, Philippine Primer dived a little deeper into the world of cashless transactions to help people lessen their interaction with money as much as possible, which has probably been touched by countless hands already.

Apart from this, we also rounded up a number of restaurants where you can dine in again after a while, as well as the how-tos of vegetable gardening at home for those who are looking to grow their own produce!



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GOING CASHLESS

Making the Switch to Cashless Transactions

In an effort to stay home as much as possible and thereby minimize the chances of being exposed to the virus, people have largely resorted to doing almost everything digitally—from working and learning to shopping and banking. And among the many things that will have shifted once we face life post-COVID-19, one that might be very well the new norm is the cashless payment or the act of transferring money through electronic means.

Such practice is powered by applications that can be easily installed on mobile phones or tablets, which allow users to transfer money and pay bills contactless, to mention a few. Currently, mobile banking and e-wallets are the most utilized platforms in the country in terms of cashless, contactless payments.



bit.ly/Cashless-Guide

A Guide to Mobile Banking

Making bank transactions just got a lot easier with the existence of mobile banking. With features that allow users to transfer money, pay bills, check account balance and transaction history, as well as lock debit and credit cards all in the comfort of one's home, you would want to utilize this service in its entirety instead of personally going to banks and ATM kiosks.

Even more so as almost all existing banks in the Philippines have their own mobile banking application—therefore allowing a wide scope of people to make use of the cashless and contactless transactions.

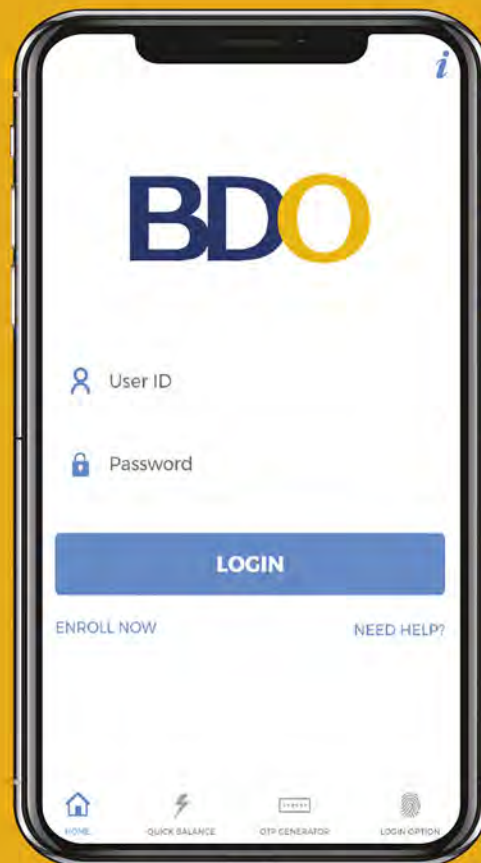
BDO

To get started with BDO Online Banking, all you have to do is enroll your account at bdo.com.ph and activate it via any BDO ATM in order to enjoy its services such as fund transfer, bills payment, prepaid mobile reload, and cash card reload. These on top of the special services like checkbook reorder, stop payment order, and wire transfer.

BDO's online banking service is available 24/7 and is secured with a One-Time Password (OTP) for login and select financial transactions. Send money to a BDO account, non-BDO account, to another local bank, or to a bank account abroad seamlessly! See the applicable service charges for the different transactions available in BDO Online Banking below:

- Send Money - Any BDO or to Contact = FREE
- Send Money - Own BDO Account (PHP) = FREE
- Send Money - Own BDO Account (USD to PHP) = \$1
- Send Money - Enrolled Third-Party Account (same currency) = FREE
- Wire Transfer* (source is USD account, destination can be any currency) = \$10
- Send Money for Pick-Up = P100
- Send Money to Another Local Bank = FREE until August 31, 2020 (via InstaPay); P100 for non-InstaPay methods

* Available via web only



RCBC

Those who have an RCBC bank account can already activate their mobile and online banking access without having to go to the bank itself or even to an ATM. All online transactions done through these portals are secured with the bank's use of a One-Time Password (OTP) whenever a user logs in and makes a transaction. It is secured with the use of biometric log-in through facial recognition or fingerprint scanning, as well as with the functionality of QR Ph, which is the Philippines QR code standard for interoperable fund transfers across over 30 InstaPay and PESONet participating banks and mobile wallets.

Aside from paying bills and transferring funds digitally, users can also do the following:

1. Online Check Deposit – permits the deposit of RCBC checks by simply uploading the photo of a signed check via the app and thereafter receive the indicated amount, and;
2. Send Cash – remits money to people who don't have a bank account and authorizes them to claim it at any RCBC branch or ATM in the country.

Service fees:

- Transfer to own account = FREE
- Transfer to other RCBC accounts = FREE
- Transfer to other banks via InstaPay = FREE until Sept. 30, 2020 (P15 per transaction thereafter)
- Transfer to other banks via PESONet = FREE until Sept. 30, 2020 (P10 per transaction thereafter)

RCBC also recently introduced the country's first Taglish inclusion super app, DiskarTech. Targeting the country's unbanked and underserved segment, it offers new-to-bank customers an easy to use and simple mobile app that allows them to open an interest-bearing basic deposit account at 3.25% annually; transfer funds via InstaPay; deposit and withdraw cash from thousands of agent partners; do ATM card-less withdrawal; pay bills; buy telco load, gaming pins, and microinsurance products; and purchase telemedicine services among others. More features are coming in the next months including loans, and sending money through remittance centers. Just three weeks after its soft launch, at least 20 Filipinos are already downloading the DiskarTech app every minute.



Metrobank

To help customers manage their finances and do more, Metrobank launched the new and improved Metrobank Online at onlinebanking.metrobank.com.ph.

With an advanced interface, the new Metrobank Online now enables users to send or request money via QR Code; open and manage a Time Deposit account online; and add, redeem, and top-up their UITF accounts. It is also the first online banking platform to enable customers to manage their treasury portfolio via the Wealth Manager online investment system.

Adaptive to both desktop computers and smartphones, Metrobank Online's simplified look makes it easier for customers to do basic transactions, such as balance inquiry, transfer funds to Metrobank accounts, pay bills, schedule transactions, buy load, and send money to other banks via InstaPay and PESONet.

Aside from convenience, customers can also enjoy security features so they can handle their finances with peace of mind. An account is protected with the six-digit Metrobank passcode nominated by the user, which is required for financial transaction requests and account setting changes. Clients will be notified through email and SMS for transactions done in their accounts, which offers another layer of security so they're always aware of what's happening.

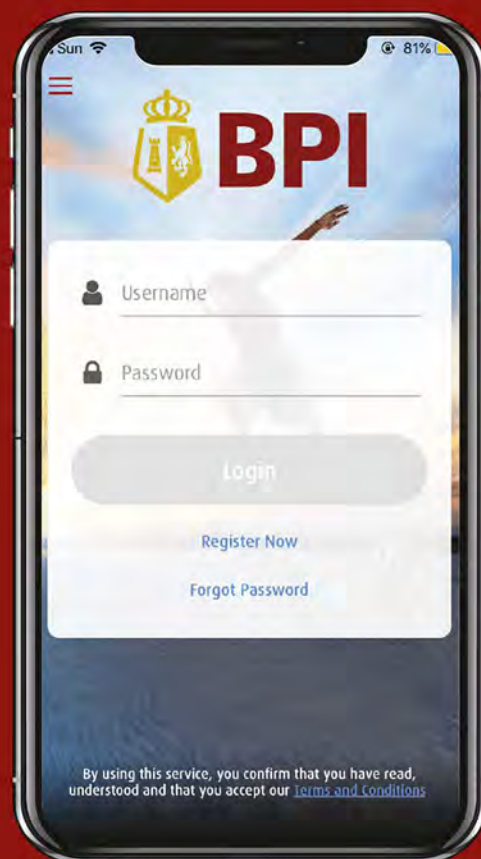


BPI

With BPI Mobile, users can experience safe and hassle-free online banking thanks to its employment of the latest security measures and technology, which covers the use of a One-Time Pin (OTP) to complete transactions as well as fingerprint and facial recognition for log-in purposes. It also utilizes the same look whether on the website or on the app thus making it easy to use for most people.

As per the transactions it allows, BPI Mobile is equipped with a feature that lets users transfer money by simply scanning or choosing a QR code. Not only does this save the trouble of entering account information every time one has to transfer money but does this also make transactions more secure. The mobile banking app is accessible anywhere in the world so users can transfer money whenever or wherever they are. Addedly, it permits users to pay bills to over 600 merchants and to reload prepaid SIM cards (i.e. Globe, TM, Smart, and Sun) as well as Cignal and Meralco Kuryente Load.

Since March 18 of this year, the P50 service fee for transferring funds from a BPI account to other local banks is temporarily waived until further notice.



JCB

JCB Card makes payment convenient, easy, and safe, with its contactless payment function being all the more useful in light of the global health situation. It essentially comes in six different classes, with three of them connected to BDO (BDO JCB Platinum Card, BDO JCB Gold Card, BDO JCB Lucky Cat Card) and another three to RCBC (RCBC Bankard JCB Platinum Card, RCBC Bankard JCB Gold Card, RCBC Bankard JCB Classic Card).

While these differ in terms of purposes and available perks, all JCB Cards can be used to pay at various merchants supporting JCB Contactless by simply tapping the card or mobile device on the reader. Among others, the following stores support said function in the Philippines: DAISO, Forever 21, Home Depot, Kultura Filipino, LANDERS, Mercury Drug, Robinsons, Rustan's, SM Department Store, SM Hypermarket, Starbucks, UNIQLO, Watsons, and WILCON. This service is based on global near field communication protocol standards, so you can openly use your JCB Card both in your home country and abroad.

To know more about these, visit ph.jcb.



A Guide to E-Wallets



An e-wallet or electronic wallet is a service centered on digital transactions involving money. Such a platform is regulated by the country's central bank, Bangko Sentral ng Pilipinas, thus the assurance that users can adapt it in their fair share of internet usage without worry.

Some of the most prominent things one can do with an e-wallet are paying cashless at a wide selection of stores, as well as directly paying for bills sans the need to go out and line up.

Significantly, users need not have a bank account to use it as money can be readily deposited to e-wallet applications via select stores and remittance centers across the country. But for those who have, you can just link your bank account to your e-wallet and easily transfer funds.

Using E-Wallets

In a nutshell, an e-wallet is different from mobile banking as the former is independent of any banks. It is, instead, a purely digital service that allows users to conduct monetary transactions with or without a bank account.

Creating an Account

Creating an account for e-wallets will be as seamless as it can be should you already have a mobile number and an email address because these are largely the basic requirements. However, in order to make use of all their features, verifying one's identity is a must.

This can be done by taking a picture of a valid ID—with passport and driver's license as some of the available options—and further confirming its legitimacy by taking either a photo or a video of yourself depending on the apps' requirement.

Once you are verified, which takes as quickly as within 30 minutes, you will receive a message informing you so.

Depositing Money

As mentioned earlier, users have two choices in terms of depositing money to e-wallets: it can either be (a) through stores and remittance centers where one will have to give actual money or (b) via linking bank accounts and/or credit cards by which users can swiftly transfer money online.

Salient in-store sites that accept money deposits for most e-wallets include 7-Eleven, Ministop, SM Business Centers, and LBC.

Meanwhile, available partner banks usually cover BDO, BPI, Metrobank, and RCBC; and credit cards do JCB, MasterCard, and Visa.

Paying Via E-Wallets

With an e-wallet, users can pay cashless or pay online.

Cashless payments are made when a particular store is equipped with a QR code next to the cash register. Using the e-wallet, users can simply scan the code that will reflect the due payment on one's screen.

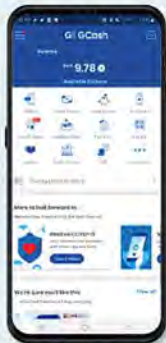
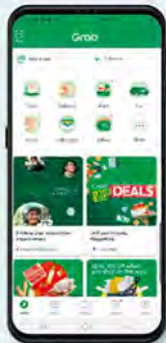
Online payments, on the other hand, are done either by manually transferring funds to the merchant through the e-wallet's "Send Money" feature or by choosing which among the available establishments inside the app you need to pay. Notably, the latter includes utility companies that make paying bills so much easier.

So... Are E-Wallets Good?

Having an e-wallet is undoubtedly advantageous, especially now that there's the threat of the coronavirus in everything that we lay our hands on. Not only does it allow users to pay for things cashless and hassle-free but does it also do so through a simple registration process.

Only, first-time users have to understand that transactions via e-wallets may not go smoothly due to the following factors: the internet connection is bad and the store clerk accommodating you on cashless payment is not accustomed to the process. Not all stores offer cashless payment, too.

NOTABLE E-WALLETS

	GCash	PayMaya	GrabPay
	 gcash.com	 paymaya.com	 grab.com/ph/pay
Partner stores for cashless payments <i>*See respective websites for the complete lists</i>	Watsons, Mercury Drug, Robinsons Supermarket, Rustan's, WalterMart, Puregold, SM Supermarket, KFC, Bonchon, The Coffee Bean & Tea Leaf, National Book Store, 7-Eleven, Lawson, Shell	Landers, Robinsons Supermarket and Department Store, Bonchon, KFC, Mercury Drug, Total, Power Fill, SR-MARZ Fuel, Toys R Us	The SM Store, Starbucks, Wild Flour Cafe + Bakery, Little Flour, Brother's Burger, Chatime, Baby Co., Watsons, The Body Shop, Innisfree, Forever 21, Folded & Hung, Crocs, Adidas, ACE Hardware, Pet Express
What can be paid for via online payment	Utility bills, airline tickets, insurance fees, real estate payments, mobile load	Utility bills, government fees such as for SSS and BIR, insurance fees, donations to organizations like UNICEF, steam wallet	All Grab app transactions; utility bills; bookings on Agoda, Booking.com, and Klook among others; mobile load
Means of depositing money	Online banks (BDO, BPI, Metrobank, RCBC, etc.); credit cards (MasterCard and Visa); remittance partners (MoneyGram, Western Union, and PayPal); and stores like SM, Robinsons, All Day Supermarket, 7-Eleven and LBC.	Online banks (BDO, Metrobank, RCBC, etc.); credit cards (JCB, MasterCard, and Visa); PayPal; stores like Robinsons Supermarket and Department Store, Smart, Shopwise, 7-Eleven, Ministop, and Palawan Pawnshop	Online banks (BDO, BPI, Metrobank, RCBC, etc.); credit cards (JCB, MasterCard, Visa, etc.); stores like SM Business Center, 7-Eleven, and Cebuana Lhuiller; other e-wallets
Max. allowable balance	Basic accounts: P50,000 Verified accounts: P100,000 Verified accounts w/ a linked bank account: P500,000	Basic accounts: P50,000 per month Upgraded accounts: P100,000 per month	Verified accounts: P100,000 per month; P1,200,000 per year
Deposit limit	Basic accounts: P50,000 per month Verified accounts: P100,000 per month Verified accounts w/ a linked bank account: P500,000 per month	Basic accounts: P50,000 per month Upgraded accounts: P100,000 per month	Verified accounts: P100,000 per day; P100,000 per month; P1,200,000 per year
Withdrawal limit	Basic accounts: P40,000 per day; P100,000 per month Verified accounts: P100,000 per day Verified accounts w/ a linked bank account: P100,000 per day	Basic accounts: P50,000 per month Upgraded accounts: P100,000 per month	Verified accounts: P100,000 per month; P1,200,000 per year
Other feature/s	<ul style="list-style-type: none"> • Receive money transfer from Japan with GCash Remit • Invest for as low as P50 • Borrow money in advance • Save money (w/ a 3.1% interest) • Issuance of prepaid credit cards (AMEX & VISA) 	<ul style="list-style-type: none"> • Issuance of prepaid credit cards (VISA) • Get a 15% or 20% discount by using the abovementioned prepaid credit card at online stores such as Lazada and Zalora 	<ul style="list-style-type: none"> • Send remittances to overseas people who have Grab accounts (currently applicable to Singapore only)

Primer's At-Home Special: Vegetable Gardening

While there seems to be no definite end yet to the new normal way of living instilled by this health crisis, people scour for things after things to do within the corners of one's home—either for entertainment or for productivity. But in this At-Home Special by Philippine Primer, we give you one recreation that easily fuses productivity to it: home gardening.

Whether or not your house is equipped with a big space, you can definitely grow your own vegetables! Learn how to start onion cultivation, authentic vegetable cultivation, as well as where you can source the necessary tools for these activities.

Planting Green Onion Cuttings

(perfect for beginners)



What you need:

Leek (rooted)
Cultured soil
Planter with a depth of about 15 cm (or a cut plastic bottle)

What to do:

1. Put the culture soil in the planter and water it evenly.
2. Prepare a piece of leek with a remaining 5-10 cm of root and place it in the soil.
3. Place on a sunny and well-ventilated porch and water evenly when the soil surface dries up.
4. Apply fertilizer according to the instructions on its package. Be careful not to put too much.
5. After it has grown to some extent, cut off the leaves and leave the roots. It will allow the cutting to grow again.

Planting Seeds/Seedlings



What you need:

Seed or seedling (seeds from vegetables are acceptable)
Cultured soil
Fertilizer
Pot with a 9 cm diameter (for sowing)
Pots and/or planters (size depends on the scale of grown seeds)

Others: Posts and strings (for vegetables like tomatoes that require posts), insect net, watering can, misting, transplanting iron, work gloves, gardening scissors, etc.

What to do:

1. Put cultured soil in a pot and sprinkle 3 to 4 seeds (e.g. lettuce, spinach, pakchoi, beets).
2. Once the seedlings grow at least 2 to 3 leaves, the seedlings should be spaced out a little bit so they'll have more room to grow. When they grow 4 to 5 leaves, then, you can already transfer them to a small pot or a larger planter.
3. When the surface of the soil becomes dry, water it and add fertilizer according to the instructions on its package.

Note: Some plants like tomatoes need support when growing, so make sure to attach a supporting post before it becomes fully grown.

Where to Buy Gardening Supplies and Tools

ACE Hardware / True Value

Available gardening products: Cultured soil, fertilizers, coco peat, perlite, plastic planters

Where to buy: Various branches around Metro Manila

Cartimar

Available gardening products: Ornamental plants, herb seedlings such as basil and rosemary, terracotta pots, cultured soil

Where to buy: Cartimar, Pasay City

HomeGrown

Available gardening products: All kinds of gardening tools such as cultured soil, fertilizers, pots, seedlings, seeds

Where to buy: homegrownfreshfoods.com

Ramgo Seeds

Available gardening products: Vegetable seeds

Where to buy: ramgoseeds.com; Ramgo's Garden and Farm Store on Lazada; and I Love Ramgo on Facebook

MNL Grow Kits

Available gardening products: Cultivation kits that include seeds, pots, and soil

Where to buy: mnlgrowkits.com

The Gift Farm

Available gardening products: Non-genetically modified vegetable seeds

Where to buy: thegiftfarm.ph

**Other supermarkets sell seeds/seedlings as well, just like Rustan's that sells herb seedlings and vegetable seeds.*



RESTAURANTS

Offering Dine-in Services

Caruso Ristorante Italiano	📍 210 Nicanor Garcia St., Bel Air, Makati City 📞 02-8895-2451 / 0915-679-4829 🕒 11 am to 8 pm 🌐 carusoristoranteitaliano.com 📍 Caruso Ristorante Italiano
Chatto Bites	📍 2/F, Assembly Grounds at The Rise Makati, Malugay St., San Antonio Village, Makati City 📞 0917-621-851 / 02-7752-1756 🕒 11 am to 6 pm 📍 Chatto Bites
Chesa Bianca Swiss Restaurant	📍 7431 Yakal St., San Antonio Village, Makati City 📞 02-8815-1359 / 02-8892-7254 🕒 11 am to 9 pm 🌐 werdenberg.com 📍 Chesa Bianca Swiss Restaurant
Dr. Wine Manila	📍 G/F, 5921 Algier St., Brgy. Poblacion, Makati City 📞 0917-563-8811 🕒 12 pm to 10 pm 📍 Dr. Wine Manila
Fukudaya	📍 Arya Residences, Tower 1, McKinley Parkway, Taguig City 📞 0927-264-0171 🕒 11 am to 8 pm 📍 Fukudaya Philippines
Fumizen Japanese Restaurant	📍 No. 34, Sgt. Esguerra Ave., Diliman, Quezon City 📞 02-7793-1894 🕒 10 am to 7 pm 🌐 newotani.co.jp/en/tokyo/restaurant/fumizen 📍 Fumizen Japanese Restaurant
Hoshimatsuri	📍 The Creekside Bldg., Mezzanine Unit 04, Amorsolo St. cor. V.A Rufino St., Legaspi Village, Makati City 📞 02-8893-3294 🕒 11 am to 10 pm 📍 Hoshimatsuri
Ikomai	📍 ACI Group Bldg., 147 HV. Dela Costa, Salcedo Village, Makati City 📞 0917-709-4809 / 02-8816-4588 🕒 11 am to 6 pm 🌐 ikomai.today 📍 Ikomai
Jasmine Restaurant	📍 New World Makati Hotel, Esperanza St. cor. Makati Ave., Ayala Center, Makati City 📞 02-8811-6888 / 0917-888-4194 🕒 11 am to 3 pm (Sat and Sun) 🌐 manila.newworldhotels.com 📍 New World Makati Hotel
Kazunori Japanese Restaurant	📍 G/F, Mazda Makati Bldg., Chino Roces Ave. Ext., Makati City 📞 0917-836-2695 🕒 11 am to 9 pm 📍 Kazunori Japanese Restaurant / Kazu Cafe
L'entrecote Bistro & Upper Room	📍 Burgos Circle at Forbes Town Rd., BGC, Taguig City 📞 02-8856-4858 / 0915-885-7622 🕒 11 am to 10 pm 🌐 lentrecotemanila.com 📍 L'entrecote Manila: Bistro & Upper Room
Metronome	📍 G/F, The Grand Midori Makati, Bolanos St., Legaspi Village, Makati City 📞 02-7618-4337 / 0917-147-3776 🕒 11 am to 2 pm & 5 pm to 9 pm (Mon to Sat) 🌐 restaurantmetronome.com 📍 Metronome
Sen-Ryo	📍 G/F, The Podium, Mandaluyong City 📞 02-7914-0181 / 0917-687-8733 🕒 10 am to 6 pm 📍 Sen-Ryo Philippines
Tokyo Milk Cheese Factory Cafe	📍 G/F, East Wing, Estancia Mall, Capitol Commons, Oranbo, Pasig City 📞 02-7746-0973 / 0936-979-4369 🕒 10 am to 7 pm (Mon to Thu); 10 am to 8 pm (Fri to Sun) 🌐 ifoodsgroup.com/tokyo-milk-cheese-factory 📍 Tokyo Milk Cheese Factory Ph
Wooden Horse Steakhouse	📍 Unit 2&3 Molito Commercial Complex, Madrigal Business Park, Alabang Zapote Rd., Ayala Alabang, Muntinlupa City 📞 02-8659-7522 / 0927-460-2495 🕒 11 am to 2 pm & 5 pm to 9 pm 🌐 whsteakhouse.wixsite.com/whsh 📍 Wooden Horse Steakhouse
Yamazato	📍 Resorts World Manila, 2 Portwood St., Newport Blvd., Pasay City 📞 02-5318-2888 🕒 11:30 am to 2 pm, 6 pm to 8 pm 🌐 hotelokuramanila.com 📍 Hotel Okura Manila
Bar Pinxtos	📍 BGC, Taguig City 📞 02-8810-1307 📍 Alabang, Muntinlupa City 📞 02-8831-0065 🕒 11 am to 9 pm for both branches (Tue to Sun) 🌐 barpinxtos.com 📍 Bar Pinxtos
Kureji	📍 Ali Mall, Cubao 📞 02-7729-4909 / 0917-855-7482 📍 Brgy. Pinyahan, Diliman, Quezon City 📞 02-8362-8845 / 0917-5777-4233 🕒 10 am to 7 pm (both branches) 📍 Kureji
Barcino	📍 Ayala Malls Vertis North, Quezon City (0926-641-0440) 📍 One Eastwood, Quezon City (0995-148-7913) 📍 UP Town Center, Quezon City (0927-505-5474) 📍 Santolan Town Plaza, San Juan City (0977-097-6784) 📍 Greenbelt, Makati City (0926-641-0439) 📍 Rockwell, Makati City (0945-286-9995) 📍 Uptown Parade, Taguig City (0917-705-4332) 📍 Ayala Malls The 30th, Pasig City (0926-641-0457) 🌐 barcino.com.ph 📍 Barcino

Denny's	<p>📍 Eastwood, Quezon City (02-7720-9336 / 02-7720-9337 / 0919-604-6366 / 0956-513-7612)</p> <p>🕒 8 am to 9 pm (Mon to Thu); 7 am to 9 pm (Fri to Sun)</p> <p>📍 Uptown Parade, Taguig City (02-7772-3371 / 0995-617-5577 / 0939-321-2790)</p> <p>🕒 8 am to 9 pm 🌐 dennys.ph 📞 Denny's Philippines</p>
Din Tai Fung	<p>📍 SM Megamall, Mandaluyong City (0956-413-0207 / 0947-425-8904) 🕒 10 am to 6 pm</p> <p>📍 Greenbelt 3, Makati City (0919-084-5370) 🕒 11 am to 7 pm</p> <p>📍 BGC, Taguig City (0919-078-5209) 🕒 11 am to 8 pm 🌐 momentfood.com 📞 Din Tai Fung Philippines</p>
Genki Sushi	<p>📍 SM Aura Premier, Taguig City (02-7955-2205 / 0917-553-1261) 🕒 10 am to 6 pm</p> <p>📍 Ayala Malls Manila Bay, Parañaque City (02-7752-3603 / 0917-687-8744) 🕒 10 am to 8 pm</p> <p>📍 Ayala Malls The 30th, Pasig City (02-7946-5242 / 0917-676-3170) 🕒 10 am to 8 pm</p> <p>📍 UP Town Center, Quezon City (02-7958-5010 / 0917-813-9483) 🕒 10 am to 8 pm</p> <p>📍 SM North EDSA, Quezon City (02-8373-4393 / 0917-803-6295) 🕒 10 am to 6 pm</p> <p>📍 SM Megamall, Mandaluyong City (02-8624-0175 / 0917-701-5851) 🕒 10 am to 8 pm</p> <p>🌐 online.genkisushi.com.ph 📞 Genki Sushi Philippines</p>
La Cabrera	<p>📍 6750 Ayala Ave., Makati City (0905-290-0703) 📍 EDSA Shangri-La, Ortigas (0967-236-7940)</p> <p>🕒 11:30 am to 3 pm & 5:30 pm to 8 pm (both branches) 📞 La Cabrera Manila</p>
Manam	<p>📍 Triroma, Quezon City (02-7900-5750 / 0915-951-8011) 📍 The Podium, Mandaluyong City (02-8244-5516 / 0919-084-5723)</p> <p>📍 Greenbelt 2, Makati City (02-7625-0515 / 0919-084-5730) 📍 BGC, Taguig City (02-8332-9390 / 0919-084-5510)</p> <p>📍 Alabang, Muntinlupa City (0977-240-0651) 📍 Ermita, Manila (02-8362-0618 / 0919-084-5375)</p> <p>🕒 10 am to 7 pm (Greenbelt 2); 10 am to 6 pm (other branches) 🌐 momentfood.com 📞 Manam Comfort Filipino</p>
Marugame Udon	<p>📍 UP Town Center, Quezon City (02-7968-2832 / 0926-507-0415) 📍 SM North EDSA, Quezon City (02-7968-3465 / 0961-291-7673)</p> <p>📍 SM Fairview, Quezon City (0997-278-7668) 📍 SM Megamall, Mandaluyong City (0956-421-0014)</p> <p>📍 The Podium, Mandaluyong City (02-8586-2805) 📍 Glorietta 4, Makati City (0906-805-8727)</p> <p>📍 Ayala Malls Circuit, Makati City (02-7373-9493) 📍 Bonifacio High Street, BGC, Taguig City (02-7799-9184 / 0916-627-0275)</p> <p>📍 Uptown BGC, Taguig City (0916-589-4682) 📞 Marugame Philippines</p> <p>🕒 11 am to 5 pm (SM Fairview); 11 am to 6 pm (UPTC & BGC); 10 am to 6 pm (other branches)</p>
Nikkei	<p>📍 The Podium, Mandaluyong City (0995-908-3145) 🕒 11 am to 6 pm 📍 Rockwell, Makati City (0916-636-9817) 🕒 11 am to 7 pm</p> <p>📍 Nana Bar Rada, Makati City (0927-273-0114) 🕒 11 am to 9 pm 📍 Nana Bar BGC, Taguig City (0966-533-7573)</p> <p>🕒 11 am to 9 pm 🌐 nikkei.com.ph 📞 Nikkei</p>
Ooma	<p>📍 SM Megamall, Mandaluyong City (0919-078-5221 / 0919-084-5562) 🕒 10 am to 6 pm</p> <p>📍 Greenbelt 3, Makati City (0919-084-5576) 🕒 11 am to 7 pm 📍 Alabang, Muntinlupa City (0919-078-5227 / 0919-078-5226)</p> <p>🕒 11 am to 8 pm 📍 BGC, Taguig City (0977-240-0651) 🕒 10 am to 6 pm 🌐 momentfood.com 📞 Ooma</p>
Single Origin	<p>📍 Rockwell, Makati City (02-8772-6259 / 0995-914-4137) 🕒 7 am to 8 pm</p> <p>📍 Bonifacio High Street, BGC, Taguig City (02-8894-4042 / 0906-268-8902) 🕒 7 am to 7 pm</p> <p>📍 Single Origin Osteria Salcedo, Makati City (0956-301-5267 / 02-8241-6168) 🕒 7 am to 8 pm</p> <p>📍 Single Origin Osteria One Bonifacio, Taguig City (02-7950-8449 / 0917-713-6277) 🕒 11 am to 8 pm</p> <p>🌐 singleorigin.com.ph 📞 Single Origin</p>
Soga Miga	<p>📍 Alabang, Muntinlupa City (02-8403-8853 / 0917-807-3008) 🕒 11 am to 9 pm</p> <p>📍 Silang, Cavite 🕒 9 am to 6 pm 📞 Soga Miga - 소가미가</p>
Vikings	<p>📍 SM North EDSA, Quezon City 📍 SM Megamall, Mandaluyong City 📍 SM Mall of Asia, Pasay City</p> <p>📞 02-8845-4647 🌐 vikings.ph 📞 Vikings Luxury Buffet</p>
Watami	<p>📍 Greenbelt 2, Makati City (02-7729-9121 / 0917-398-2332 / 0966-625-0020)</p> <p>📍 Ayala North Exchange, Makati City (02-8238-2925 / 0956-144-3244) 🕒 11 am to 8 pm for both branches (Mon to Fri)</p> <p>🌐 watami.com.ph 📞 Watami Philippines</p>
Wildflour Restaurant	<p>📍 Greenhills, San Juan City (02-8775-3543 / 0917-627-9679) 📍 The Podium, Mandaluyong City (02-8571-8588 / 0917-628-9572)</p> <p>📍 Rockwell, Makati City (02-8850-5503 / 0917-705-3329) 📍 Salcedo Village, Makati City (02-8808-7072 / 0917-328-5915)</p> <p>📍 Rada St., Makati City (02-8833-9799 / 0917-564-5748) 📍 BGC, Taguig City (02-8856-7600 / 0917-852-0950 / 0917-624-9006)</p> <p>📍 Wildflour Italian, Taguig City (02-8244-3930 / 0917-632-9384) 🕒 11 am to 8 pm (all branches)</p> <p>🌐 wildflour.com.ph 📞 Wildflour Restaurant</p>
Wolfgang's Steakhouse	<p>📍 The Podium, Mandaluyong City (0917-702-8913) 📍 BGC, Taguig City (0917-710-1682)</p> <p>📍 Resorts World Manila, Pasay City (0917-885-7960) 📍 Molito Lifestyle Center Pop-Up, Muntinlupa City (0995-610-2361)</p> <p>🕒 11 am to 9 pm (all branches) 🌐 wolfgangsteakhouse.ph 📞 Wolfgang's Steakhouse PH</p>
Yayoi Japanese Teishoku Restaurant	<p>📍 SM North EDSA, Quezon City (02-8441-0073) 📍 SM Megamall, Mandaluyong City (02-8634-4865)</p> <p>📍 BGC, Taguig City (02-8242-2792) 📍 SM Mall of Asia, Pasay City (02-8821-6082)</p> <p>🕒 11 am to 7 pm (BGC); 10 am to 8 pm (other branches) 🌐 yayoi.com.ph 📞 YAYOI Philippines</p>
Yoshinoya	<p>📍 SM North EDSA, Quezon City (02-8920-8177 / 02-8927-3525) 📍 SM Megamall, Mandaluyong City (02-7720-5447)</p> <p>📍 Glorietta 1, Makati City (02-7625-3662 / 02-8893-8178) 🕒 10 am to 6 pm (Glorietta 1); 11 am to 7 pm (other branches)</p> <p>🌐 yoshinoya.com.ph 📞 Yoshinoya Philippines</p>

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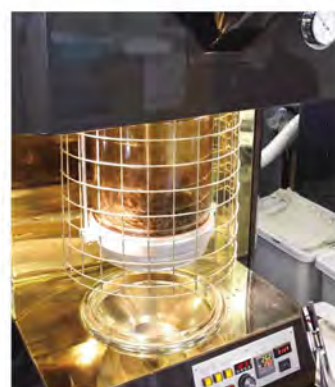
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Bocelli and Caruso

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Andrea Bocelli: A famous opera singer and composer, he is also a Caruso customer.

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 - HEPA Filter



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KC-G50E-W 38 sq.m

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NOSPHIL Consultancy & Manpower Systems

☎ 02-687-1978

☎ 3/F, OAC Building, 27 San Miguel Ave.,
Ortigas Center, San Antonio, Pasig City

One E-com

☎ 02-451-8243

☎ 4/F Unit 2C, One E-com Center Building,
Ocean Drive, Mall of Asia Complex, Pasay City

VILLAGES

Ayala Alabang Village

☎ 02-809-2282

☎ Ayala Alabang Village, Muntinlupa City

Forbes Park Village

☎ 02-624-3115

☎ Talisay Street, Forbes Park Village,
Forbes Park North, Makati City

Greenmeadows Village

☎ 02-637-3311 / 02-637-3399

☎ Greenmeadows Ave.,
Greenmeadow Village, Quezon City

McKinley Hill Village

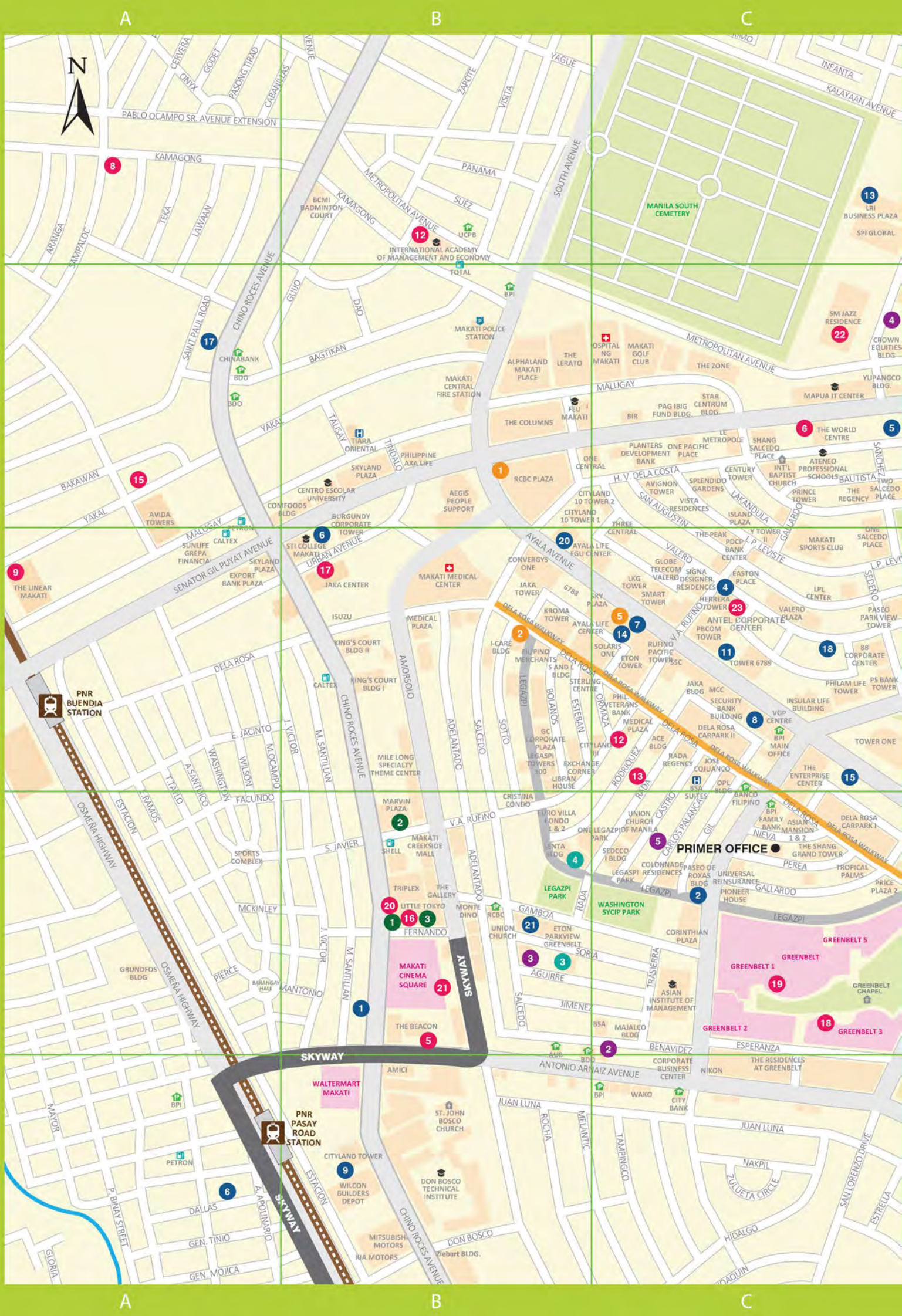
☎ 02-815-1888 / 0917-887-8696

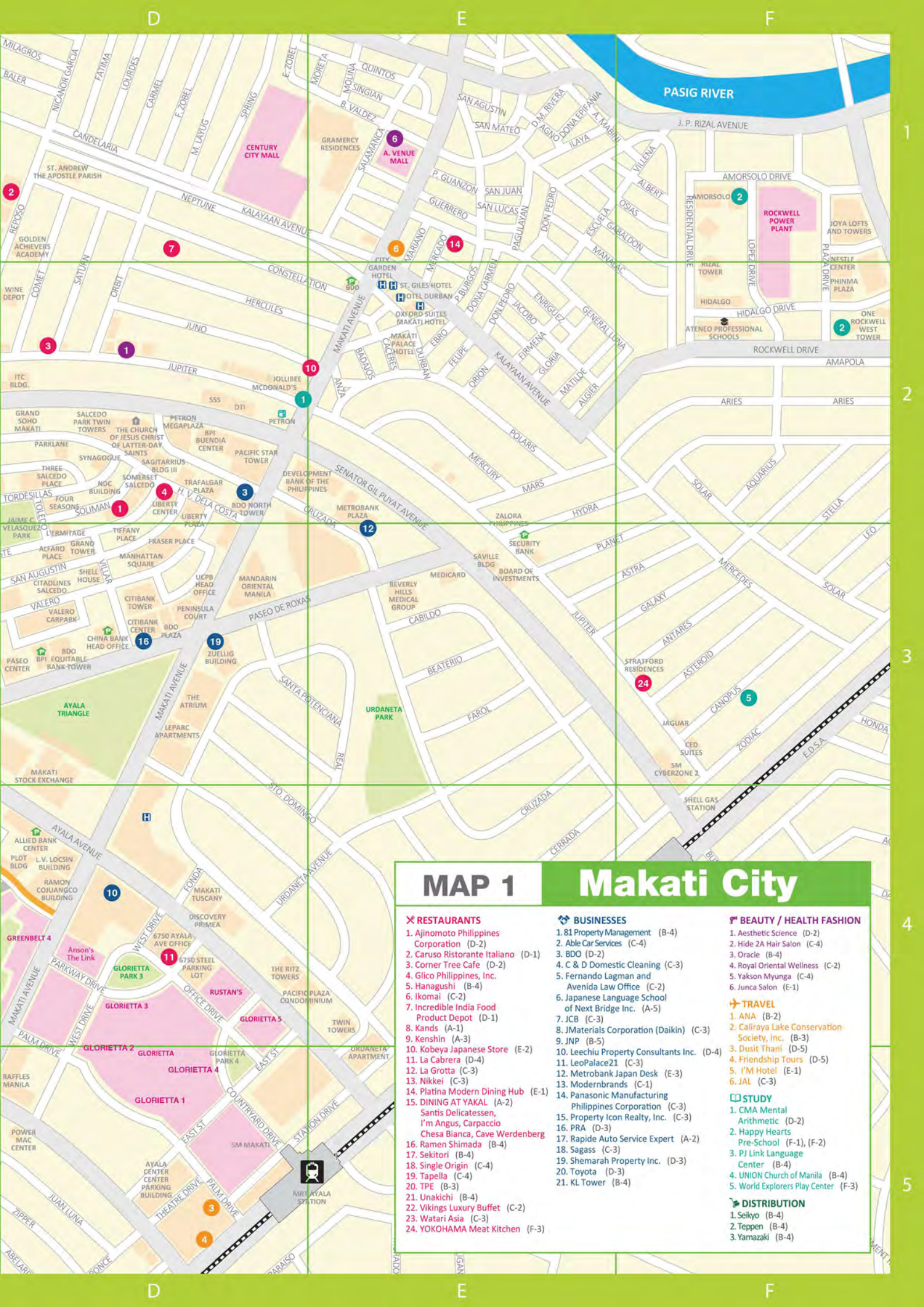
☎ Upper McKinley Hill Village, Taguig City

San Lorenzo Village

☎ 02-817-0999

☎ San Lorenzo Village, Makati City





MAP 1

Makati City

✕ RESTAURANTS

1. Ajinomoto Philippines Corporation (D-2)
2. Caruso Ristorante Italiano (D-1)
3. Corner Tree Cafe (D-2)
4. Glico Philippines, Inc. (B-4)
5. Hanagushi (B-4)
6. Ikoma! (C-2)
7. Incredible India Food Product Depot (D-1)
8. Kands (A-1)
9. Kenshin (A-3)
10. Kobeya Japanese Store (E-2)
11. La Cabrera (D-4)
12. La Grotta (C-3)
13. Nikkei (C-3)
14. Platina Modern Dining Hub (E-1)
15. DINING AT YAKAL (A-2)
Santis Delicatessen,
I'm Angus, Carpaccio
Chesa Bianca, Cave Werdenberg
16. Ramen Shimada (B-4)
17. Sekitori (B-4)
18. Single Origin (C-4)
19. Tapella (C-4)
20. TPE (B-3)
21. Unakichi (B-4)
22. Vikings Luxury Buffet (C-2)
23. Watari Asia (C-3)
24. YOKOHAMA Meat Kitchen (F-3)

✚ BUSINESSES

1. 81 Property Management (B-4)
2. Able Car Services (C-4)
3. BDO (D-2)
4. C & D Domestic Cleaning (C-3)
5. Fernando Lagman and
Avenida Law Office (C-2)
6. Japanese Language School
of Next Bridge Inc. (A-5)
7. JCB (C-3)
8. JMaterials Corporation (Daikin) (C-3)
9. JNP (B-5)
10. Leechiu Property Consultants Inc. (D-4)
11. LeoPalace21 (C-3)
12. Metrobank Japan Desk (E-3)
13. Modernbrands (C-1)
14. Panasonic Manufacturing
Philippines Corporation (C-3)
15. Property Icon Realty, Inc. (C-3)
16. PRA (D-3)
17. Rapide Auto Service Expert (A-2)
18. Sagass (C-3)
19. Shemarah Property Inc. (D-3)
20. Toyota (D-3)
21. KL Tower (B-4)

✚ BEAUTY / HEALTH FASHION

1. Aesthetic Science (D-2)
2. Hide 2A Hair Salon (C-4)
3. Oracle (B-4)
4. Royal Oriental Wellness (C-2)
5. Yakson Myunga (C-4)
6. Junca Salon (E-1)

✚ TRAVEL

1. ANA (B-2)
2. Caliraya Lake Conservation
Society, Inc. (B-3)
3. Dusit Thani (D-5)
4. Friendship Tours (D-5)
5. I'M Hotel (E-1)
6. JAL (C-3)

✚ STUDY

1. CMA Mental
Arithmetic (D-2)
2. Happy Hearts
Pre-School (F-1), (F-2)
3. PJ Link Language
Center (B-4)
4. UNION Church of Manila (B-4)
5. World Explorers Play Center (F-3)

✚ DISTRIBUTION

1. Seikyo (B-4)
2. Teppan (B-4)
3. Yamazaki (B-4)



MAP 2

Bonifacio Global City

DISTRIBUTION

1. SANTIS Delicatessen (J-3)
2. UCC
3. Starbucks

RESTAURANTS

1. Buta+Wagyu (K-4)
2. Musashi-Tei (J-4)
3. Botan Black Café (K-3)
4. L'Opera (J-3)
5. Sentro 1771 (K-3)
6. Saboten (K-3)
7. Single Origin (J-3)
8. Tsujiri (K-4)
9. Fukudaya (J-4)
10. The Empress (J-3)
11. Miyazaki Gyu (I-3)
12. Va Bene Pasta Deli (J-3)
13. Monkeyspeak Coffee (J-3)
14. The Alley by Vikings (J-3)
15. Niu by Vikings (K-4)

BEAUTY / HEALTH FASHION

1. KIYOSA (J-2)
2. KARADA Factory (K-3)
3. Uniqlo (J-3)
4. M Tokyo (I-2)
5. The Smile Bar (K-2)
6. Vision Gym (I-2)

BUSINESSES / SCHOOLS

1. Marimo Serviced Office (J-4)
2. Park West (K-1)
3. JTB (J-4)
4. Topia English Learning Center (K-2)
5. Genius English Academy (J-2)
6. Fuji Xerox Philippines, Inc. (K-4)
7. Mommy International (L-1)
8. Lualhati Laundry Shop (J-3)
9. Eco Steam (I-2)

Pokémon

A vibrant illustration of a Christmas tree decorated with various Pokémon-themed ornaments. The tree is green with gold and red lights, and is topped with a large yellow star. Several Pokémon are visible: Pikachu on the left, Eevee on the right, and a blue Pokémon (likely a Squirtle) at the bottom right. The tree is surrounded by wrapped gifts and candy canes. The background is a solid red color.



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MASTER LICENSEE



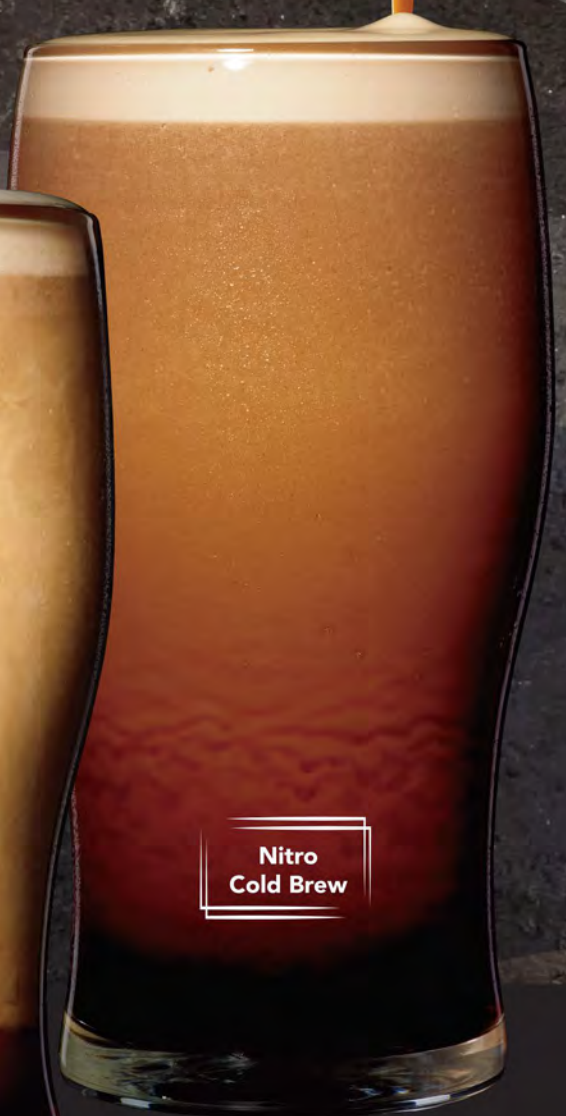
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