

Is metrobank.com.ph legit? TrustSniffer's high-trust assessment: 90/100

metrobank.com.ph

Verdict

90

OUT OF 100

HIGH TRUST

metrobank.com.ph appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 75%.

What this site appears to be

Metrobank homepage promoting personal, business, and wealth-management services in the Philippines, along with its mobile app, financial education, news, corporate information, careers, security resources, and help topics.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Archived since 1998 1143 snapshots	CLEAR
Certificate	Encrypted connection Issued by GlobalSign RSA OV SSL CA 2018	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Public web-archive history exists since 1998.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

The website is Metrobank's corporate banking portal for customers in the Philippines, presenting personal and business banking, deposit accounts, credit cards, loans, foreign exchange, wealth management, investment products, financial education, customer support, and mobile-banking services.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing behavior, deceptive-return claims, or credential-harvesting mechanisms were observed. The domain's long-established and continuous history aligns with the current banking identity, while independent threat telemetry records no malicious or suspicious classification. Its established global traffic footprint and coherent corporate content further support the conclusion that this is the legitimate Metrobank website.

- The domain has been established since approximately 1998 and is ~27.7 years old.
- The domain's historical record contains 1,143 archive snapshots spanning 1998–2021, representing 24 years of tracked activity without detected suspicious repurposing.
- External reputation checks recorded 0 malicious and 0 suspicious classifications, no confirmed phishing finding, and no external threat-list hit for the assessed domain.
- The homepage presents a consistent Metrobank identity, corporate news, governance material, investor relations, security information, and customer-service resources without detected impersonation indicators.

Regulatory Verification Notes

The homepage identifies the institution through corporate, governance, and investor-relations content consistent with an established bank, although the supplied page material does not provide a specific regulatory licence or registration number. A broker-focused third-party dataset separately labels the matched domain as unregulated and reports one low-severity exposure entry; this is a limited reputational signal rather than a legal or licensing determination, particularly because the site presents conventional banking rather than a dedicated retail-broker proposition. The organization-validated certificate expressly identifies Metropolitan Bank & Trust Company, providing strong technical corroboration of the institutional identity.

- The site's transport encryption uses an OV certificate issued by GlobalSign RSA OV SSL CA 2018 to Metropolitan Bank & Trust Company, valid until 2026-12-10.
- The homepage provides corporate disclosures, governance information, investor relations, careers, security resources, and financial-service information.

- The assessed homepage contains no stated licence number or named regulatory authority.
- The domain-matched broker dataset reports “No Regulation,” a 1.55/10 broker score, one review, and one non-high-severity exposure; these are third-party reputation observations, not official registry findings.

What to Verify Next

For regulated onboarding or counterparty due diligence, the institution’s legal name and authorization should be matched against the relevant Philippine banking registry, using independently obtained registry records. Official mobile applications and customer-service channels should be reached through independently validated institutional listings, and payment or account instructions should be confirmed through authenticated banking workflows.

- The homepage offers account opening, credit-card applications, investment access, lending, and self-service functions that may form part of a formal customer-onboarding review.
- The homepage promotes an application that supports registration using a deposit account or credit card, scheduled payments, account management, bill payment, and money transfers.
- Dedicated security and help resources are presented on the homepage as the appropriate institutional support paths.

Summary Verdict

The website is a legitimate, established, and trustworthy institutional banking presence. Its identity, historical provenance, clean threat reputation, professional content, and technical identity controls converge strongly, with no contradictory fraud signals observed.

Infrastructure Integrity

The site is protected through mainstream CDN/WAF infrastructure, with observed delivery involving Akamai and Cloudflare-associated edge services. All observed addresses were edge systems rather than confirmed origin hosts, which reduces direct origin exposure but serves only as a security mitigation, not independent proof of legitimacy.

- The site was served from AS16509 (AMAZON-02 — Amazon.com, Inc., US); the directly observed address was 15.197.167.90.
- Three CDN edge addresses were observed across AS16509 and AS63949, with no origin-server candidate identified.
- The infrastructure assessment confirmed a trusted CDN/WAF deployment and successful domain resolution.

Closing Assessment

Normal interaction, including account login, routine account use, and standard transactions, is appropriate, subject to ordinary institutional due-diligence and secure-banking practices.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
--------	------------

Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of metrobank.com.ph.

- The request stayed on metrobank.com.ph. It was not redirected to another domain. [CLEAR](#)
- The earliest public archive of this site is from 1998-12-03. [CLEAR](#)
- It is hosted on AMAZON-02, from a server in US. [NOTED](#)

Domain intelligence

Registrar	Not available
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	15.197.167.90
Name servers	Not available
SSL issuer	GlobalSign RSA OV SSL CA 2018
SSL expiry	2026-12-10
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	1998-12-03
Archive snapshots	1143
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about metrobank.com.ph at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.