

CREDIT CARD FEES AND CHARGES

| MEMBERSHIP FEE | PRINCIPAL / BASIC | SUPPLEMENTARY |
|--|--|----------------------------|
| ShopMore | P125/month | P62.50/month |
| Classic/Standard/Lucky Cat | | |
| Forever 21 / Bench | P200/month | P100/month ¹ |
| Gold Cards ² | P2,400/year | P1,200/year ¹ |
| Diners Club International | P3,000/year | P1,500/year |
| Titanium | P4,500/year | P1,750/year ¹ |
| Platinum | P4,500/year | FREE for LIFE ³ |
| Diners Club Premiere | P4,500/year | P2,500/year |
| Diamond ² | P5,000/year | FREE for LIFE ³ |
| The American Express® Platinum Credit Card | P5,000/year | P2,500/year |
| The Cathay Pacific American Express® Elite Credit Card | P5,000/year | P2,000/year |
| The American Express® Cashback Credit Card | P3,000/year | P1,500/year |
| The American Express® Credit Card | P1,800/year | P800/year |
| MONTHLY EFFECTIVE INTEREST RATE (EIR) | Retail and Cash Advance transactions (inclusive of cash advance fee) ⁴ | |
| ShopMore | 3.50% | |
| Classic/Standard/Lucky Cat | 3.50% | |
| Forever 21 / Bench | 3.25% | |
| Gold Cards | 3.25% | |
| Diners Club International | 3.50% | |
| Titanium | 2.75% | |
| Platinum | 2.75% | |
| Diamond | 2.75% | |
| Diners Club Premiere | 3.25% | |
| The American Express® Platinum Credit Card | 3.00% | |
| The Cathay Pacific American Express® Elite Credit Card | 3.25% | |
| The American Express® Cashback Credit Card | 3.50% | |
| The American Express® Credit Card | 3.50% | |

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| CASH ADVANCE FEE ⁵ | 5% of amount withdrawn or P500 / US\$10, whichever is higher |
| LATE PAYMENT CHARGE | 7% of overdue amount |
| MINIMUM AMOUNT DUE | The sum of the following: a) 3% of the outstanding balance less installment amortization and new transactions posted within the current statement period or P200 / US\$5, whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-Limit Amount. |
| SALES SLIP RETRIEVAL FEE | P300 for each sales slip retrieved for local transactions or P500 each for international transactions |
| LOST CARD REPLACEMENT FEE | P400 for each card |
| FOREIGN EXCHANGE CONVERSION RATE | |
| BDO CARDS | Assessment fee of 1% plus service fee of 1.5% of the converted amount based on the prevailing foreign exchange rate of Mastercard/Visa/JCB/UnionPay/Diners Club International and BDO respectively at the time of posting. The service fee may be imposed at the sole discretion of BDO and may be subject to change. |
| AMERICAN EXPRESS CARDS | For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2.5% will be applied to the converted amount, of which 1% is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them. |
| INSTALLMENT PROCESSING FEE | 5% of the total remaining balance or P300, whichever is higher |
| RETURNED CHECK FEE / AUTO DEBIT ARRANGEMENT RETURN FEE | P1,250 / US\$35 for each returned check/insufficient ADA account |
| SOA REPRINT FEE | P30 / US\$1.00 per SOA request |

1. First supplementary credit card is FREE for Life
 2. For Gold and Diamond UnionPay Principal Cardholders, Annual Membership Fee is free for the first 3 years
 3. Valid only up to six (6) supplementary credit cards
 4. Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full
 5. If transacted at BDO Branches Over-The-Counter, a P500/US\$10 fee will be added to the 5% Cash Advance fee
- * USD Fees and Charges are only applicable to cards with Dual Currency feature

All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges. For updated information, please contact BDO Customer Contact Center at 631-8000 (within Metro Manila), or Domestic Toll-Free numbers at 1-800-10-6318000 (PLDT), 1-800-3-6318000 (Digital), 1-800-5-6318000 (Bayantel), 1-800-8-6318000 (Globe).

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas with contact number (02) 708-7087 and email address consumeraffairs@bsp.gov.ph.

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Personal Banking



Credit Cards

For all the things you need, there's a BDO Credit Card.

Submit application to any BDO branch or apply via text through 2256.

We find ways®

www.bdo.com.ph

