

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%	

CASH ADVANCE FEE ⁵	5% of amount withdrawn or P500 / US\$10, whichever is higher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.

REVISED AS OF MAY 2018

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

APPLICATION FORM

All details should be completely filled out (placing N/A if Not Applicable). Applications without required documents or with incomplete information will not be processed. Failure to provide sufficient and accurate information in this Application Form may result to BDO's inappropriate determination of the financial requirements of the applicant. Please personally submit completed Application Form and requirements to any BDO Branch near you. Submitted documents will not be returned to the applicant.

Apply via SMS, just type: BDOCC<SPACE>APPLY<SPACE>LAST NAME/FIRST NAME/MIDDLE INITIAL then send to 2256*. Example: BDOCC APPLY GONZALES/JANE/A *P2.50 charge for Globe & Smart, P2.00 charge for Sun Subscribers.

REQUIREMENTS

BASIC APPLICATION REQUIREMENTS

- 21 to 70 years old for PRINCIPAL and at least 13 years old for SUPPLEMENTARY Cardholders
- Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last two (2) years
- Minimum Gross Fixed Annual Income Requirement:
 - P 180,000 Bench/Forever 21/ShopMore and Standard Mastercard, Visa Classic, JCB Lucky Cat Credit Card
 - P 420,000 Gold Credit Cards, Diners Club International and American Express Cashback Credit Card
 - P 480,000 American Express Credit Card
 - P1,000,000 Titanium Mastercard and Diners Club Premiere Credit Card
 - P 1,200,000 Platinum Mastercard, Visa Platinum, JCB Platinum, Diamond UnionPay and Cathay Pacific American Express Elite Credit Card
 - P 1,800,000 American Express Platinum Credit Card
- Regular employee or self-employed with business operating for at least two (2) years
- At least one (1) landline phone or a postpaid mobile phone
- Residence or office address must be within any area where a BDO branch is located

DOCUMENTS REQUIRED

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

Filipino

- Any one of the following valid photo-bearing identification document* (front and back):
- Company ID, if company is SEC, IC or BSP supervised / registered
 - Government issued ID (e.g. Passport, Driver's License, SSS ID, etc.)
- * Supplementary applicants who are studying may submit a valid school ID instead.

Foreigners

- Copy of Employment Contract or Certificate of Employment
- Letter from the Embassy (If Embassy official)
- Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226

B. PROOF OF INCOME

Employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative (MANDATORY)
- PLUS any of the following: Latest full-month's payslip/s; Original Certificate of Employment indicating status, service tenure, and compensation breakdown; or If with existing credit cards, copy of the last two (2) months statement of account of your credit card that is at least 1 year on books

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY): DTI Registration for Single Proprietorship or SEC Registration for Partnership / Corporation
- Last 3 months' bank statements (OPTIONAL)

For Cathay Pacific American Express Elite Credit Card applicants only. Please complete the Asia Miles membership information section below (MANDATORY):

Asia Miles Membership No.

ASIA MILES MEMBERSHIP INFORMATION

Applicant must be an Asia Miles™ member. Please provide accurate information to ensure that the mileage transfer to your Asia Miles Account is seamless and successful. If you are not yet a member, visit www.asiamiles.com to enroll.

CREDIT CARDS

You may choose up to two (2) cards, subject to Credit evaluation. Kindly indicate by checking your preferred card product/s below.

MASTERCARD

- ShopMore¹
Color: White Black
- Standard Forever 21 Bench
- Gold Titanium Platinum

VISA

- Classic Gold
- Platinum
- JCB
- Lucky Cat Gold
- Platinum

UNIONPAY

- Gold
- Diamond
- DINERS CLUB
- Diners Club International
- Diners Club Premiere

AMERICAN EXPRESS

- American Express Cashback Credit Card
- American Express Credit Card
- Cathay Pacific American Express Elite Credit Card
- American Express Platinum Credit Card

¹ Please check your color preference. If no color preference is indicated, default will be black for male and white for female.

PERSONAL INFORMATION

First Name Middle Name Last Name Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

Gender Female Male Date of Birth (mm/dd/yyyy) Place of Birth Citizenship No. of Dependents

TIN SSS/GSIS No. ACR No./Passport No. (if Foreign National) Car Ownership: No. of cars owned Mortgaged Owned

Civil Status Single Married Separated Widow/er School Last Attended Educational Attainment High School College Post Graduate Others _____

Mother's Full Maiden Name:

First Name Middle Name Last Name Father's Full Name: First Name Middle Name Last Name

Spouse's Full Name: First Name Middle Name Last Name Spouse's Date of Birth (mm/dd/yyyy)

BDO REFERENCES

Are you related to a BDO employee? Yes No If yes: Name of Employee _____

Rank: Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up) Relationship: Spouse / In-law Parent / In-law Child / In-law Others _____

COMMUNICATION & DELIVERY INSTRUCTIONS

Home Ownership: Owned by Applicant Rented Mortgaged / Financed Company Quarters Living with Relatives Boarding

Present Address (House No. & Street, Barangay, District / City, Province, Country, Zip Code)

Residence Phone Number Mobile Number Postpaid Prepaid Personal e-Mail Address

Permanent Address (House No. & Street, Barangay, District / City, Province, Country, Zip Code) Length of Stay: Present Years _____ Months _____ Previous Years _____ Months _____

Office Address: Company Name & Department (Floor & Building Name, Street, District / City, Province, Country, Zip Code)

Office Phone Number Fax Number Business / Office e-Mail Address

Please deliver my BDO Credit Card to my: (choose 1 only) Home Address Office Address Please deliver my Statement of Account (SOA) to my: (choose 1 only) Personal e-Mail Business / Office e-Mail

EMPLOYMENT / BUSINESS INFORMATION

Employment Private Sector Government Self-Employed (Business) Self-Employed (Professional) Retired / Unemployed Others _____

Nature of Business Gross Annual Income Source of Funds Position / Title

Job / Business Tenure: Current Job / Business Years _____ Months _____ Previous Job / Business Years _____ Months _____

For Employed: Rank Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up) For Self-Employed: Business Type Single Proprietorship Partnership Corporation

FINANCIAL INFORMATION / BANK RELATIONSHIP

Are you a BDO Customer? Yes No If yes: Credit Cards Deposit Loan Others _____

BDO Credit Cards / Other Credit Cards

Credit Card Company Card Number* Credit Limit Outstanding Balance Member Since

*Please provide only the first six (6) and last four (4) digits of your credit card (e.g. 4921-13XX-XXXX-1234)

PERSONAL / TRADE REFERENCES

Personal references NOT living with you: Contact Person / Position Relationship

Company Name / Address (P.O. Box address not acceptable) Contact Number (include local number, if any) Mobile Number

SUPPLEMENTARY CREDIT CARD

First Name Middle Name Last Name Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

Gender: Female Male Relationship: Spouse / In-law Parent / In-law Child / In-law Others _____

Date of Birth (mm/dd/yyyy) Place of Birth Citizenship

TIN SSS/GSIS No. ACR No./Passport No. (If Foreign National)

Sub-Limit Assignment* Mother's Full Maiden Name: First Name Middle Name Last Name

Present Address (House No. & Street, Barangay, District / City, Province, Country, Zip Code)

Residence Phone Number Mobile Number Postpaid Prepaid Personal e-Mail Address

Permanent Address (House No. & Street, Barangay, District / City, Province, Country, Zip Code) Office Phone Number

Employment Private Sector Government Self-Employed (Business) Self-Employed (Professional) Retired / Unemployed Others _____

Business / Office e-Mail Address Nature of Business Source of Funds Position / Title

For Employed: Rank Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up) For Self-Employed: Business Type Single Proprietorship Partnership Corporation

OTHER SUPPLEMENTARY CREDIT CARD OPTIONS

For Mastercard, Visa, JCB, Diners Club and American Express Cardholders, you have the option to choose other credit card products within the same brand for your supplementary. Rewards, fees, and charges will align with the principal credit card. Should you not choose from the credit cards specified below, default credit card type shall follow that of your principal credit card.

For Platinum and Titanium Mastercard Cardholders, you may also apply for:
 ShopMore Mastercard Standard Mastercard Bench Mastercard Forever 21 Mastercard Gold Mastercard

For Gold Mastercard Cardholders, you may also apply for:
 ShopMore Mastercard Standard Mastercard Bench Mastercard Forever 21 Mastercard

For Platinum and Cathay Pacific American Express Elite Credit Cardmembers, you may also apply for:
 American Express Credit Card

For Diners Club Premiere Cardholders, you may also apply for:
 Diners Club International

For Visa Platinum Cardholders, you may also apply for:
 Visa Classic Visa Gold

For Visa Gold Cardholders, you may also apply for:
 Visa Classic

For JCB Platinum Cardholders, you may also apply for:
 JCB Lucky Cat JCB Gold

For JCB Gold Cardholders, you may also apply for:
 JCB Lucky Cat

*Sub-Limit assignment for supplementary cardholders begins at a minimum of P2,000 and can increase in increments of P1,000. If no sub-limit is assigned for supplementary cardholders ages 13-15 years old, the default amount will be the minimum sub-limit assignment. If no sub-limit is assigned for ages 16 and above, the supplementary cardholder shares in the principal cardholder's credit limit.

For dual currency cards, the Dollar sub-limit is the equivalent of the Peso sub-limit based on the Bank's conversion rates. Transactions made by the supplementary cardholder in excess of the monthly sub-limit assignment may be accommodated subject to the card status and limit of the principal cardholder. Principal Cardholder is accountable for supplementary cardholder's usage.

UNDERTAKING

By signing below, and/or at the back of the BDO Credit Card/American Express Credit Card, and/or by using the BDO Credit Card/American Express Credit Card, I/we have agreed to abide by the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards/American Express Credit Cards and all future amendments thereto. I/We hereby certify that all information and documents given in this application are true and correct. I/We understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my/our application, immediate termination of my/our credit card privileges once approved, and/or legal action against me/us.

I/We recognize that BDO is committed to ensuring the confidentiality of my/our information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, R.A. No. 6426 (The Foreign Currency Deposit Act) subject to applicable law, and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I/we understand that information regarding my/our deposit account/s with BDO may be inquired to, or disclosed in relation to the evaluation of my/our application, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our deposit account/s with BDO should I/we decide to avail of the Auto-Debit Payment Facility for my/our BDO Credit Card. I/We further authorize BDO to conduct random verification with the BIR, any other appropriate governmental authorities or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to the processing and evaluation of my/our application.

The accomplished application form and requirement/s submitted become the property of BDO. BDO is under no obligation to return the said documents to me/us regardless of the outcome of the application, and BDO is under no obligation to disclose the reason/s for such disapproval.

In compliance with the customer identification requirements per BSP Circular No. 706 Section X806.1.e. I, as the principal applicant, warrant that I have satisfied the face-to-face contact requirement on the supplementary card applicant, on behalf of BDO, and have seen the original ID of the said applicant. I understand that I shall be sharing my credit limit with the supplementary applicant, if any, and I shall be primarily liable for all obligations and liabilities incurred with the use of the BDO Credit Card/American Express Credit Card and supplementary cards.

I, as the principal applicant, agree that this Application Form shall also serve as my application for issuance of additional BDO Credit Card/s that I may subsequently request for in the future. I understand that the issuance of additional BDO Credit Card/s shall be subject to credit evaluation and discretion of BDO and I undertake to submit additional documents as may be required to process my application and to update the information provided in this Application Form. I understand that BDO can rely on the authority given under this section unless otherwise revoked by me. I agree that in case I am issued two or more BDO Credit Cards, BDO may give a separate credit card limit for each of the Card issued to me or a consolidated Shared Credit Card Limit for my existing and future BDO Credit Cards, expressed in Philippine Pesos. I understand that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act ("DPA"), I/we authorize the general use and sharing of information obtained from me/us in the course of my/our transaction/s with BDO, its parent, subsidiaries, affiliates, and their respective representatives and agents ("BDO Group"), or from third parties. The data, which include my/our personal information or sensitive personal information may be collected, processed, stored, updated, or disclosed by BDO or continually be collected, stored, processed and/or shared for five (5) years from the conclusion of my/our transaction (which may include any transaction, business or other form of commercial relationship) with any member of the BDO Group or until the expiration of the retention limits set by Applicable Law², whichever comes later, (i) for legitimate purposes³; (ii) to implement transactions which I/we request, allow, or authorize; (iii) to offer and provide new or related products and services of the BDO Group or third parties, and; (iv) to comply with the BDO Group's internal policies and its reporting obligations⁴ to Governmental Authorities⁵ under Applicable Laws.

I/We allow members of the BDO Group to process, collect, use, store, or disclose my/our information to other members, to Governmental Authorities, to all credit card information service providers including without limitation the Credit Information Corporation defined in R.A. No. 9150, and to any third party (local or overseas) who acquires or obtains the rights and obligations of any member of the BDO Group; who in negotiations with any member of the BDO Group in connection with the possible sale, acquisition or restructuring of any member of the BDO Group; who processes information, transactions, services, or accounts, on behalf of the BDO Group (including but not limited to courier agencies; telecommunication information technology companies; payment, payroll, collection, training, and storage agencies; entities providing customer support, and other similar entities); or who requires the information for market research, product and business analysis, audit and administrative purposes, offering of products and services, or for marketing or advertising activities undertaken by the BDO Group.

I/We understand that should I/we wish to access, update, or correct certain information, or withdraw consent to the use of any of the information provided herein, I/we may communicate with BDO's Data Protection Officer at data_protection_officer_bdounibankin@bdo.com.ph. I/We may file complaints with, and/or seek assistance from the National Privacy Commission.

¹ Name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, preferences, behavior, and other information classified as "personal data," "personal information," or "sensitive personal information" under the DPA, and those of the applicant's authorized representatives, as well as accounts, transactions, and communications.

² Refers to any statute, law, constitution, regulation, rule, ordinance, order, decree, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision of, or determination or any of the foregoing, by, any national, regional or local government or political subdivision, commission, authority, tribunal, agency or entity of the Republic of the Philippines or a foreign country, as may be applicable.

³ Including but not limited to credit and risk management, know your customer checks, prevention and detection of fraud or crime, system or product development and planning, cross-selling, direct marketing, profiling, complaints management, insurance, audit and administrative purposes, and relationship management.

⁴ Means obligations of the BDO Group to comply with (a) Applicable Law and internal policies or procedures, or (b) any demand and/or requests from Governmental Authorities for purposes of reporting, regulatory trade reporting, disclosure or other obligations under Applicable Law.

⁵ Refers to the government of the Republic of the Philippines or a foreign country, as may be applicable, or any political subdivision thereof, and any entity exercising executive, legislative, judicial, regulatory, or administrative functions of or pertaining to the government.

PRINCIPAL / BASIC APPLICANT'S SIGNATURE SUPPLEMENTARY APPLICANT'S SIGNATURE*

Signature Over Printed Name Date Signature Over Printed Name Date

* By signing herein, I as Supplementary Applicant, hereby agree to be jointly and solidarily liable with the Principal Applicant for all obligations and liabilities incurred with the use of the BDO Credit Card/American Express Credit Card and supplementary cards.

Should there be more than one supplementary credit card request, kindly attach a fully-accomplished supplementary application form.

SC IC CTP CTS