



Credit Cards

**Get cash and pay on installment**  
Submit application to any BDO branch.

We find ways<sup>®</sup>

[www.bdo.com.ph](http://www.bdo.com.ph)

Fees & Charges		BDO Installment Card			
<b>Annual Membership Fee</b>	<b>P1,000</b>				
<b>Monthly Effective Interest Rate (MEIR)</b>	<b>3% Retail and Cash Advance transactions (inclusive of cash advance fee)*</b>				
<b>Cash Availment Rates</b>	<b>Term</b>	<b>Factor Rate</b>	<b>Add-on Interest Rate/Mo</b>	<b>Effective Interest Rate/Annum</b>	
	6	0.179667192	1.30%	26.27%	
	12	0.095836960	1.25%	26.63%	
	18	0.068058532	1.25%	26.76%	
	24	0.054167533	1.25%	26.58%	
	36	0.040279967	1.25%	25.98%	
<b>Cash Advance Fee**</b>	<b>5% of amount withdrawn or P500, whichever is higher</b>				
<b>Minimum Amount Due</b>	This is the sum of the following: a) <b>3%</b> of your Outstanding Balance (less Installment and/or Cash Availment Amortization, if any); b) Installment Amortization; c) Cash Availment Amortization; d) Overdue Amount. You pay the sum of a, b, c, and d or <b>P200</b> , whichever is higher.				
<b>Late Payment Charge</b>	<b>7%</b> of overdue amount				
<b>Returned Check Fee / ADA Return Fee</b>	<b>P1,250</b> per returned check / insufficient ADA account				
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> for each sales slip retrieved for international transactions				
<b>Card Replacement Fee</b>	<b>P400</b> for each card				
<b>Foreign Exchange Conversion Rate</b>	Assessment fee of <b>1%</b> plus service fee of <b>1.5%</b> of the converted amount based on the prevailing foreign exchange rate of Mastercard 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.				
<b>Installment Processing Fee***</b>	<b>5%</b> of the total remaining balance or <b>P300</b> , whichever is higher				
<b>SOA Reprint Fee</b>	<b>P30</b> per SOA request				

\* 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

\*\* If transacted at BDO Branches Over-The-Counter, a P500 fee will be added to the 5% Cash Advance fee

\*\*\* For processing of full payment of outstanding installment balance or Cash Availment balance before end of payment term

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.

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

REVISED AS OF MAY 2018

**REQUIREMENTS**

**BASIC APPLICATION REQUIREMENTS**

1. Must be 21 to 70 years old
2. Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
3. Minimum Gross Fixed Income of P120,000 for Employed/Salaried and P400,000 for Self-Employed/Professional
4. Must be a regular employee or self-employed with at least 2 years business operations
5. Must have at least 1 landline or a postpaid mobile phone
6. Residence or office must be within any area with a BDO branch

**DOCUMENTS REQUIRED**

**A. PROOF OF IDENTIFICATION**

Filipino

Any of the following IDs with photo:

1. Company ID, if company is SEC, IC or BSP supervised/registered
2. Passport
3. Driver's License
4. SSS ID (ID plastic card type with scanned signature)
5. TIN Card (ID plastic card type)
6. PhilHealth Card
7. GSIS ID
8. PRC ID
9. Voter's ID
10. All other IDs issued by the Philippine government and its instrumentalities

Foreigners

Any of the following valid documents:

1. Valid VISA and work permit
2. Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I
3. Valid passport with any of the following:
  - Special Investors Resident VISA
  - Special Non-Immigrant VISA for PEZA investors and employees
  - VISA with EO226

**B. PROOF OF INCOME**

Employed Applicants

1. Photocopy of latest Income Tax Return (ITR) or BIR 2316 (MANDATORY)
2. PLUS any of the following:
  - Latest full-month's payslip/s
  - Original Certificate of Employment indicating status, service tenure, and compensation breakdown

Self-employed Applicants

1. Photocopy of latest Income Tax Return (ITR) and Audited Financial Statements for at least 2 years (MANDATORY)
2. Photocopy of registration of Business Name (MANDATORY):
  - Single Proprietorship: DTI Registration
  - Partnership / Corporation: SEC Registration
3. Last 3 months' bank statements

- Note:
- Complete the application form (placing N/A if Not Applicable)
  - Applications without required documents or with incomplete information will not be processed
  - Submitted documents will not be returned to the applicant
  - A BDO Deposit Account may be required for cash availments above the limit set by the Bank

For more information, call BDO Customer Contact Center:

631-8000

Domestic Toll-FREE Numbers:

1-800-10-6318000 (PLDT)

1-800-3-6318000 (DIGITEL)

1-800-5-6318000 (BAYANTEL)

1-800-8-6318000 (GLOBE) or

Outside the Philippines:

(IAC)+800-8-6318000

# 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.

## 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 <input type="checkbox"/> Female <input type="checkbox"/> 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			<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Owned				
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widower		School Last Attended		Educational Attainment <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Post Graduate <input type="checkbox"/> 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 Installment 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 \_\_\_\_\_

Bank / Institution	Loan Type	Date Granted	Maturity Date	Monthly Amortization	Outstanding Balance

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	Company Name / Address (P.O. Box address not acceptable)

Relationship	Contact Number (include local number, if any)	Mobile Number
	( )	( )

Desired Credit Limit \_\_\_\_\_

## UNDERTAKING

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

I recognize that BDO is committed to ensuring the confidentiality of my 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 understand that information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my 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 deposit account/s with BDO should I decide to avail of the Auto-Debit Payment Facility for my BDO Installment Card. I 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 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 regardless of the outcome of the application, and BDO is under no obligation to disclose the reason/s for such disapproval.

I 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 Cards issued to me or a consolidated Shared Credit Card Limit for all, or a combination of the foregoing, 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 authorize the general use and sharing of information obtained from me in the course of my 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 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 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 Law<sup>2</sup>, whichever comes later, (i) for legitimate purposes<sup>3</sup>, (ii) to implement transactions which I 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 obligations<sup>4</sup> to Governmental Authorities<sup>5</sup> under Applicable Laws.

I allow members of the BDO Group to process, collect, use, store, or disclose my 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 will acquire the rights and obligations of any member of the BDO Group; who is 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 understand that should I wish to access, update, or correct certain information, or withdraw consent to the use of any of the information provided herein, I may communicate with BDO's Data Protection Officer at data\_protection\_officer\_bdo@bankinc.com.ph. I may file complaints with, and/or seek assistance from the National Privacy Commission.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

## APPLICANT'S SIGNATURE

Signature Over Printed Name

Date