

REQUIREMENTS

BASIC APPLICATION REQUIREMENTS

1. Must be 21 to 70 years old for BASIC CARDMEMBERS; at least 13 years old for SUPPLEMENTARY CARDMEMBERS
2. Must be a Filipino citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
3. Must meet minimum Gross Annual Fixed Income requirement for preferred card type
4. Must be a regular employee or self-employed with business operating for at least two (2) years
5. Must have at least one landline phone or a postpaid mobile phone
6. Residence or Office Address must be within any area where a BDO branch is located

DOCUMENTS REQUIRED

A. PROOF OF IDENTIFICATION FOR BOTH BASIC AND SUPPLEMENTARY APPLICANTS

FILIPINO

Any one of the following valid photo-bearing identification document* (front and back):

1. Company ID, if company is SEC, IC or BSP supervised / registered
2. Passport
3. Driver's License
4. SSS ID (photo-bearing plastic card type with scanned signature)
5. TIN Card (photo-bearing 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

* Supplementary applicants who are studying may submit a valid school ID instead.

FOREIGNERS

1. Copy of Employment Contract or Certificate of Employment
2. Letter from the Embassy (If Embassy official)
3. Any one of the following valid documents:
 - a. Valid VISA and work permit
 - b. Alien Certificate of Registration (ACR) or Immigrant Certificate or Registration (ICR) or ACR-I
 - c. Valid passport with any of the following:
 - Special Investor's Resident VISA
 - Special Non-Immigrant VISA for PEZA investors and employees
 - VISA with E0226

B. PROOF OF INCOME

EMPLOYED APPLICANTS

1. 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)
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) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years (MANDATORY)
2. Photocopy of registration of Business Name (MANDATORY):
 - Single Proprietorship: DTI Registration
 - Partnership / Corporation: SEC Registration
3. Latest 3 months' bank statements (OPTIONAL)

FEES AND CHARGES

	Cathay Pacific American Express Elite Credit Card	Cathay Pacific American Express Credit Card
Annual Membership Fee		
First Year	FREE	FREE
Succeeding Year		
Basic	P5,000	P2,400
Supplementary	P2,000	P800
Monthly Effective Interest Rate (EIR)	Retail and Cash Advance transactions (inclusive of cash advance fee)¹	
	3.25%	3.5%
Cash Advance Fee²	5% of amount withdrawn or P500, whichever is higher	
Late Payment Charge	7% of the overdue amount	
Minimum Amount Due	The sum of the following a) 3% of the outstanding balance less installment amortizations and new transactions posted within the current statement period, or P200 , 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 and P500 each for international transactions	
Lost Card Replacement Fee	P400 for each card	
Foreign Exchange Conversion Rate	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 remaining balance or P300 , whichever is higher	
Returned Check Fee / Auto Debit Arrangement (ADA) Return Fee	P1,250 per returned check or insufficient ADA account	
SOA Reprint Fee	P30 per SOA request	

¹ 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

² If transacted at BDO Branches Over-The-Counter, a P500 fee will be added to the 5% Cash Advance fee

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 American Express Customer Service Hotline at 631-8000 (within Metro Manila), or Domestic Toll-Free numbers at 1-800-10-6318000 (PLDT), 1-800-3-6318000 (Digitel), 1-800-5-6318000 (Bayantel), 1-800-8-6318000 (Globe).

American Express is a trademark of American Express. These Cards are issued by BDO pursuant to a license from American Express.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: Tel. No. (02) 708-7087; Email: consumeraffairs@bsp.gov.ph.

REVISED AS OF MAY 2018

PRIVILEGES AND BENEFITS

Eam Asia Miles

With the enhanced Cathay Pacific American Express Elite Credit Card, you can earn:

- 1 Asia Mile for every P38 spent on local transactions
- 2 Asia Miles for every P50 spent on overseas transactions
- 2 Asia Miles for every P38 spent on your Cathay Pacific flight bookings via www.cathaypacific.com.ph.
- 3,000 Bonus Asia Miles on your first purchase

And for Cathay Pacific American Express Credit Card, you can earn 1 Asia Mile for every P42 spent on your local and overseas transactions.

First Year Annual Fee Waiver

Enjoy COMPLIMENTARY Annual Membership for the first year both for Basic and Supplementary Cardmembers.

American Express Selects®

American Express Selects® provides a wide range of offers exclusively for American Express Cardmembers. Visit amexnetwork.com/selects to view offers from around the globe in travel, dining, shopping, and entertainment.

Bring along your Cathay Pacific American Express Credit Card anywhere you go and receive exclusive benefits reserved only for you.

Taste from American Express Invites

Taste from American Express Invites brings your local favourites from all over the world - specially chosen by our dining experts. Each restaurant offers Cardmembers something extra on the house: either a discount, complimentary wine or appetizer.

Visit amexdiningprogram.com to view the restaurants.

Global Assist

If you are on a trip and find yourself or a family member in need of emergency assistance, the American Express Global Assist team will be able to offer you immediate personal advice on the phone. They can connect you to an English-speaking doctor who will refer you to a clinic or a hospital, or to an English-speaking lawyer who can assist with your legal inquiries.

ASIA MILES



BDO

ENJOY MORE ASIA MILES



Visit americanexpress.com.ph or call 631-8000 for more details.

CATHAY PACIFIC



APPLICATION FORM

All details should be completely filled out (placing N/A if Not Applicable). Application 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.

Please select one type only:

Bonus Asia Miles™ for successful applicant
(with the first purchase on your Card)

Cathay Pacific American Express® Elite Credit Card

3,000

Cathay Pacific American Express® Credit Card

1,500

The minimum annual income requirement is P1,200,000 for Cathay Pacific American Express Elite Credit Card and P480,000 for Cathay Pacific American Express Credit Card. For any application that does not meet the Cathay Pacific American Express Elite Credit Card requirements, it may be considered as a Cathay Pacific American Express Credit Card application.

PERSONAL INFORMATION

Existing BDO Credit Cardholder Existing Credit Cardholder with other banks

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/wr 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 American Express 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 Address: Company Name & Department (Floor & Building Name, Street, 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

*Sub-Limit assignment for Supplementary Cardmembers begins at a minimum of P2,000 and can increase in increments of P1,000. If no sub-limit is assigned for Supplementary Cardmembers ages 13-15 years old, the default amount will be the minimum sub-limit assignment. If no sub-limit is assigned for those ages 16 and above, the Supplementary Cardmember shares in the Basic Cardmember's Credit Limit.

UNDERTAKING

By signing below, and/or at the back of the American Express Credit Card, and/or by using the American Express Credit Card, I/we have agreed to abide by the Terms and Conditions Governing the Issuance and Use of 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 accounts with BDO may be required to be 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 American Express Credit Cards. 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 basic 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 American Express Credit Card and supplementary cards.

I, as the basic 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 Cards 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 Cardmember 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 information¹ 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 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/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_bdo@bankinc@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, cross-border 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.

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 Basic Applicant for all obligations and liabilities incurred with the use of the 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.