

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



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CATHAY PACIFIC



