

## 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 <sup>1</sup>
Gold Cards <sup>2</sup>	P2,400/year	P1,200/year <sup>1</sup>
Diners Club International	P3,000/year	P1,500/year
Titanium	P4,500/year	FREE for LIFE <sup>3</sup>
Platinum	P4,500/year	
Diners Club Premiere	P4,500/year	P2,500/year
Diamond <sup>2</sup>	P5,000/year	FREE for LIFE <sup>3</sup>
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 Cathay Pacific American Express® Credit Card	P2,400/year	P800/year
The American Express® Credit Card	P1,800/year	
Blue from American Express	P150/month	P70/month
<b>MONTHLY EFFECTIVE INTEREST RATE (EIR)</b>	<b>Retail and Cash Advance transactions (inclusive of cash advance fee)<sup>4</sup></b>	
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 Cathay Pacific American Express® Credit Card	3.50%	
The American Express® Credit Card	3.50%	
Blue from American Express	3.50%	

CASH ADVANCE FEE <sup>5</sup>	5% of amount withdrawn or P500 / US\$10, whichever is higher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
<b>FOREIGN EXCHANGE CONVERSION RATE</b>	
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 (Digitel), 1-800-5-6318000 (Bayantel), 1-800-8-6318000 (Globe).

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

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Personal Banking



Credit Cards

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there's a BDO Credit Card.



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