

## FEES AND CHARGES

	Principal	Supplementary
<b>Monthly Membership Fee</b>	<b>P200</b>	<b>P100<sup>1</sup></b>
<b>Monthly Effective Interest Rate</b>	<b>3.25% Retail and Cash Advance transactions (inclusive of cash advance fee)<sup>2</sup></b>	
<b>Cash Advance Fee<sup>3</sup></b>	<b>5% of amount withdrawn or P500, whichever is higher</b>	
<b>Late Payment Charge</b>	<b>7% of the overdue amount</b>	
<b>Minimum Amount Due</b>	The sum of the following: a) <b>3%</b> of the outstanding balance less installment amortization and new transactions posted within the current statement period, or <b>P200</b> , whichever is higher; b) <b>3%</b> of installment amortization; c) Overdue Amount; d) Over-Limit Amount.	
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> each for international transactions	
<b>Lost Card Replacement</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>Returned Check Fee / ADA Return Fee</b>	<b>P1,250</b> per returned check / insufficient ADA account	
<b>SOA Reprint Fee</b>	<b>P30</b> per SOA request	

1. First Supplementary Credit Card is FREE for Life
2. 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
3. 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 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) and 1-800-8-6318000 (Globe).

## Apply for a LausAutoGroup Mastercard NOW and enjoy these exclusive privileges!



### 10x Credit Card Points

Earn 10x Credit Card points\* for every P200 worth of fuel transactions nationwide and use its equivalent cash value to avail of products and services from participating Laus Group of Companies.

P200 = 10 Credit Card points = 10 Peso points



### Exclusive Year-Round Discounts

Exclusive 10% discount in all LausAutoGroup dealerships parts and services



### Convenient Contactless Payment\*\*

No need to swipe or dip your BDO Mastercard. Just tap your card with the contactless symbol ))) to pay on contactless-enabled POS terminals.



### 0% Installment Options

Installment payment options up to 12 months for Corporate Guarantee & Insurance Company (CGIC) insurance premiums



### Free Membership Fee For The First Year

Principal Cardholders enjoy FREE membership fee for the First Year while first Supplementary is FREE for Life.

\* Monthly rebate cap of P750 or P9,000 per year. Cash coupons valid only up to 12 months from issuance.

\*\* For select merchants and transactions only.

BDO  
23/F BDO Corporate Center Ortigas  
12 ADB Avenue, Ortigas Center, Mandaluyong City

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

REVISED AS OF MAY 2018



Credit Cards

**Rev up your lifestyle  
Apply now!**

Submit application to any  
BDO branch or apply via  
text through 2256.

We find ways<sup>®</sup>

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



## 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.

### 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: P180,000
- 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)

- Existing BDO Credit Cardholder  Existing Credit Cardholder with other banks

### 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"/> Widowed/er	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 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: <input type="checkbox"/> Female <input type="checkbox"/> Male	Relationship: <input type="checkbox"/> Spouse / In-law <input type="checkbox"/> Parent / In-law <input type="checkbox"/> Child / In-law <input type="checkbox"/> 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 ( ) ( ) ( )	<input type="checkbox"/> Postpaid <input type="checkbox"/> 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 <input type="checkbox"/> Private Sector <input type="checkbox"/> Government <input type="checkbox"/> Self-Employed (Business) <input type="checkbox"/> Self-Employed (Professional) <input type="checkbox"/> Retired / Unemployed <input type="checkbox"/> Others _____	Business / Office e-Mail Address	Nature of Business	Source of Funds	Position / Title		
For Employed: Rank <input type="checkbox"/> Non-Officer <input type="checkbox"/> Junior Officer (Supervisor to Manager) <input type="checkbox"/> Senior Officer (AVP up)	For Self-Employed: Business Type <input type="checkbox"/> Single Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation					

\*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.

Transactions made by 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, and/or by using the BDO Credit Card, I/we have agreed to abide by the Terms and Conditions Governing the Issuance and Use of BDO 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 required 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 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 Law, whichever comes later, (i) for legitimate purposes<sup>1</sup>, (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 obligations<sup>2</sup> to Governmental Authorities<sup>3</sup> 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\_bdounbankinc@bdo.com.ph. I/We 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.

#### PRINCIPAL 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 and supplementary cards.

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

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