




DEBIT CARD LIMITS

You may adjust your daily limits to your preferred amounts using BDO Online Banking for the following transactions:

| Security Settings | Transaction Limit |
|---|--|
|  <p>ATM Withdrawal Limit Cash withdrawals done via BDO and other ATMs</p> | <ul style="list-style-type: none"> • Default limit per day is Php 50,000. <i>This can be adjusted up to Php 200,000.</i> • Maximum amount per single transaction: <ul style="list-style-type: none"> - Php 25,000 for BDO ATMs - Php 10,000 for other ATMs • Minimum amount per single transaction: P200 |
|  <p>"PIN-based" Purchase Limit In-store purchases that require you to key-in your 6-digit PIN, prior to completing your purchase.</p> | <p>Default limit per day is Php 100,000. <i>This can be adjusted up to Php 500,000.</i></p> |
|  <p>"No PIN" Purchase Limit</p> <p>a. In-store purchases that do not require you to key-in your PIN</p> <p>b. E-commerce/online purchases</p> | <p>Default limit per day is Php 25,000. <i>This can be adjusted up to Php 200,000.</i></p> <p>Default purchase limit is currently set at ZERO for your safety.</p> |

! IMPORTANT

To activate your Debit Card for e-commerce / online purchases, just log in to your Online Banking account and follow these steps:



Via BDO website (online.bdo.com.ph)

1. Click Card Security Management
2. More Options
3. Set a new amount for No PIN Purchase Limit



Via BDO Digital Banking App

1. Tap More > Security Management
2. Set Card Limits
3. Save Changes

The new amount will apply to both your online and in-store "No PIN" purchases.

DEBIT CARD FEES

| Transaction | Fees |
|--|--|
| Online and POS Purchase | FREE |
| Balance Inquiry <ul style="list-style-type: none"> • BDO ATMs and POS Terminals • BancNet ATMs • Mastercard and Visa Plus ATMs | FREE Fees may vary per ATM Terminal owner US \$1.00 |
| ATM Withdrawal <ul style="list-style-type: none"> • BDO ATMs • BancNet ATMs • Mastercard and Visa Plus ATMs | FREE Fees may vary per ATM Terminal owner US \$3.50 |
| International Over-The-Counter Withdrawal* <ul style="list-style-type: none"> • Visa Debit Card • Mastercard Debit Card | US \$3.50 or 1% of transaction amount (whichever is higher) US \$4.00 or 1% of transaction amount (whichever is higher) |
| Rejected Transactions (Insufficient funds, wrong PIN, etc.) at Mastercard and Visa Plus ATMs | US \$1.00 |
| Card Replacement | Php 150.00 |
| Foreign Currency Transaction Fee | 1% Cross Border Fee and 1% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/Visa and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO. |

*Effective June 1, 2021