

BDO COMMERCIAL CARD TABLE OF FEES AND CHARGES

Fees & Charges	Peso
Annual Membership Fee	P1,500
Monthly Effective Interest Rate (MEIR)	1%
Cash Advance Fee	N.A.
Late Payment Charge	P1,500 or 7% of unpaid amount, whichever is lower
Minimum Amount Due	This is the sum of the following: a.) 30% of Outstanding Balance b.) Overdue Balance c.) Over-Limit Amount
Sales Slip Retrieval Fee	P300 for each sales slip retrieved for local transactions
Lost Card Replacement Fee	P400 for each card
Returned Check Fee / Auto Debit Arrangement Return Fee	P1,250 for each returned check / insufficient ADA account

Note: All fees and charges are determined by BDO and are subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the Terms and Conditions Governing the Issuance and Use of BDO Corporate and Commercial Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>  
For inquiries and concerns, please reach us through <https://www.bdo.com.ph/consumer-assistance>.  
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When making credit card payments, please be reminded of the following:

- To pay at any BDO branch, present this statement and keep the validated copy as proof of payment.
- For check payments\*, please make the check payable to “BDO Unibank, Inc.”. Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.
- Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.

\* Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.

IMPORTANT REMINDER

1. Paying less than the total amount due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.

2. Applicable Monthly Effective Interest Rate (MEIR) will be imposed on the account if:

- No payment was made on the Card on Payment Due Date,
- Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),
- Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA.

UNDERSTANDING YOUR STATEMENT OF ACCOUNT

**STATEMENT DATE**  
This is the regular statement cut-off date of all your BDO Credit Card transactions. If your statement date falls on a Friday, Saturday or a Holiday, your statement date will be the preceding day or the following day after your official statement date.

**PAYMENT DUE DATE**  
Payment should be made on or before the Payment Due Date indicated in your SOA to keep your account active and to avoid late payment charges. If your Payment Due Date falls on a Saturday, Sunday or a “National” Holiday, payment due date is automatically moved to the next business day.

**OUTSTANDING BALANCE**  
This is your total outstanding obligation to BDO as of Statement Date.

**OVERDUE AMOUNT**  
This refers to the unpaid balance of the Minimum Payment Due after Payment Due Date.

**SALE DATE**  
This refers to the transaction date of a purchase or a cash advance.

**POST DATE**  
This refers to the date when your purchase, cash advance payment, or adjustment is posted to your account.

**ERRORS OR QUESTIONS ABOUT YOUR BILL**  
Please examine your SOA for any errors. If no error is reported to the BDO Customer Contact Center within 30 days from Statement Date, the SOA will be considered true and accurate and binding upon you.