

BDO Rewards membership for BDO Credit Cardholders

Frequently Asked Questions

1. **What is the BDO Rewards Program (“Program”)?**

It is a loyalty program that offers perks and privileges to members who maintain a personal savings or checking account. You earn 1 Rewards Peso Point for every P10,000 kept in your account. Points earning start at P50,000 month-to-date average daily balance.

1 Rewards Peso Point = 1 Philippine Peso.

Please click [here](#) to know more.

2. I only have a BDO Credit Card; how did I qualify for the program?

As a valued BDO Credit Cardholder, you are now enrolled to the BDO Rewards program.

3. How do I activate my BDO Rewards card?

Activate your BDO Rewards via BDO Pay

For non-BDO Pay users

1. Download the BDO Pay app > sign up using your BDO Online username and password. **If you don't** have BDO Online, tap Sign up.
2. Once logged-in to BDO Pay, swipe right on your dashboard to see your inactive BDO Rewards > **Tap ‘Activate Card’**.

For existing BDO Pay users;

Open your BDO Pay app > tap **‘More’** on the bottom right > Select **‘Link/Unlink Accounts’** under **Account Management** > Tick **BDO Rewards**, tap **‘Update’** > **‘Done’** > Home, swipe right to see your inactive BDO Rewards > **Tap ‘Activate Card’**.

4. How do I earn BDO Rewards points if I only have a BDO Credit Card?

You can opt to transfer your Credit Card Peso Points to BDO Rewards via BDO Pay and enjoy FREE Shopping with your Rewards Peso Points.

5. What can I do with my BDO Rewards card?

The Peso Points transferred from your BDO Credit Card may be used as payment for purchases at your favorite SM Retail and partner stores using the physical card.

Your digital card Rewards card may also be accessed thru the BDO Pay app to convert points to eGCs from different lifestyle partners.

6. Will I also get a physical card?

Diamond members will automatically get a physical card. Emerald and Sapphire members may access their Rewards thru their digital card on BDO Pay.

7. What is the difference between the Rewards card on BDO Pay and the physical Rewards card?

You can use both the digital Rewards card on BDO Pay and the physical card for points redemption. However, only the physical card can be used for point-of-sale transactions at SM and SM Retail Stores.

8. How long is my membership valid for?

The Rewards card on BDO Pay does not have an expiry date and will serve as your lifetime Rewards number as you continue to bank with BDO. The Terms and Conditions Governing the Issuance and Use of the BDO Rewards card will apply.