Balance Transfer Low Rate Request Form

EMAIL accomplished form to: callcenter@bdo.com.ph

Transfer your other credit card/loan balances for as low as 0.69% monthly add-on rate*!

Term (months)	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.341236359	0.79%	14.17%
6	0.174570030	0.79%	16.08%
9	0.119013828	0.79%	16.76%
12	0.091237975	0.79%	17.07%
18	0.063458332	0.79%	17.27%
24	0.048567457	0.69%	15.17%
36	0.034680021	0.69%	15.03%

Sample Computation for a Balance Transfer amount of P20,000 for 24 months term Balance Transfer Amount x Factor Rate = Monthly Amortization

P20,000 × 0.048567457 = P971.35 per month for 24 months

Applicable Fees				
Installment Availment Fee	P250	This will be charged for every approved Balance Transfer Low Rate application.		
Installment Processing Fee 5% of the total remaining balance or P300, whichever is higher		This will apply only to Installment Acceleration requests and will be charged after request has been approved.		

Promo Mechanics:

- The BDO Balance Transfer Low Rate Program is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay, Diners Club, JCB, and American Express® Credit Card issued by BDO ("Cardholder"), whose accounts are active and current at the time of application and have received Viber, SMS or email ("from BDO Deals") on the following Other Account Balances ("Other Account Balances"):

 - His/Her own Non-BDO Credit Card Balances His/Her own Non-BDO Personal/Salary Loan Outstanding Balances

Provided that the Other Account Balances (Non-BDO credit card balances or personal/salary loan account balances) are issued by a major card issuer and/or bank in the Philippines; active and current at the time of application. Excluded from this Program are Distribution Cards, Purchasing Cards, Corporate Cards, Simple Cards, Tie-Up Cards, Installment Cards and International Dollar Cards.

- 2. Promo Period is from September 1 to December 31, 2022.
- A minimum Balance Transfer amount of P5,000 charged on 3, 6, 9, 12, 18, 24 and 36-month installment terms availed within the date specified in the communication received ("Availment Period") is required to avail of the Promo and shall be subject to available credit limit.
- There may be a slight difference between the actual monthly installment amortization billed and the computed monthly installment amortization presented in the sample computation. Amounts may differ due to the rounded values
- An Installment Availment Fee of P250 will be charged for every approved Balance Transfer transaction. The Installment Availment Fee is nonrefundable and will be due even if Cardholder decides to pay the entire remaining balance before the end of the payment term.
- The Balance Transfer principal amount with interest and Installment Availment Fee will be deducted from and should be within the available credit limit.
- The Cardholder must continue to pay the minimum amount due on his Other Account Balance/s while application is still in process. Processing of Balance Transfer applications and payment to other credit card may take up to five (5) banking days.
- All Balance Transfer applications are subject to the Bank's approval and once approved shall be subject to the Terms and Conditions ("T&C") of the Balance Transfer Program and the T&C Governing the Issuance and Use of the BDO Credit Cards
- 9. If approved, BDO will issue a check equal to the approved Balance Transfer amount and will deposit/pay it directly to the nearest payment center of the issuer of the Other Account Balance/s or via funds transfer.
- 10. Approved Balance Transfer applications can no longer be reversed/cancelled
- 11. Monthly installment due on Balance Transfer applications together with monthly interest and penalty charge (if any) will be billed to the cardholder starting on the next statement cycle after the Balance Transfer transaction posting date and every month thereafter until the total amount payable is paid in full.
- 12. The principal and interest components of the monthly installments are computed based on diminishing balance and may differ from month to month.
- 13. BDO may, at its sole and absolute option, accommodate Cardholder's request to accelerate the charging of the full amount of the remaining unbilled monthly amortization/s on the Balance Transfer installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding Installment Processing Fee of 5% of the total remaining balance or P300, whichever is higher, will be charged to the Cardholder's account. After BDO has approved the Cardholder's acceleration, the total accelerated amount due and the corresponding Installment Processing Fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.
- 14. Program is not valid in conjunction with other promotions, unless otherwise stated.
- 15. The decisions of BDO, in concurrence with DTI, on all matters relating to the Program shall be final and binding on all Cardholders.

Note: Acceptable non-BDO Personal/Salary Loan accounts that can be applied for Balance Transfer are Asia United Bank, China Trust, Citibank, EastWest Bank, HSBC, Maybank, PBCOM, PSBank,

DTI Fair Trade Permit No. FTEB-150118, Series of 2022.



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- 1. Completely filled-out and signed Balance Transfer Request Form
- 2. Clear copy of two (2) valid government-issued IDs or Philsys ID with Principal Cardholder's signature

Cardholder's Name					
My Existing BDO Credit Card No.: Card Embossed Name:					
Card Expiry: Mobile:	Primary Email Address:				
Non-BDO Credit Card No. Loan Credit Card / Account No.: Cardholder Account Name:					
Card/Loan Company (Issuer):					
Expiry Date:	Credit Limit:				
Current Outstanding Balance:	Amount to be Transferred:				
Term:	Add-on Rate:				
Total Amount to be Transferred: x Factor Rate: = Fixed Monthly Amortization:					

By signing on this Balance Transfer Application, I certify that the information given by me is true and correct and that any material misrepresentation or falsity therein shall be construed as an act to defraud BDO for which civil and/or criminal liability can be pursued against me. I agree to be bound by the Terms and Conditions ("T&C") of the Balance Transfer Program ("Program") and comply with the requirements set forth herein, as may be amended or supplemented by BDO from time to time. I further agree to be bound by the T&C and mechanics of any existing and future promotion/s of BDO in connection with the Program, and by the T&C Governing the Issuance and Use of BDO Credit Cards, all as may be amended and supplemented by BDO from time to time. I likewise agree that BDO has the sole discretion to approve only a portion of the amount applied for without prior notification to me; that BDO shall have the absolute and exclusive right to approve or reject applications for Balance Transfer; that in case my Balance Transfer application is approved, BDO is authorized to effect the payment of my obligation as specified herein. I understand that in case of disapproval, BDO is under no obligation to notify me of such disapproval nor disclose the reason/s thereof. I agree to pay the Installment Availment Fee that will be charged to my account.

Principal Cardholder's Signature Over Printed Name	Date Requested

BDO Customer Contact Center: (02) 8631-8000 BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: Tel. No. (02) 8708-7087; Email: consumeraffairs@bsp.gov.ph; Webchat: bsp.gov.ph The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc.