

FAQ

1. What is BDO Credit Card Peso Rewards?

BDO Credit Card Peso Rewards is a loyalty program wherein cardholders will earn 1 Credit Card Peso Point for every ₱1,000 qualified spend, and where 1 Credit Card Peso Point is equivalent to ₱1.00.

2. Which Credit Cards qualify to the Peso Rewards program?

BDO Credit Card Peso Rewards is applicable to the following BDO Credit Cards:

- Mastercard - World Elite / Platinum / Gold / ShopMore / Standard
- Visa - Platinum / Gold / Classic
- JCB - Platinum / Premiere / Lucky Cat
- UnionPay - Diamond / Gold

3. How do I earn points under this program?

You earn 1 Credit Card Peso Point for every ₱1,000 qualified transaction.

For example, your ₱2,021 spend earns you 2.00 Peso Points which is equivalent to ₱2.00.

Qualified foreign currency transactions also earn Credit Card Peso Points.

EARN TWICE AS MUCH - Get 2x Credit Card Peso Points for every ₱1,000 qualified spend as a special offer for 2025.

Below is an illustration of how you earn 2x points:

Card Type	Spend Requirement	Peso Points Earned	2x Points Offer	Total Peso Points Earned
Classic, Standard, Gold, Platinum, Diamond, World Elite (Local and Overseas Spend Billed in Peso)	₱1,000	₱1.00	₱1.00	₱2.00
ShopMore**	₱1,000	₱1.00	₱1.00	₱2.00
Gold, Platinum, Diamond (Overseas Spend Billed in US Dollar)	\$20	₱1.00	₱1.00	₱2.00
World Elite (Overseas Spend Billed in US Dollar)	\$20	₱1.50	₱1.50	₱3.00

*Applies to qualified transactions until December 31, 2025 only.

** ShopMore Mastercard 2x Peso Points is a permanent Rewards Offer.

4. Do Credit Card Peso Points expire?

Throughout the course of the Peso Rewards program, Credit Card Peso Points will not expire as long as your credit card remains active and current, so you can keep accumulating points from your dining, shopping online or in-store, gas, groceries, medicines and hotel accommodation spends until you're ready to redeem.

5. What can I redeem with my Credit Card Peso Points?

- You can convert your Credit Card Peso Points to Cash Credit and pay your credit card balance or use as extra funds for more shopping!

For Dual Currency Cardholders, Credit Card Peso Points earned from your Dollar Account can be redeemed as Cash Credits for posting to your Peso Account.

- You can transfer your Credit Card Peso Points to your BDO Rewards Card and enjoy the shopping perks of a BDO Rewards member.
- You can transfer your Credit Card Peso Points to SMAC for more shopping in SM Store and SM Retail Stores.

6. What is the value of my Credit Card Peso Points?

Just remember that 1 Credit Card Peso Point has ₱1.00 value. Redeem starting at 1 Credit Card Peso Point in increments of 1 point.

1 Credit Card Peso Point equals;

- P1.00 Cash Credit
- 1 BDO Rewards Peso Point
- 1 SMAC Point

7. What if I don't have a BDO Rewards Card but I want to redeem BDO Rewards Peso Points?

You may call the BDO Contact Center at (+632) 8888-0000 to request for your BDO Rewards Card.

A minimum redemption of 100 Credit Card Peso Points from your active BDO Credit Card will be required for this request.

8. Where can I view my Credit Card Peso Points balance?

Your Credit Card Peso Points balance is available in the points display summary of your monthly Statement of Account. You may refer to your BDO Digital Banking account to view your available points.

9. How do I redeem my Credit Card Peso Points?

You can redeem online using the Credit Card Peso Rewards Online Redemption Form or you may contact the BDO Contact Center at (+632) 8888-0000 to submit your redemption request.