

CIF Number
(for internal use)

☐ Account Owner

☐ Business Owner / Officer / Signatory

I. CUSTOMER INFORMATION

Full Name (As found in your valid government issued ID)

Last Name

First Name

Middle Name

Suffix

Date of Birth

(mm/dd/yyyy)

Are you an existing BDO Customer? ☐ Yes ☐ No
(If 'Yes', select the 'BDO Product Type/s' that you have.)

BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance

Existing customers only need to fill in fields or inputs with Check Marks (✓) if there is information to update. Otherwise, place NA or select the appropriate input.

II. CONTACT INFORMATION

✓ Personal Mobile Number

Country Code Mobile Number

✓ Personal Email Address

✓ Home Landline Number

Country Code Area Code Landline Number

✓ Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ Alternate Address (Do you have another home or address, including abroad? If 'Yes', provide below. If 'No', tick 'Same as Home Address')

☐ Same as Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ Work / Business Email Address

✓ Work / Business Landline Number

Country Code Area Code Landline Number Local (if applicable)

✓ Work / Business Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

III. PERSONAL INFORMATION

Country of Birth

Gender

☐ Male

☐ Female

✓ Civil Status

☐ Single

☐ Legally Separated

☐ Annulled

☐ Married

☐ Divorced

☐ Widow/er

✓ Citizenship (If 'Others', provide below)

☐ Filipino

☐ Others

✓ TIN

Provide your Tax Identification Number

IV. FINANCIAL INFORMATION (Refer to 'Instructions' for 'List of Codes' for 'Source of Funds' and 'Nature of Work / Business')

✓ Sources of Funds

Provide all applicable 'Codes.' (ex. 001, 002, 003)

✓ If a 'Source of Funds' is 'Remittance' or '004', provide the following additional information:

What country does the remittance come from?

What do you primarily use the remittance for?

✓ Natures of Work / Business

Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)

✓ Name of Primary Employer / Business

✓ Position / Job Title in Primary Employer / Business (Select one if you are 'Employed')

For Private / Self-Employed

☐ Owner / Director / Officer

☐ Non Officer / Employee

☐ Contractual / Part Time

For Government Employed

☐ Elected / Appointee

☐ Employee

☐ Contractual / Part Time

✓ Gross Monthly Income (PHP)

GENERAL INSTRUCTIONS

1. These instructions are provided to guide you in filling up 'Form A1-A2', specifically where 'Codes' are necessary.
2. Provide accurate and detailed information to ensure regulatory compliance and determine the applicability of due diligence, where necessary.

SOURCE OF FUNDS

Indicate all relevant sources of funds. Refer to the descriptions and codes below for your entry. You may input multiple codes where applicable. (ex. 001, 002, 003)

001 Employed - Fixed Income	005 Pension	009 Investment / Dividend Income
002 Employed - Variable Income	006 Personal Savings / Retirement Proceeds	010 Rental Income
003 Self-Employed - Business Income	007 Allowance	011 Sale of Asset / Property
004 Remittances	008 Inheritance	012 Other Sources (Lottery, Donations, Tax Refunds, and Insurance/Legal Claims)

NATURE OF WORK / BUSINESS

Indicate all relevant industries where you derive your income or assets from. Refer to the general categories and specific codes and descriptions below for your entry. Notes on entries can be found at the back of this Instruction Sheet. You may input multiple codes where applicable. (ex. ABC, DEF, GHI)

Professional, Scientific, and Technical Services

ACT	Accounting / Auditing / Tax Practice Services
LEG	Legal Services
ANE	Architecture / Engineering
ADV	Advertising / Marketing
SVC	Other Professional Services / Consultancy / Coaching

Finance and Insurance

PWN	Pawnshop
LDG	Lending
MSE	Money Service Business - Electronic Money Issuer
MSV	Money Service Business - Virtual Currency Exchange
MSR	Money Service Business - Remittance Transfer Company
MSF	Money Service Business - Foreign Exchange Dealer / Money Changer
BAN	Banking
INS	Insurance
SBD	Securities Broker / Dealer

Construction and Civil Engineering

CON	Construction and Civil Engineering
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Real Estate Brokerage and Sales

REL	Real Estate Brokerage and Sales
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Media, Arts, Sports and Recreation

MED	Media
ENT	Arts / Entertainment / Recreation
SPO	Sports / eSports
GAM	Gambling / Casino / eGames

Healthcare and Social Work

HEA	Healthcare (Doctor, Dentist, Nurse, Psychiatrist and others)
SOC	Social Work / Non-Government and Non-Profit Organizations

Education

EDU	Education / Online Education
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Accommodation and Food Services

AFS	Hotel / Accommodation / Restaurant / Food Services
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Administrative and Other Support Service Activities

TRA	Travel / Travel Agencies
AGY	Employment Agency / Human Resources
BPO	Business Process Outsourcing
SEC	Security Agency / Services

Private Household and Household Staff

HOU	Private Household / Household Employee / Household Staff
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Information and Communication

COM	Information / Communication / Telecommunication
PUB	Publishing / Printing
ICT	Robotics / AI / Cloud / Data Engineering / Software Development / Cybersecurity

Manufacturing

MFG	Manufacturing / Packaging
MFF	Manufacturing / Trading of Firearms and Ammunition

Dealerships, Trading, Selling and Repair Services

ART	Art / Antiques Dealership
CAR	Car / Boat / Plane Dealership
JEW	Jewelry / Precious Metals / Precious Stones Dealership
WRT	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce / Online Selling
REP	Repair Services

Transportation and Storage

TRN	Transportation (Land, Sea and Air)
SHI	Shipping / Cargo / Storage
SEA	Seaman / Seafarer

Agriculture, Forestry, and Fishing

AGR	Agriculture / Fishing
FOR	Forestry

Mining and Quarrying

MIN	Mining / Quarrying
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Electricity, Oil and Gas

UTL	Electric Utilities
OIL	Oil / Gasoline

Water Supply, Sewerage and Waste Management

WAT	Water Supply / Sewerage / Waste Management
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Public Administration and Peace and Order

MIL	Peace and Order (Military, Police, Fireman, Jail Warden and Others)
PAD	Public Administration / Government

Embassies and Diplomatic Services

EMB	Embassies / Diplomatic Services / Attached Offices
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Other Service Activities

OTS	Other Service Activities (Hairdresser, Manicurist, Masseuse and others)
RLG	Religious Organization

Special Nature of Work / Business

DFP	Designated Non Financial Business And Professions (DNFBP) ¹
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent ²
OGI	Indirect OGB / POGO Allied Service Provider

NOTES ON NATURE OF WORK / BUSINESS**'Designated Non-Financial Business and Professions (DNFBP)**

As covered persons, the following Designated Non-Financial Businesses and Professions (DNFBPs) are required to declare their engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC:

1. Dealers of jewelry, precious metals, and precious stones
2. Company service providers which, as a business, provide any of the following services to third parties: (a) acting as a formation agent of juridical persons; (b) acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons; (c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and (d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and
3. Persons, including lawyers and accountants, who provide any of the following services: (a) managing of client money, securities or other assets; (b) management of bank, savings, securities or accounts; (c) organization of contributions for the creation, operation or management of companies; and (d) creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
4. Real Estate Brokers and Developers;
5. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

²Online Gaming Businesses (OGB)

As covered persons, Online Gaming Businesses with 'Direct engagement' and 'Indirect engagement' to Online Gaming are required to declare their engagement in the industry and submit the required documents from PAGCOR, as needed.

'Direct engagement' in Online Gaming refers to offshore entities with a Philippine Offshore Gaming license granted by PAGCOR to primarily engage in Online Gaming, while 'Indirect engagement' in Online Gaming refers to Philippine entities or persons accredited by PAGCOR to provide allied support services and / or components of offshore gaming operations to Philippine Offshore Gaming Operators (POGOs) such as Customer Relations, Strategic Support, Information Technology, Gaming Software Platforms, and Live Studio and Streaming Providers.

Business Process Outsourcing Providers (BPOs) that are servicing legitimately licensed gaming operators abroad and do not in any way handle betting but purely product marketing and customer relations and are not servicing any of PAGCOR POGO licensees and have at least 90% Filipino workforce are also classified as having an 'Indirect Engagement' in Online Gaming.

ON THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND 'SUBSTANTIAL PRESENCE TEST'

An individual will be considered a United States resident for tax purposes if they meet the Substantial Presence Test for the calendar year. To meet this test, the individual must be physically present in the U.S. on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: (a) All the days the individual was present in the current year; (b) 1/3 of the days the individual was present in the first year before the current year; and (c) 1/6 of the days the individual was present in the second year before the current year.

CIF Number
(for internal use)

I. CUSTOMER INFORMATION

Full Name

Last Name

First Name

Middle Name

Suffix

Date of Birth

(mm / dd / yyyy)

Are you an existing BDO Customer? ☐ Yes ☐ No
(If 'Yes', select the 'BDO Product Type/s' that you have.)BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance
EXISTING BDO Credit Card Customers only need to fill in the fields or inputs with Check Marks.

II. FINANCIAL INFORMATION

Length of Stay at Current Home

Years

Months

Ownership of
Current Home☐ Owned☐ Rented☐ Mortgaged☐ Used for Free☐ Living with Relatives

Employment Type (Select one if you are 'Employed')

For Employed

☐ Private☐ Government☐ Bangko Sentral ng Pilipinas☐ Non-Governmental Organization☐ Overseas Filipino Worker

For Self-Employed

☐ Professional

For Business Owners

☐ Sole-Proprietor☐ Partner☐ Stockholder

Length of Stay with Previous Employer / Business

Years

Months

Length of Stay with Current Employer / Business

Years

Months

Gross Monthly Income (PHP)

Do you have Credit Cards with other banks?
If 'Yes', provide additional information

Name of bank (ex. Bank A)

Last six digits (ex. 654321)

Year issued (ex. 1968)

III. PRODUCT INFORMATION

☒ What product are you interested in? ☐ BDO Credit Card ☐ BDO Personal Loan☒ CREDIT CARD DETAILS (For BDO Credit Card Applicants ONLY. You can choose up to two cards, except for BDO Installment Card and The Platinum Card® by American Express)

Mastercard®

☐ ShopMore Mastercard
(Choose one color; subject to availability)☐ Purple ☐ Orange☐ Yellow Green☐ Standard Mastercard☐ Bench Mastercard☐ Gold Mastercard☐ Platinum Mastercard™☐ BDO Installment Card

(For Cash Installment, provide details below)

VISA

☐ VISA Classic☐ VISA Gold☐ VISA Platinum☐ VISA Signature

UnionPay

☐ Gold UnionPay☐ Diamond UnionPay

JCB

☐ JCB Lucky Cat☐ JCB Gold☐ JCB Platinum

Diners Club

☐ Diners Club International☐ Diners Club Premiere

American Express

☐ Blue from American Express®☐ American Express® Cashback☐ American Express® Explorer™☐ American Express® Platinum Credit Card☐ The Platinum Card® by American Express

Do you want a Virtual Card for online transactions?

Only applicable for select Mastercard, Visa, and American Express® Cards*

*Except ShopMore Mastercard, Bench Mastercard, BDO Installment Card and The Platinum Card by American Express

☐ Yes☐ No

Desired Cash Installment Amount for BDO Installment Card

Minimum of PHP 10,000 up to maximum of PHP 1,500,000

Payment Term for Cash Installment Amount

☐ 3 Months☐ 9 Months☐ 18 Months☐ 36 Months☐ 6 Months☐ 12 Months☐ 24 Months☒ PERSONAL LOAN DETAILS (For BDO Personal Loan Applicants ONLY.)

Desired Personal Loan Amount

Minimum of PHP 10,000 up to maximum of
PHP 2,000,000. Self-employed individuals
applying for a loan larger than PHP 1,000,000
must also accomplish Form B4.Payment Term for
Personal Loan☐ 6 Months☐ 18 Months☐ 36 Months☐ 12 Months☐ 24 Months

Purpose of Personal Loan

☐ Home Improvement☐ Debt Consolidation☐ Purchase of Luxury Items☐ Others☐ Appliance / Furniture / Electronics☐ Education / Tuition Fee☐ Purchase of Auto Accessories☐ Medical Expenses☐ Travel☐ Secured (Home/Auto) Product Purchase (for equity)

IV. CREDIT CARD / LOAN ACCOUNT INFORMATION

☒ Deliver my BDO Credit Card to my:
(for BDO Credit Card ONLY)

☐ Home Address
☐ Work / Business Address

☒ Deliver my reports, statements, and notices to my:

☐ Personal Email Address
☐ Work / Business Email Address

V. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

A BDO Deposit Account is REQUIRED as part of this application for Personal Loans for the crediting of Loan Proceeds and the setup of an Auto Debit Arrangement (ADA) for the monthly amortization of the loan. The BDO Deposit Account MUST BE in the name of the Personal Loan account holder. It is OPTIONAL for Credit Cards for the settlement of the monthly balance, defaulted to full payment method. You may provide an existing BDO account or open a new one by ticking the consent below.

☒ Provide your BDO Account for your 'Loan Proceeds' and set up 'Auto Debit Arrangement'

BDO Savings or Checking Account Number (under Borrower's name)

AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING

By signing, I/we expressly authorize BDO Unibank to automatically debit and/or credit from time to time, without need of any further act and deed, from and to the enrolled deposit account, the amount(s) granted and/or due in my/our credit card/loan account. I/we also agree to any updates that may be done to my/our enrolled deposit account as a result of maintenance and updates to any account that may be linked to it. I/we agree to be governed by the Auto-Debit/Auto-Credit Terms and Conditions ("ADA/ACA") as found online on bdo.com.ph/info/ada-aca.

Primary Signatory
(Signature over Printed Name)

Secondary Signatory
(Signature over Printed Name)

If you would like a new 'BDO ADA/ACA Settlement Account' and your 'Loan Proceeds' credited and an 'Auto Debit Arrangement (ADA)' set up to this account, tick the option below:

☐ If approved, I would like to open a new 'BDO ADA/ACA Settlement Account' and would like to have my 'Loan Proceeds' and an 'Auto Debit Arrangement (ADA)' for the monthly amortization / balance of the loan / credit card set up to this account

VI. REGULATORY REQUIREMENTS

Related Party Questionnaire

☒ Are you a director, officer, or stockholder of BDO or BDO-affiliated company?

☐ Yes ☐ No

☒ Are you a spouse or relative up to second degree, i.e. parent, child, grandparent, grandchild, brother, sister (biologically, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/or BDO-affiliated companies?
If 'Yes', accomplish 'Form B10'

☐ Yes ☐ No

VII. CARD DELIVERY

Cardholder authorizes the ISSUER or the ISSUER's official courier to deliver the card to himself/herself or in his/her absence to any member of his/her household, officemate/co-worker or to a third party that he/she may authorize, subject to existing card delivery policy of the ISSUER. Cardholder agrees to hold the ISSUER free and harmless from any claim, loss or liability, whatsoever arising from the delivery of the Card.

VIII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Form B1-B2 and are deemed an integral part hereof, my Conform in Form A1-A2 is deemed repeated for purposes of my application in this Form B1-B2, and that the representations, warranties, and undertakings under this Form B1-B2 shall be in addition to those provided in Form A1-A2.

I certify that all information and documents given by me in this Form B1-B2 and in Form A1-A2 are true and correct. I authorize the relevant Consumer Banking Unit/s to update or cause the updating of the information in Form A1-A2 based on the information or documents provided by me. I understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application, immediate termination of my credit card privileges once approved, a default of my Personal Loan and/or legal action against me.

I authorize BDO to obtain relevant information as it may require concerning my application under this Form B1-B2 from other institutions/persons. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the credit card/Personal Loan is granted.

I agree that my application under this Form B1-B2 shall be subject to applicable laws (including BSP circulars, rules, and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements. I recognize that BDO is committed to ensuring the confidentiality of my information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, and R.A. No. 6426 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that my information and information regarding my deposit account/s with BDO may be required to, or disclosed, in relation to the evaluation of my application under this Form B1-B2, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue, to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; (b) conduct checking with other governmental entities and third parties including banks and financial institutions to verify documents/information/date submitted by me; and (c) to request information regarding the status of any court case to which I may be a party.

For BDO Credit Card application, by signing below, I further confirm that I have accessed, read, and understood the Terms and Conditions and Table of Fees and Charges applicable to the BDO Credit Card I applied for as found in bdo.com.ph/cards-personal-loans-terms-and-fees. I acknowledge that BDO may issue a card type different from my card preference based on the evaluation of my application, as the case may be. If my application is approved, I acknowledge that by signing below and/or at the back of the credit card and/or by using the credit card, I agree to abide by the applicable Terms and Conditions of my approved Credit Card.

As the principal applicant, I agree that my application under this Form B1-B2 shall also serve as my application for issuance of additional BDO Credit Card/s that I may subsequently request for in the future. I understand that the issuance of additional BDO Credit Card/s shall be subject to credit evaluation and discretion of BDO and I undertake to submit additional documents as may be required to process my application and to update the information provided in this Form B1-B2. I understand that BDO can rely on the authority given under

this section unless otherwise revoked by me. I agree that in case I am issued by BDO with two or more BDO Credit Cards, BDO may give a separate credit card limit for each of the Cards issued to me or a consolidated Shared Credit Card Limit for my existing and future BDO Credit Cards, expressed in Philippine Pesos and/or US Dollars. I understand that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards, except BDO Installment Card and The Platinum Card® by American Express. Furthermore, I understand and agree that a portion of my principal card limit is shared with my Virtual Card. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

When a Supplementary Card is requested and subsequently issued by BDO, the signature of the Supplementary Cardholder signifies his/her agreement to be jointly and solidarily liable with the Principal Cardholder for all obligations and liabilities incurred with the use of the BDO Credit Card including the issued Supplementary Card.

Pursuant to the BDO Personal Loan I applied for, I understand that BDO shall require me to sign and submit documents in the event my BDO Personal Loan is approved. In case BDO allows the documents to be scanned and submitted via email, I agree that the digital or electronic signature in any and all documents shall be as valid as my original signature, shall have the same force and effect as manual signature, and shall be effective to bind me to the approved BDO Personal Loan. I agree that any digitally or electronically signed document shall be deemed (i) to be "written" or "in writing," (ii) to have been signed and (iii) to constitute a record established and maintained in the ordinary course of business and an original written record when printed from electronic files. Such paper copies or "printouts", if introduced as evidence in any judicial, arbitral, mediation or administrative proceeding, will be admissible against me to the same extent and under the same conditions as other original business records created and maintained in the documentary form. I will not contest the admissibility of true and accurate copies of digitally or electronically signed documents on the basis of the best evidence rule. For purposes hereof, "digital signature" and "electronic signature" shall have the meanings ascribed to them under the Philippine Supreme Court Rules on Electronic Evidence (A.M. No. 01-7-01-SC dated July 17, 2001) and the Philippine Electronic Commerce Act of 2000 (R.A. 8792), including amendment.

In case of disapproval of my application under this Form B1-B2, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

BDO is hereby authorized to send me notices and information regarding the status of my application under this Form B1-B2, including details concerning my approved/availed facility/loan via email, as well as broadcast messaging service, multi-media messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC).

For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000. BDO Unibank is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>
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REVISED AS OF DECEMBER 2024

SC

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Branch Code

Branch Name

Referror Code

FOR INTERNAL USE

FEES AND CHARGES

MEMBERSHIP FEE			MONTHLY INTEREST RATE
PRINCIPAL / BASIC		SUPPLEMENTARY	Retail and Cash Advance transactions (inclusive of cash advance fee) ¹
Classic / Standard / Lucky Cat	P150/month	P75/month	3.00%
ShopMore			
Bench	P200/month	P100/month ²	
Installment Card	P1,000/year	N/A	
Gold Cards ³	P200/month	P100/month ²	
Diners Club International	P250/month	P125/month	
Platinum	P4,500/year	Free for life ⁴	
Diners Club Premiere		P2,500/year	
Diamond ³	P5,000/year	Free for life ⁴	
Visa Signature	P5,500/year		
Blue from American Express®	P150/month	P75/month	
American Express® Cashback Credit Card	P250/month	P125/month	
American Express® Explorer™ Credit Card	P4,000/year	P2,000/year	
American Express® Platinum Credit Card	P5,000/year	Free for life ⁴	
The Platinum Card® by American Express	US\$750/year		N/A

INSTALLMENT AVAILMENT FEE	P200 for every approved Cash Installment transaction ⁵
	P250 for every approved Balance Transfer transaction ⁵
	P250 for every approved Balance Convert Peso transaction or US\$10 for every approved Balance Convert Dollar transaction
	P100 for every approved Purchase Convert Peso transaction or US\$5 for every approved Purchase Convert Dollar transaction
CASH ADVANCE FEE ⁶	P200 / US\$3.30
LATE PAYMENT CHARGE	P850 / US\$20 or unpaid minimum amount due, whichever is lower
	US\$20 or 7% or unpaid amount, whichever is lower ⁷

MINIMUM AMOUNT DUE	
BDO AND AMERICAN EXPRESS® CARDS ⁵	The sum of the following: a) 3% of the outstanding balance less installment amortizations, over-limit amount and new transactions posted within the current statement period ⁸ , or P850 / US\$17 , whichever is higher; b) 3% of Installment Amortization; c) Overdue Amount; and d) Over-limit Amount.
INSTALLMENT CARD	The sum of the following: a) 3% of the outstanding balance (less Installment, Cash Installment Amortizations and over-limit amount, if any); or P850 , whichever is higher; b) Installment Amortization; c) Cash Installment Amortization; d) Overdue Amount; e) Over-Limit Amount.

SALES SLIP RETRIEVAL FEE	P300 for each sales slip retrieved for local transactions or P500 each for international transactions US\$10 for each sales slip retrieved ⁷
LOST CARD REPLACEMENT FEE	P400 for each card US\$10 for each card ⁷
GAMBLING OR GAMING FEE	5% of transacted amount or P500 / US\$10 , whichever is higher

FOREIGN EXCHANGE CONVERSION RATE	
BDO CARDS	1% Cross Border Fee (except 0.80% for retail transactions and 0.50% for Cash Advance for UnionPay) and 1.5% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/ Visa/JCB/UnionPay/Diners Club International and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO. For foreign currency transactions converted to Philippine Peso or charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in or outside the Philippines or online, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.
VISA SIGNATURE	1% Cross Border Fee and 0.70% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Visa and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO. For foreign currency transactions converted to Philippine Peso or charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in or outside the Philippines or online, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.
AMERICAN EXPRESS® CARDS	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2.5% will be applied to the converted amount, of which 1% is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.
THE PLATINUM CARD® BY AMERICAN EXPRESS	All transactions made in foreign currency other than US Dollars will be converted to US Dollars by American Express. A foreign currency factor of 2.5% will be applied to the converted US Dollar amounts, of which 1% is retained by American Express.

INSTALLMENT PROCESSING FEE	5% of the total remaining balance or P300 for PHP-denominated transactions or US\$10 for USD-denominated transactions, whichever is higher.
RETURNED CHECK FEE / AUTO DEBIT ARRANGEMENT RETURN FEE	P1,250 / US\$35 for each returned check/insufficient ADA account
SOA REPRINT FEE	P30 / US\$1.00 per SOA request
REFUND FEE	1% of the amount to be refunded or P100 / US\$2.50 , whichever is higher
OVERSEAS CARD DELIVERY FEE ⁵	P2,500

- Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full
- First supplementary credit card is FREE for Life
- For Gold and Diamond UnionPay Principal Cardholders, Membership Fee is free for the first 3 years
- Valid only up to six (6) supplementary credit cards. In excess of six (6) supplementary cards, P2,500/year per card. For American Express Platinum® Credit Card, valid only up to five (5) supplementary cards. In excess of five (5) supplementary cards, P2,500/year per card. For The Platinum Card® by American Express, valid only for the first four (4) supplementary cards.
- Not applicable to The Platinum Card by American Express
- If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner
- Applicable to The Platinum Card by American Express
- The new transactions posted within the current statement period will not be deducted from the computation of the 3% of the Outstanding Balance in case the Credit Card account is in past due status or has an over-limit amount.

For the complete definition and imposition of the Fees and Charges, you may view the full Terms and Conditions of selected card by visiting www.bdo.com.ph then search Forms and Related Information.

BDO APPLICATION REQUIREMENTS

- 1. 21 to 60 years old for PRINCIPAL and at least 13 years old for SUPPLEMENTARY Cardholders
- 2. Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
- 3. Minimum Gross Monthly Income Requirement:
P 15,000 - Bench, ShopMore and Standard Mastercard, Visa Classic, JCB Lucky Cat Credit Card, Blue from American Express® and Installment Card
P 33,000 - Gold Credit Cards, Diners Club International and American Express® Cashback Credit Card
P 66,000 - American Express® Explorer™ Credit Card
P 77,000 - Platinum Mastercard, Visa Platinum, JCB Platinum and Diners Club Premiere Credit Card
P 93,000 - Diamond UnionPay and American Express® Platinum Credit Card
P 165,000 - Visa Signature
By Invitation Only - The Platinum Card® by American Express

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

- Filipino**
Any valid photo-bearing identification document* (front and back): Government-issued ID (e.g. Philippine Identification System or Philsys ID, Passport, Driver's License, SSS ID, etc.)
* Supplementary applicants who are studying may submit a valid school ID instead.
- Foreigners**
- 1. Copy of Employment Contract or Certificate of Employment.
 - 2. Letter from Embassy (If Embassy official).
 - 3. Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226.

B. PROOF OF INCOME

- Employed Applicants**
- 1. Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative.
 - 2. PLUS any of the following:
Latest full-month's payslip/s; Original Certificate of Employment indicating status, service tenure, and compensation breakdown; or If with existing credit cards, copy of the last two (2) months statement of account of your credit card that is at least 1 year on books.
- Self-employed Applicants**
- 1. Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years.
 - 2. Photocopy of registration of Business Name: DTI Registration for Single Proprietorship or SEC Registration for Partnership / Corporation.
 - 3. For Cash Installment / Loan Amount higher than P1,000,000: Latest 3 months' bank statements and General Information Sheet (for Corporation).