

Fees and Charges

MEMBERSHIP FEE	PRINCIPAL/ BASIC	SUPPLEMENTARY	MONTHLY INTEREST RATE 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	
Gold Cards ³			
Installment Card	P1,000/year	N/A	
Diners Club International	P250/month	P125/month	
Titanium / Platinum	P4,500/year	FREE for LIFE ⁴	
Diners Club Premiere		P2,500/year	
Diamond ³	P5,000/year	FREE for LIFE ⁴	
American Express® Platinum Credit Card			
American Express® Explorer™ Credit Card	P4,000/year	P2,000/year	
American Express® Cashback Credit Card	P250/month	P125/month	
Blue from American Express®	P150/month	P75/month	
American Express® Gold Credit Card	N.A	N.A	
American Express® Credit Card			
BDO Dual Gold American Express® Card			
American Express® Co-Brand Elite Credit Card			
American Express® Co-Brand Credit Card	US\$65/year	US\$40/year	N.A
American Express® Green Card			
American Express® Gold Card			
The Platinum Card® by American Express			

CASH INSTALLMENT RATES (FOR INSTALLMENT CARD)	Term	Factor Rate	Add-on Interest Rate/Mo	Effective Interest Rate/Annum
	3	0.343338077	1.00%	17.92%
	6	0.176667651	1.00%	20.29%
	9	0.121111407	1.00%	21.11%
	12	0.093334686	1.00%	21.46%
	18	0.065559120	1.00%	21.65%
	24	0.051670980	1.00%	21.58%
	36	0.037777833	1.00%	21.20%

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	This is the sum of the following: a) 3% of your 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 transaction 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 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 (ADA) 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	P2,500

1.

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

2.

First supplementary credit card is FREE for Life

3.

For Gold and Diamond UnionPay Principal Cardholders, Membership Fee is free for the first 3 years

4.

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.

5.

Not applicable to The Platinum Card by American Express

6.

If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner.

7.

Applicable to The Platinum Card by American Express

8.

The new transactions posted within the current statement period will not be deducted from the computation of 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.