




# Debit Card Limits

TRANSACTION	LIMIT
 <p><b>ATM Withdrawal</b> Cash withdrawals done via BDO and other ATMs</p>	<ul style="list-style-type: none"> <li>• Default limit per day is P50,000. <i>This can be adjusted up to P200,000.</i></li> <li>• Maximum amount per single transaction:               <ul style="list-style-type: none"> <li>- P25,000 for BDO ATMs</li> <li>- P10,000 for other ATMs</li> </ul> </li> <li>• Minimum amount per single transaction: P200</li> </ul>
 <p><b>PIN-based Purchase</b> In-store purchases that require you to key-in your 6-digit PIN, prior to completing your purchase</p>	<p>Default limit per day is P100,000. <i>This can be adjusted up to P500,000.</i></p>
 <p><b>“No PIN” Purchase</b></p> <p>a) In-store purchases that do not require you to key-in your PIN</p> <p>b) E-commerce / online purchases</p>	<p>Default limit per day is P25,000. <i>This can be adjusted up to P200,000.</i></p> <p>Limit can be set via BDO Online Banking. Just visit the BDO website and follow these steps:</p> <ol style="list-style-type: none"> <li>1. Log in to your BDO Online Banking account</li> <li>2. Select Card Security Management</li> <li>3. Click More Options</li> <li>4. Set a new amount for No PIN Purchase Limit</li> <li>5. Click Save, then Submit</li> </ol>

**Notes:**

- You may adjust these limits to your preferred amounts using BDO Online Banking.
- Limits are subject to change.

# Debit Card Fees



TRANSACTION	FEES
Online and POS Purchase	<b>FREE</b>
<b>Balance Inquiry</b> <ul style="list-style-type: none"> <li>• BDO ATMs and POS Terminals</li> <li>• BancNet ATMs</li> <li>• Mastercard and Visa Plus ATMs</li> </ul>	<b>FREE</b> Fees may vary per ATM Terminal owner <b>US\$ 1.00</b>
<b>ATM Withdrawal</b> <ul style="list-style-type: none"> <li>• BDO ATMs</li> <li>• BancNet ATMs</li> <li>• Mastercard and Visa Plus ATMs</li> </ul>	<b>FREE</b> Fees may vary per ATM Terminal owner <b>US\$ 3.50</b> + Foreign Currency Transaction Fee
<b>International Over-the-Counter Withdrawal*</b> <ul style="list-style-type: none"> <li>• Visa Debit Card</li> <li>• Mastercard Debit Card</li> </ul>	<b>US\$ 3.50</b> or <b>1%</b> of transaction amount (whichever is higher)  <b>US\$ 4.00</b> or <b>1%</b> of transaction amount (whichever is higher)
<b>Rejected Transactions (Insufficient funds, wrong PIN, etc.) at Mastercard and Visa Plus ATMs</b>	<b>US\$ 1.00</b>
<b>Card Replacement</b>	<b>P150.00</b>
<b>Foreign Currency Transaction Fee</b>	<b>1%</b> Cross Border Fee and <b>1%</b> Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/Visa and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO.

\*International Over-the-Counter Withdrawal will be discontinued effective January 17, 2024.

Note: Fees are subject to change.