




Debit Card Limits

TRANSACTION		LIMIT
	ATM Withdrawal Cash withdrawals done via BDO and other ATMs	<ul style="list-style-type: none">• Default limit per day is P50,000. <i>This can be adjusted up to P200,000.</i>• Maximum amount per single transaction:<ul style="list-style-type: none">- P25,000 for BDO ATMs- P10,000 for other ATMs• Minimum amount per single transaction: P200
	PIN-based Purchase In-store purchases that require you to key-in your 6-digit PIN, prior to completing your purchase	Default limit per day is P100,000. <i>This can be adjusted up to P500,000.</i>
	“No-PIN” Purchase Online purchases or in-store purchases that don’t require a PIN	Online purchases are a sub-limit of No-PIN purchases. Default limit per day is P25,000. <i>This can be adjusted up to P200,000.</i>

Notes:

- You may adjust these limits to your preferred amounts using BDO Online Banking. Refer to [Debit Card Security Management](#) to learn more.
- Limits are subject to change.

Debit Card Fees

TRANSACTION	FEES
Online and POS Purchase	FREE¹
Balance Inquiry <ul style="list-style-type: none"> • BDO ATMs and POS Terminals • BancNet ATMs • Mastercard and Visa ATMs 	FREE Fees may vary per ATM Terminal owner US\$ 1.00
ATM Withdrawal <ul style="list-style-type: none"> • BDO ATMs • BancNet ATMs • Mastercard and Visa ATMs 	FREE Fees may vary per ATM Terminal owner US\$ 3.50¹
Rejected Transactions (Insufficient funds, wrong PIN, etc.) at Mastercard and Visa ATMs	US\$ 1.00
Card Replacement	P150.00
¹ Foreign Currency Transaction Fee for International ATM Withdrawals and Purchases	1% Cross Border Fee and 1% 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.