

AMERICAN EXPRESS® CORPORATE CARD TABLE OF FEES & CHARGES

Fees & Charges	Peso	Dollar
Annual Membership Fee	N.A.	
Annual Membership Rewards Fee*	P2,500	US\$50
Rush Card Processing Fee	P1,000	US\$20
Monthly Effective Interest Rate (MEIR)	N.A.	
Cash Advance Fee	P200 per transaction	US\$3.30 per transaction
Late Payment Charge	P1,500 / US\$30 or 7% of unpaid amount, whichever is lower	
Minimum Amount Due	N.A.	
Sales Slip Retrieval Fee	P300 for each sales slip retrieved for local transactions or P500 each for international transactions	
Lost Card Replacement Fee	P400 for each card	US\$10 for each card
Gambling or Gaming Fee	5% of transacted amount or P500 / US\$10, whichever is higher	
Foreign Exchange Conversion Rate	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.	
Returned Check Fee / Auto Debit Arrangement Return Fee	P1,250 / US\$35 for each returned check / insufficient ADA account	
Overseas Card Delivery Fee	P2,500	US\$50
Non-Legitimate Dispute Fee	P925	US\$18.50

*Annual Membership Rewards Fee applies to enrolled accounts only.

Note: All fees and charges are determined by BDO and are subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the American Express Corporate Card Account and Corporate Cardmember Terms and Conditions, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>
For inquiries and concerns, please reach us through <https://www.bdo.com.ph/consumer-assistance>.
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Choose Your Credit Card Payment Channels:

- PAYMENT POSTED ON THE SAME BANKING DAY
- PAYMENT POSTED ON THE NEXT BANKING DAY
- BDO Online Banking
 - BDO Branches & Network Bank Branches
 - BDO Automated Teller Machines (ATMs)
 - BDO Cash Acceptance Machines (CAMs)
 - Auto-Debit Arrangement (ADA) Payment Facility
- BancNet
 - Savemore Market Branches
 - SM Bills Payment Counters (including SM Supermarket and SM Hypermarket)

For American Express Dollar Charge Cards and accounts with Dual Currency feature, USD payments for your Dollar account/s are accepted only via: BDO Branches, BDO Online Banking (USD account) and ADA Payment Facility (USD account). For American Express Dollar Charge Cards, ADA payment is scheduled 25 days from Statement Date.

- Notes:
- Bills payments via BDO Online, CAMs and ATMs made after 10:00PM are considered next banking day transaction.
 - For BDO Online Banking and ADA Payment Facility, enrollment is via any BDO Branch or [bdo.com.ph](https://www.bdo.com.ph).
 - For Check Payment (Peso and Dollar), payment is subject to clearing cut-off

When making credit card payments, please be reminded of the following:

- To pay at any BDO branch, present the upper portion of the statement and keep the machine validated copy as proof of payment or you may accomplish a transaction slip and indicate the applicable Institution Code to ensure that payment will be properly posted to the account.

Payment Type	Institution Code
Peso Payment to Peso Card	0800
Dollar Payment to Dollar Card	0802
Peso Payment to Dollar Card	0803

- For check payments*, please make the check payable to “BDO Unibank, Inc.”. Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.
- Pay on or before your Payment Due Date to avoid late payment charges.

* Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.

UNDERSTANDING YOUR STATEMENT OF ACCOUNT

- STATEMENT DATE
This is the regular statement cut-off date of all your BDO Credit Card transactions. If your statement date falls on a Friday, Saturday or a Holiday, your statement date will be the preceding day or the following day after your official statement date.
- OVERDUE AMOUNT
This refers to the unpaid balance of the Minimum Payment Due after Payment Due Date.
- PAYMENT DUE DATE
Payment should be made on or before the Payment Due Date indicated in your SOA to keep your account active and to avoid late payment charges. If your Payment Due Date falls on a Saturday, Sunday or a “National” Holiday, payment due date is automatically moved to the next business day.
- SALE DATE
This refers to the transaction date of a purchase or a cash advance.
- POST DATE
This refers to the date when your purchase, cash advance payment, or adjustment is posted to your account.
- OUTSTANDING BALANCE
This is your total outstanding obligation to BDO as of Statement Date.
- ERRORS OR QUESTIONS ABOUT YOUR BILL
Please examine your SOA for any errors. If no error is reported to the BDO Customer Contact Center within 30 days from Statement Date, the SOA will be considered true and accurate and binding upon you.