

# BDO CORPORATE CARD TABLE OF FEES AND CHARGES

	Peso	Dollar
Annual Membership Fee	N.A.	
Monthly Effective Interest Rate (MEIR)	N.A.	
Cash Advance Fee	<b>P200</b> per transaction	<b>US\$3.30</b> per transaction
Late Payment Charge	<b>P1,500 / US\$30</b> or <b>7%</b> of unpaid amount, whichever is lower	
Minimum Amount Due	N.A.	
Sales Slip Retrieval Fee	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> each for international transactions	
Lost Card Replacement Fee	<b>P400</b> for each card	<b>US\$10</b> for each card
Gambling or Gaming Fee	<b>5%</b> of transacted amount or <b>P500 / US\$10</b> , whichever is higher	
Foreign Currency Transaction Fee	<b>1%</b> Cross Border Fee and <b>1.5%</b> Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/Visa/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, <b>1%</b> Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.	
Returned Check Fee / Auto Debit Arrangement Return Fee	<b>P1,250 / US\$35</b> for each returned check/insufficient ADA account	
Overseas Card Delivery Fee	<b>P2,500</b>	<b>US\$50</b>

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 Terms and Conditions Governing the Issuance and Use of BDO Corporate and Commercial Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

## Choose Your Credit Card Payment Channels:

### PAYMENT POSTED ON THE SAME 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

### PAYMENT POSTED ON THE NEXT BANKING DAY

- 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.

### 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.

### OUTSTANDING BALANCE

This is your total outstanding obligation to BDO as of Statement Date.

### OVERDUE AMOUNT

This refers to the unpaid balance of the Minimum Payment Due after Payment Due Date.

### 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.

### 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.

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