

## BDO INSTALLMENT CARD TABLE OF FEES & CHARGES

Fees & Charges	Principal	Supplementary*
<b>Annual Membership Fee</b>	<b>P1,000</b>	<b>P500</b>
<b>Monthly Interest Rate</b>	<b>3% Retail and Cash Advance transactions (inclusive of cash advance fee)**</b>	
<b>Cash Installment Rates</b>	Term	Factor Rate
	3	0.343338077
	6	0.176667651
	9	0.121111407
	12	0.093334686
	18	0.065559120
	24	0.051670980
	36	0.037777833
<b>Installment Availment Fee</b>	<b>P200</b> for every approved Cash Installment transaction	
	<b>P250</b> for every approved Balance Convert transaction	
	<b>P100</b> for every approved Purchase Convert transaction	
<b>Cash Advance Fee***</b>	<b>P200</b> per transaction	
<b>Minimum Amount Due</b>	This is the sum of the following: a) <b>3%</b> of your Outstanding Balance (less Installment and Cash Installment Amortizations, if any); b) Installment Amortization; c) Cash Installment Amortization; d) Overdue Amount. You pay the sum of a, b, c and d or <b>P200</b> , whichever is higher.	
<b>Late Payment Charge</b>	<b>P850</b> or unpaid minimum amount due, whichever is lower	
<b>Returned Check Fee / ADA Return Fee</b>	<b>P1,250</b> per returned check / insufficient ADA account	
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for Local transactions or <b>P500</b> for each sales slip retrieved for International transactions	
<b>Lost Card Replacement Fee</b>	<b>P400</b> for each card	
<b>Gambling or Gaming Fee</b>	<b>5%</b> of transacted amount or <b>P500</b> , whichever is higher	
<b>Foreign Currency Transaction Fee</b>	<p><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 and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO.</p> <p>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.</p>	
<b>Installment Processing Fee****</b>	<b>5%</b> of the total remaining balance or <b>P300</b> , whichever is higher	
<b>SOA Reprint Fee</b>	<b>P30</b> per SOA request	
<b>Refund Fee</b>	<b>1%</b> of the amount to be refunded or <b>P100</b> , whichever is higher	
<b>Overseas Card Delivery Fee</b>	<b>P2,500</b>	

**Choose Your Payment Channels:**

- BDO Online Banking\*
- BDO Branches
- BDO 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

\* Enrollment with BDO is required via bdo.com.ph  
\*\* Enrollment via any BDO Branch and BDO Online Banking

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

- To pay at any BDO branch, present your Statement of Account and keep the machine validated copy as proof of payment.
- 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 at least the Minimum Amount Due 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.

**IMPORTANT REMINDERS**

- 1. Paying less than the total amount due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.**
- 2. Applicable Monthly Interest Rate will be imposed on the account if:**
  - a. No payment was made on the Card on Payment Due Date,
  - b. Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),
  - c. Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA, or
  - d. There is a cash advance transaction.
- 3. Cardholders are encouraged to call BDO Customer Contact Center from time to time to check his/her available Credit Limit to avoid declined transactions or other inconveniences.**

To view the complete Terms and Conditions and for the complete definition of Statement of Account terms, visit bdo.com.ph.

\* For Kabayan Installment Card accounts only  
\*\* 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  
\*\*\* If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner.  
\*\*\*\* For processing of full payment of outstanding installment balance or Cash Installment balance before end of payment term  
Note: Interest rates 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 Installment Card, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

### SAMPLE COMPUTATION FOR CASH INSTALLMENT TRANSACTIONS

CASH INSTALLMENT AMOUNT		P50,000	CASH INSTALLMENT TERM	12 months	
MONTHLY ADD-ON RATE		1.00%	MONTHLY FACTOR RATE	0.093334686	
MONTHLY EFFECTIVE INTEREST RATE (MEIR)		21.46%	MONTHLY AMORTIZATION	P4,666.73	
MONTH	MONTHLY AMORTIZATION	PRINCIPAL	INTEREST	TOTAL OUTSTANDING PRINCIPAL BALANCE	TOTAL OUTSTANDING BALANCE
0	-	-	-	50,000.00	56,000.81
1	4,666.73	3,772.57	894.17	46,227.43	51,334.08
2	4,666.73	3,840.03	826.70	42,387.40	46,667.34
3	4,666.73	3,908.71	758.03	38,478.69	42,000.61
4	4,666.73	3,978.61	688.13	34,500.09	37,333.87
5	4,666.73	4,049.76	616.98	30,450.33	32,667.14
6	4,666.73	4,122.18	544.55	26,328.15	28,000.41
7	4,666.73	4,195.90	470.84	22,132.25	23,333.67
8	4,666.73	4,270.94	395.80	17,861.31	18,666.94
9	4,666.73	4,347.31	319.42	13,514.00	14,000.20
10	4,666.73	4,425.06	241.68	9,088.94	9,333.47
11	4,666.73	4,504.19	162.54	4,584.74	4,666.73
12	4,666.73	4,584.74	81.99	-	-
<b>Total</b>		<b>50,000</b>	<b>6,000.81</b>		

**Assumptions:**

- Cardholder has no beginning balance on his first statement and makes a Cash Installment transaction of P50,000 during the month
- Add-on rate may vary depending on the payment term selected
- Payment assumption is that the Cardholder will pay the monthly amortization in 12 months

**Note:** A P200 Installment Availment Fee will be charged per Cash Installment transaction.

### SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS

SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS										
OPENING BALANCE										none
MONTHLY INTEREST RATE										3.00%
MONTH	NO. OF DAYS		RETAIL PURCHASE	CASH ADVANCE	CASH ADVANCE FEE	TOTAL PAYMENT	INTEREST	OUTSTANDING PRINCIPAL BALANCE		
	STATEMENT DATE TO PAYMENT DATE	PAYMENT DATE TO CYCLE CUT OFF DATE								
1			-	10,000	200	-	316.20	10,516.20		
2	24	4	10,000	-	-	(2,000.00)	286.45	18,802.65		
3	24	7	-	-	-	(2,000.00)	568.88	17,371.54		
4	24	6	-	-	-	(2,000.00)	509.15	15,880.68		
5	24	7	-	-	-	(2,000.00)	478.30	14,358.98		
6	24	6	-	-	-	(2,000.00)	418.77	12,777.75		
7	24	7	-	-	-	(2,000.00)	382.11	11,159.86		
8	24	7	-	-	-	(2,000.00)	331.96	9,491.82		
9	24	6	-	-	-	(2,000.00)	272.75	7,764.57		
10	24	7	-	-	-	(2,000.00)	226.70	5,991.27		
11	24	6	-	-	-	(2,000.00)	167.74	4,159.01		
12	24	7	-	-	-	(4,159.01)	99.82	99.82		
13	24	7	-	-	-	(99.82)	-	-		
<b>Total</b>						<b>(24,258.83)</b>	<b>4,058.83</b>			

**Assumptions:**

- Cardholder has no beginning balance on his 1<sup>st</sup> statement and makes a Cash Advance transaction of P10,000 on the 1<sup>st</sup> day of the month
- Cardholder makes a retail transaction of P10,000 on the 1<sup>st</sup> day of the 2<sup>nd</sup> month
- Cardholder is paying every due date, which is every 25<sup>th</sup> of the month

**FC Computation - Month 1**  
(Interest is computed on the Cash Advance and Cash Advance Fee)  
Interest is from day of availment to cycle cut-off date  
Interest = P10,200 x 3% / 30 days x 31 days = **P316.20**

**FC Computation - Month 2**  
(No Interest Charges for Retail Purchase transactions made during the statement cycle)  
1) Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date to Payment Date)  
Interest = P10,516.20 x 3% / 30 days x 24 days = **P252.39**  
2) Outstanding Balance less Payments x Interest Rate / 30 days x No. of days (From Payment Date to Cycle Cut-off Date)  
Interest = (P10,516.20 - P2,000.00) x 3% / 30 days x 4 days = **P34.06**  
Total Interest = **P286.45**

**FC Computation - Month 12**  
(Cardholder fully paid the Outstanding Balance)  
Cardholder will be billed interest even after paying the total outstanding balance from statement date up to date of full payment  
Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date up to Full Payment Date)  
Interest = P4,159.01 x 3% / 30 days x 24 days = **P99.82**