

**WORLD ELITE MASTERCARD TABLE OF FEES & CHARGES**

Fees & Charges	BDO World Elite Mastercard
Principal Card Annual Membership Fee	<b>US\$1,500</b>
Supplementary Card Annual Membership Fee	<b>US\$750</b>
Monthly Interest Rate	<b>3.00%</b> Retail and Cash Advance transactions (inclusive of cash advance fee) <sup>1</sup>
Installment Availment Fee	<b>P200</b> for every approved Cash Installment transaction
	<b>P250</b> for every approved Balance Transfer transaction
	<b>P250</b> for every approved Balance Convert Peso transaction or <b>US\$10</b> for every approved Balance Convert Dollar transaction
	<b>P100</b> for every approved Purchase Convert Peso transaction or <b>US\$5</b> for every approved Purchase Convert Dollar transaction
Cash Advance Fee <sup>2</sup>	<b>P200 / US\$3.30</b>
Late Payment Charge	<b>P850 / US\$20</b> or unpaid minimum amount due, whichever is lower
Minimum Amount Due	This is the sum of the following: a) <b>3%</b> of the outstanding balance less installment amortizations, over-limit amount and new transactions posted within the current statement period <sup>3</sup> , or <b>P850 / US\$17</b> , whichever is higher; b) <b>3%</b> of Installment Amortization; c) Overdue Amount; and d) Over-limit Amount.
Returned Check Fee / ADA Return Fee	<b>P1,250</b> or <b>US\$35</b> per returned check / insufficient ADA account
Sales Slip Retrieval Fee	<b>P300</b> for each sales slip retrieved for Local transactions or <b>P500</b> for each sales slip retrieved for International transactions
Lost Card Replacement Fee	Metal Card: <b>US\$340</b> for each card Plastic Card: <b>P400</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 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.
Installment Processing Fee	<b>5%</b> of the total remaining balance or <b>P300</b> for PHP-denominated transactions or <b>USD10</b> for USD-denominated transactions, whichever is higher
SOA Reprint Fee	<b>P30</b> or <b>US\$1.00</b> per SOA request
Refund Fee	<b>1%</b> of the amount to be refunded or <b>P100 / US\$2.50</b> , whichever is higher

- 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.
- The new transactions posted within the current statement period will not be deducted from the computation of the 3% of the Outstanding Balance in case the Credit Card account is in past due status or has an over-limit amount.

**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 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 transactions.
  - For BDO Online Banking and ADA Payment Facility, enrollment is via any BDO Branch or [bdo.com.ph](http://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	<b>0800</b>
Dollar Payment to Dollar Card	<b>0802</b>
Peso Payment to Dollar Card	<b>0803</b>

- 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.

For the complete definition and imposition of the Fees and Charges, you may view the full Terms and Conditions of selected card by visiting [www.bdo.com.ph](http://www.bdo.com.ph) then search Forms and Related Information.

**IMPORTANT REMINDER**

- 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.**
- Applicable Monthly Interest Rate will be imposed on the account if:**
  - No payment was made on the Card on Payment Due Date,**
  - Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),**
  - 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**
  - There is a cash advance transaction.**

**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**