

CREDIT CARDS TABLE OF FEES & CHARGES

Fees & Charges	Pico de Loro Mastercard	Tagaytay Highlands Mastercard
Principal Card Annual Membership Fee	FREE for Life	
Supplementary Card Annual Membership Fee	FREE for Life	P1,200 ¹
Monthly Interest Rate	3.00%	
	Retail and Cash Advance transactions (inclusive of cash advance fee) ²	
Installment Availment Fee	P200 for every approved Cash Installment transaction	
	P250 for every approved Balance Transfer transaction	
	P250 for every approved Balance Convert Peso transaction	
	P100 for every approved Purchase Convert Peso transaction	
Cash Advance Fee ³	P200	
Late Payment Charge	P850 or unpaid minimum amount due, whichever is lower	
Minimum Amount Due	This is the sum of the following: a) 3% of the outstanding balance less installment amortizations, over-limit amount and new transactions posted within the current statement period ⁴ , or P850, whichever is higher; b) 3% of Installment Amortization; c) Overdue Amount; and d) Over-limit Amount.	
Returned Check Fee / ADA Return Fee	P1,250 per returned check / insufficient ADA account	
Sales Slip Retrieval Fee	P300 for each sales slip retrieved for Local transactions or P500 for each sales slip retrieved for International transactions	
Lost Card Replacement Fee	P400 for each card	
Gambling or Gaming Fee	5% of transacted amount or P500, whichever is higher	
Foreign Currency Transaction Fee	<p>1% Cross Border Fee and 1.5% 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, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.</p>	
Installment Processing Fee	5% of the total remaining balance or P300 for PHP-denominated transactions, whichever is higher	
SOA Reprint Fee	P30 per SOA request	
Refund Fee	1% of the amount to be refunded or P100, whichever is higher	
Overseas Card Delivery Fee	P2,500	

¹ First Supplementary Credit Card is FREE for life

² 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.

³ If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner.

⁴ 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.

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)	-	-
Total						(24,258.83)	4,058.83	

Assumptions:

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

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)

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.
- 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 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.

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

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.

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**