

Cross Border Fees for JCB Credit Cards



Full Implementation on Cross Border Fees for BDO JCB Credit Cards

In reference to the Foreign Currency Transactions clause found in the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards, JCB cardholders are advised that fees relating to foreign currency transactions using JCB cards will be fully implemented, **effective January 7, 2025**.

Transactions from foreign based merchants or foreign acquirer, operating in the Philippines, abroad or online, regardless if charged in local (PHP) or foreign currency (USD or non-USD), shall be charged with a Cross Border Fee by the Card Brand.

Sample purchases include, but not limited to, subscriptions from international streaming platforms and/or other online services (Netflix, Apple Store, Spotify, Amazon, etc.)

Sample computation based on subscription and online purchase:

Transaction	Transaction Amount	Cross Border Fee	Total Charge
Spotify (subscription)	PHP 169.00	PHP 1.69	PHP 170.69
Apple (online purchase)	PHP 299.00	PHP 2.99	PHP 301.99

To view the complete Terms and Conditions and Fees and Charges, visit the BDO website and search Forms and Related Information.