

BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

1 Log-in using your registered **User ID and Password** (One-Time-PIN is required)

Login to BDO Online Banking

User ID:

Password:

Login

Forgot your password?
Forgot your user ID?
Forgot your telephone PIN?

Not Yet Enrolled? Enroll Now!

Security Features Online Banking Privacy Policy FAQs

2 In order to proceed with application, select **More Services>Credit Card Services>Select your Account**

NAVIGATE

My Accounts >

Send Money >

Pay Bills and Reload >

Enrollment >

More Services >

Profile Settings >

My Quick Links

Welcome, JUANDELACRUZ
Your last login was April 06, 2021, 12:36:58 GMT +8
You have 0 invalid login attempt(s).

Savings and Checking

Choose an option:

Checkbook Reorder >

Stop Payment Order >

Credit Card Services

NAVIGATE

Statement of Account >

My Favorites >

Account Details >

Services >

Bills Payment >

Promos >

Home » Customer Service

Customer Service
Please select the credit card and type of inquiry

Select your Account

Select your Account

3 Once account has been chosen, select a request. Choose **'Purchase Convert'** to proceed with Purchase Convert application.

Services

Home » Customer Service

Select a request

Apply for a BDO Virtual Card

Apply for a Supplementary Card

Assign a Supplementary Sub-Limit

Auto-Debit Arrangement

Balance Transfer

Card Replacement Due to Change in Color

Card Replacement Due to Damaged Card

Card Replacement Due to Defective Magnetic Stripe

Cash-It-Easy

Collections Request Call Out

Copy of Charge Slip

Decrease in Credit Limit

Purchase Convert

Request for Certification

Select a request

Select a concern

Submit

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4 In Welcome Page, click ‘Apply Now’

Request for Purchase Convert

Convert big purchases on BDO Credit Card to installment at a low 0.88% monthly add-on rate!

Choose the most convenient term for you.
*Minimum amount of Php 5,000

Term (months)	Factor Rate	Add-On-Rate Per Month	Effective Rate Per Annum
3	0.342138176	0.88%	15.78%
6	0.175470425	0.88%	17.89%
12	0.092137489	0.88%	18.96%
18	0.064360104	0.88%	19.16%
24	0.050466939	0.88%	19.12%

Sample Computation for a Purchase Convert PHP amount of P20,000 for 24 months
Purchase Convert PHP Amount x Factor Rate = Monthly Amortization**
P20,000 x 0.050466939 = P1,009.34 per month for 24 months

**Above computation is presented as a guide to derive the monthly amortization.

[Quick access to Purchase Convert Calculator](#)

An Installment Availment Fee of P100 will be charged for every approved Purchase Convert transaction. The Installment Availment Fee is non-refundable and will be due even if Cardholder decides to pay the entire remaining balance before the end of the payment term.

Monthly installment due on Purchase Convert applications for transactions using Principal, Supplementary or Virtual Card, together with monthly interest and penalty charge (if any) will be billed to the Principal Cardholder starting on the next statement cycle after the Purchase Convert transaction posting date and every month thereafter until the total amount payable is paid in full.

Offer is until October 31, 2022. Per DTI Fair Trade Permit No. FTEB-148082, Series of 2022.

Please ensure that the BDO Credit Card (including card replacement/renewal) used for your application is ACTIVE.

Additional Reminders

Total add-on interest should be within the Cardholder's available credit limit.

Transaction should be single-receipt purchase of at least P5,000.

Transactions not allowed for Purchase Convert:

- USD-denominated transactions
- Any transaction associated with Gambling
- Cash Advance transactions
- Money Transfers or any similar cash transaction
- Other BDO installment transactions or any amortizing transaction like 0% interest, Regular Installment, etc.

To avoid duplicate processing of Purchase Convert request, please ensure that transaction conversion request is made only through one application channel. Application status will be available after 5 banking days.

Click here for the Purchase Convert Low Rate Promo Mechanics.

Click here for the complete Terms and Conditions.

Apply Now

5 Input all required information to proceed with application. Click ‘Submit’

Request for Purchase Convert

Establishment Name Where Purchase was Made*

Transaction Currency*

Transaction Amount*

Transaction Date (MM/DD/YYYY)*

Preferred Installment Term*

Submit

*Establishment name should be the same with the transaction written in the Statement of Account. Transactions like Gambling, Cash Advance, Money Transfers or any similar Cash Transactions, and Installment Transactions (i.e. Absolutely 0% Interest, EasyPay Regular Installment, etc.) are NOT qualified. Application is subject to approval.

6 Application acknowledgment and reference number will be provided at the end of application.

Request for Purchase Convert

Thank you for using the BDO Online Banking.

We have received your request for Purchase Convert

with reference number 20220927-130.

Please allow five (5) banking days for processing.

Return

Make Another Request