

BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

1

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



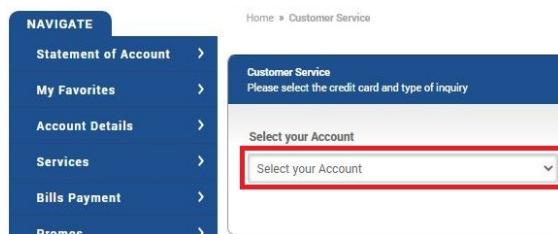
The image shows the 'Login to BDO Online Banking' page. It features a dark blue header with the text 'Login to BDO Online Banking'. Below the header are two input fields for 'User ID' and 'Password', followed by a yellow 'Login' button. Below these fields are three links: 'Forgot your password?', 'Forgot your user ID?', and 'Forgot your telephone PIN?'. At the bottom of the page are three links: 'Not Yet Enrolled? Enroll Now!', 'Security Features', 'Online Banking Privacy Policy', and 'FAQs'.

2

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



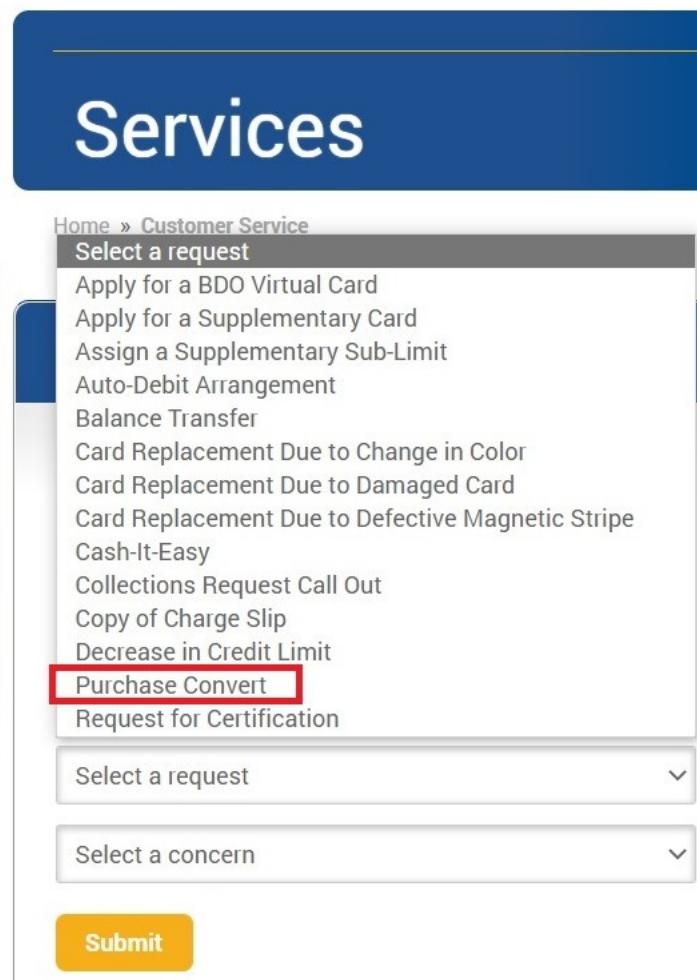
The image shows the 'More Services' section of the BDO Online Banking interface. The 'More Services' link is highlighted with a red box. Below it, the 'Credit Card Services' link is also highlighted with a red box. The page displays a 'Choose an option:' dropdown menu with 'Savings and Checking' and 'Credit Card Services' as options. The 'Credit Card Services' option is also highlighted with a red box. The main menu on the left includes 'My Accounts', 'Send Money', 'Pay Bills and Reload', 'Enrollment', 'Profile Settings', and 'My Quick Links'.



The image shows the 'Select your Account' page. The 'Select your Account' link is highlighted with a red box. The main menu on the left includes 'Statement of Account', 'My Favorites', 'Account Details', 'Services', 'Bills Payment', and 'Promos'.

3

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



The image shows the 'Services' page. The 'Customer Service' link is highlighted with a red box. Below it, the 'Purchase Convert' link is also highlighted with a red box. The page includes sections for 'Select a request', 'Select a concern', and a large yellow 'Submit' button. The 'Select a request' section lists various options such as 'Apply for a BDO Virtual Card', 'Purchase Convert', and 'Request for Certification'. The 'Select a concern' section has a dropdown menu.

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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](#)

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Input all required information to proceed with application. Click 'Submit'

Establishment Name Where Purchase was Made*

Transaction Currency*

PHP

Transaction Amount*

Transaction Date (MM/DD/YYYY)*

Preferred Installment Term*

3 months

*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.

[Submit](#)

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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](#)