

2025 MULTIPURPOSE LOAN WAIVED FEE PROMO

Promo Mechanics:

1. Apply for a BDO Multipurpose Loan (MPL) and enjoy waived fees of up to P30,000.
2. BDO Multipurpose Loan Waived Fees Promo (Promo) runs from March 1 to October 31, 2025 (Promo Period).
3. The Promo is available to all new and existing individual and corporate clients who submit their applications at any BDO or BDO Network Bank branches nationwide and from BDO-accredited Broker, Developer and Dealer channels.
4. To qualify, Multipurpose Loan applications must be booked within the Promo Period.
5. **Promo is offered exclusively to Term Loan applications/accounts with a minimum loan amount of P3.0M and minimum tenor of 2 years.**
 - For Construction Loan, first release/tranche should be at least P3.0M and booked within the Promo Period.
 - For facility conversion to Term Loan (i.e., Credit Line to Term Loan), or paying off an existing Term Loan, the loan amount should have an increment of P3.0M and net amount after deducting the outstanding balance should at least be P3.0M.

Examples for Loan Pay-Off	Qualified/Not Qualified	Reason/Remarks
<ul style="list-style-type: none"> • Outstanding Balance of existing loan: P2.0M • Loan Amount for Booking: P6.0M • Net Loan Amount: P4.0M 	Qualified	Net Loan Amount meets the minimum amount required
<ul style="list-style-type: none"> • Outstanding Balance of existing loan: P1.0M • Loan Amount for Booking: P4.0M • Net Loan Amount: P3.0M 	Qualified	Net Loan Amount meets the minimum amount required
<ul style="list-style-type: none"> • Outstanding Balance of existing loan: P1.5M • Loan Amount for Booking: P3.0M • Net Loan Amount: P1.5M 	Not Qualified	Net Loan Amount does not meet the minimum amount required

6. Qualified loan application will be entitled to the following waiver of loan fees based below:

Booking Period	Waived Amount	Hierarchy of Application
March to October 2025	Maximum of P30,000	<ul style="list-style-type: none"> • Registration Fees • Handling Fee • Appraisal Fee

7. Fees to be waived are **Registration, Handling and Appraisal Fees only.**
 - Hierarchy of fees to be waived/refunded will be in this order:
Registration Fees
Handling Fee
Appraisal Fee
 - For Appraisal Fee:
Client/Application will have to pay upfront for the Appraisal Fee. Corresponding rebate computation and application shall be made once loan application has been approved and availed of.
8. The corresponding waiver will be applied as reduction to the loan-related fees charged upon loan booking.
9. The loan will be locked-in for at least 5 years or up to loan maturity, whichever comes first. In case of pre-termination of the loan, the full amount of waived fees will be charged accordingly, which will be reflected in the Statement of Account.

GENERAL:

1. All qualified applications have undergone evaluation and approval process of BDO, subject to completion of required loan documents.
2. The waived fee amount is non-transferable, non-convertible to cash and may not be availed in conjunction with other promo and /or offers of BDO Multipurpose Loan.
3. These terms and conditions are subject to any relevant law, government direction and regulation. The Promo will be void where prohibited or restricted by law or government regulations.
4. In case of dispute, the decision of BDO, with concurrence of DTI shall be deemed final.