

#### Pay

# Explore life confidently with BDO Cards

BDO Cards give you the best deals and features that cater to your needs.



This catalogue includes BDO Credit and Debit Card types.

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### Product Catalog > Pay > Debit Cards



#### Debit Cards

Go cashless, just Debit with BDO.



### Product Catalog > Pay > Debit Cards



## **Debit Cards**

Go cashless, just Debit with BDO.

#### **Benefits**

- Pay with convenience no need to bring cash. Shop online and in stores accepting Visa or Mastercard worldwide.
- Secure and manage your account anytime, anywhere using BDO Online Banking.
- Enjoy exclusive deals and discounts at partner stores, hotels, and restaurants.
- Access over 4,700 BDO ATMs nationwide.

#### Suitable for

Customers who are go-getters and are looking for an easy way to pay.

### Product Catalog > Pay > Debit Cards > Transaction Limits

Transaction	Limits
<b>ATM Withdrawal</b> Cash withdrawals done via BDO and other ATMs	<ul> <li>Default limit per day is PHP 50,000. This can be adjusted up to PHP 200,000.</li> <li>Maximum amount per single transaction: <ul> <li>PHP 25,000 for BDO ATMs</li> <li>PHP 10,000 for other ATMs</li> </ul> </li> <li>Minimum amount per single transaction: PHP 200</li> </ul>
<b>PIN-based Purchase</b> In-store purchases that require you to key-in your 6-digit PIN, prior to completing your purchase	Default limit per day is PHP 100,000. This can be adjusted up to PHP 500,000.
"No PIN" Purchase	
a. In-store purchases that do not require you to key-in your PIN	Default limit per day is PHP 25,000. This can be adjusted up to PHP 200,000.
b. E-commerce / online purchases	Limit can be set via BDO Online Banking. Just visit the BDO website and follow these steps: 1. Log in to your BDO Online Banking account 2. Select Card Security Management 3. Click More Options 4. Set a new amount for No PIN Purchase Limit 5. Click Save, then Submit

Notes:

- You may adjust these limits to your preferred amounts using BDO Online Banking.

- Limits are subject to change. Visit bdo.com.ph for updates.

## Product Catalog > Pay > Debit Cards > Fees

Transaction	Fees
Online and POS Purchase	FREE
<ul> <li>Balance Inquiry</li> <li>BDO ATMs and POS Terminals</li> <li>BancNet ATMs</li> <li>Mastercard and Visa ATMs</li> </ul>	FREE Fees may vary per ATM Terminal owner US\$ 1.00
ATM Withdrawal • BDO ATMs • BancNet ATMs • Mastercard and Visa ATMs	FREE Fees may vary per ATM Terminal owner US\$ 3.50*
Rejected Transactions (insufficient funds, wrong PIN, etc.) at Mastercard and Visa ATMs	US\$ 1.00
Card Replacement	P150.00
*Foreign Currency Transaction Fee	1% Cross Border Fee and 1% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/Visa and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO



### Product Catalog > Pay > Credit Cards > Young and Savvy



#### ShopMore Mastercard

More Rewards. More Fun.



#### **Standard Mastercard**

Your everyday, everywhere card.



Visa Classic

Get more for your daily spend.



#### JCB Lucky Cat

Experience prosperity and good fortune!



#### Blue from American Express®

Live Blue!

## Product Catalog > Pay > Credit Cards > Young and Savvy > ShopMore Mastercard

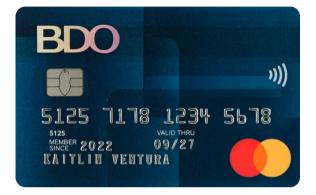


## ShopMore Mastercard

More Rewards. More Fun.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 15,000	Principal: PHP 150 Supplementary: PHP 75	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Get 250 Welcome Bonus Peso Points on first purchase</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points for every PHP 1,000 qualified spend.</li> <li>Get EXTRA Cashback and year-round exclusive deals</li> <li>Enjoy discounts on dining and food deliveries</li> <li>Card is made from 100% recycled PVC</li> <li>BUY NOW, PAY LATER at 0% interest in over 25,000 partners nationwide.</li> </ul>	Rewards: Credit Cards Peso Rewards	Retail shoppers looking for more rewards and more fun deals from their spend anywhere.
Terms and Conditions apply.		

## Product Catalog > Pay > Credit Cards > Young and Savvy > Standard Mastercard

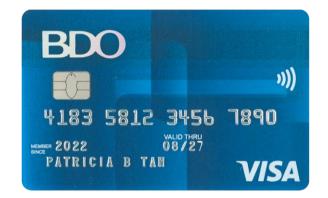


## Standard Mastercard

Your everyday, everywhere card.

<b>Gross Monthly Income</b> <b>Requirement</b> PHP 15,000	<b>Membership Fee (Monthly)</b> Principal: PHP 150 Supplementary: PHP 75	<b>Finance Charge</b> 3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Enjoy year-round deals, instant savings and premium offers from merchant partners nationwide.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>BUY NOW, PAY LATER at 0% interest in over 25,000 partners nationwide.</li> <li>*Special offer is until December 31, 2025. Terms and Conditions apply.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy year-round deals, instant savings and premium offers around Asia Pacific.

## Product Catalog > Pay > Credit Cards > Young and Savvy > Visa Classic



## Visa Classic

Get more for your daily spend.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 15,000	Principal: PHP 150 Supplementary: PHP 75	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Exclusive discounts and rebates for in-store and online spend.</li> <li>Flexible payment options with 0% interest and regular</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who want the best deals when they shop in-store or online.

## Product Catalog > Pay > Credit Cards > Young and Savvy > JCB Lucky Cat



## JCB Lucky Cat

Experience prosperity and good fortune!

<b>Gross Monthly Income Requirement</b> PHP 15,000	Membership Fee (Monthly) Principal: PHP 150 Supplementary: PHP 75	<b>Finance Charge</b> 3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Enjoy exclusive local and overseas offers on dining, shopping, travel and wellness.</li> <li>Free access to JCB Plaza Lounges located in tourist shopping areas at select cities across the globe.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy exclusive offers on dining, shopping, travel and wellness.
*Special offer is until December 31, 2025.		

## Product Catalog > Pay > Credit Cards > Young and Savvy > Blue from American Express®



## Blue from American Express®

Live Blue!

<b>Gross Monthly Income Requirement</b> PHP 15,000	<b>Membership Fee (Monthly)</b> Basic: PHP 150 Supplementary: PHP 75	<b>Finance Charge</b> 3.00%
Benefits	Features	Suitable for
<ul> <li>FREE first year membership. Plus, get automatic monthly membership fee waiver when you spend at least Php 15,000 per month</li> <li>Earn one (1) Membership Rewards® point for every PHP 45 spend and redeem from an extensive selection of great rewards.</li> </ul>	Rewards: Membership Rewards® Program Incentivo Catalogue	Customers who enjoy savings and special privileges here and around the world.
Terms and Conditions apply		



### Product Catalog > Pay > Credit Cards > Personalized Lifestyle



#### **Bench Mastercard**

When fashion is a lifestyle.



#### Installment Card

Accessible cash for your needs.

## Product Catalog > Pay > Credit Cards > Personalized Lifestyle > Bench Mastercard



## Bench Mastercard

When fashion is a lifestyle.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 15,000	Principal: PHP 200 Supplementary: PHP 100	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Get 4x Peso Points at Bench Local Brands and Partner Global Brands.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>BUY NOW, PAY LATER at 0% interest in over 25,000 partners nationwide</li> <li>*Special offer is until December 31, 2025. Terms and Conditions apply.</li> </ul>	Rewards: Cash Coupon	Customers who shop at any Bench / Partner Global Brands nationwide.

### Product Catalog > Pay > Credit Cards > Personalized Lifestyle > Installment Card



Installment Card

Accessible cash for your needs.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 15,000	Principal: PHP 1,000	3.00%
Benefits	Features	Suitable for
<ul> <li>Cash installment availment up to 100% of credit limit.</li> <li>Light installment payment terms of 3, 6, 9, 12, 18, 24, or 36 months.</li> <li>Convenient channels: Availment thru BDO Website, BDO Branches, Hotline (+632) 8688-1212 or via Texting INST to 225678.</li> <li>Repeat availment as credit limit is replenished on every payment.</li> </ul>	Accessible cash up to 100% of credit limit re-paid on fixed monthly installments.	Customers who want to avail cash and pay in flexible payment terms.

### Product Catalog > Pay > Credit Cards > Lifestyle Upgrade



#### **Gold Mastercard**

Your gold experience starts here.



#### Visa Gold

Enjoy savings and treats for your shopping and lifestyle choices.



#### JCB Gold

Your card for lifestyle upgrade.



#### Gold UnionPay

Your best travel companion in Asia.



#### American Express® Cashback

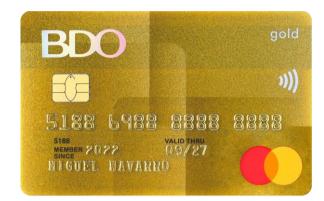
No minimum spend. No rebate cap. Just maximum cashback.



American Express<sup>®</sup> Explorer<sup>™</sup>

More miles for every Peso spend.

### Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > Gold Mastercard



## Gold Mastercard

Your gold experience starts here.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 33,000	Principal: PHP 200 Supplementary: PHP 100 *First Supplementary is FREE for life	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Enjoy year-round deals, instant savings and premium offers nationwide.</li> <li>Buy Now, Pay Later at 0% interest in over 25,000 partners nationwide</li> <li>Get up to Php10 Million Travel Insurance Coverage for you and your immediate family</li> <li>*Special offer is until December 31, 2025.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy great savings on gas, supermarket, drugstore, restaurant and online spends.

## Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > Visa Gold

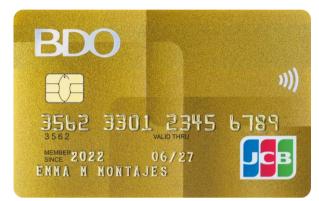


## Visa Gold

Enjoy savings and treats for your shopping and lifestyle choices.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 33,000	Principal: PHP 200 Supplementary: PHP 100* *First Supplementary is FREE for Life, while succeeding ones are free on the first year	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Travel Insurance Coverage up to PHP 10 Million.**</li> <li>Exclusive discounts and rebates for in-store or online spend.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy discounts and savings for their in-store, online or dining spend.
*Special offer is until December 31, 2025. **Terms and Conditions apply.		

## Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > JCB Gold



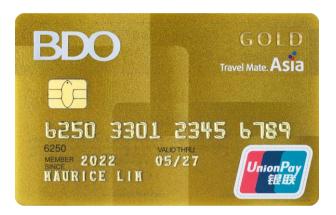
## JCB Gold

Your card for lifestyle upgrade.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 33,000	Principal: PHP 200 Supplementary: PHP 100 *First Supplementary is FREE for Life.	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Enjoy exclusive rebates on in-store or online purchases.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Travel Insurance Coverage up to PHP 10 Million.**</li> <li>Free access to JCB Plaza Lounges located in tourist shopping areas at select cities across the globe.</li> <li>Enjoy six (6)*** Free JCB Airport Lounge access in Japan and Hawaii.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy local and overseas offers on dining, shopping, travel and wellness.

\*\*\*Visit the BDO website for details

## Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > Gold UnionPay



**Gold UnionPay** 

Your best travel companion in Asia.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 33,000	Principal: PHP 200 Supplementary: PHP 100* *First Supplementary is FREE for Life, while succeeding 4 are free on the first three years.	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fees on the first 3 years.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Exclusive rebates for in-store and online spend.</li> <li>Travel Insurance Coverage up to PHP 10 Million.**</li> <li>*Special offer is until December 31, 2025.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy local and overseas offers on dining, shopping, travel and wellness.

## Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > American Express® Cashback



American Express® Cashback

No minimum spend. No rebate cap. Just maximum cashback.

Gross Monthly Income Requirement	Membership Fee (Monthly)	Finance Charge
PHP 33,000	Basic: PHP 250 Supplementary: PHP 125	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE first year membership.</li> <li>Earn 1% cashback on your local purchases and 2% cashback* on your overseas purchases.</li> <li>Book your trip using your Card to get up to P10M travel accident insurance for you and your immediate family</li> <li>*Terms and Conditions apply.</li> </ul>	Rewards: Cashback	Customers who enjoy cashback on local and overseas purchases.

## Product Catalog > Pay > Credit Cards > Lifestyle Upgrade > American Express® Explorer<sup>™</sup>



American Express® Explorer™

More miles for every Peso spend.

Gross Monthly Income Requirement	Membership Fee (Annual)	Finance Charge
РНР 66,000	Basic: PHP 4,000 Supplementary: PHP 2,000	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE first year membership. Plus, get automatic yearly membership fee waiver when you spend at least P450,000 per year.</li> <li>Earn 1 Membership Rewards® point for every PHP 40 spend.</li> <li>Redeem points for air miles at 1 point = 1 mile across 6 airline loyalty program partners.</li> <li>Unlimited complimentary access at PAGSS International Lounges in NAIA Terminals 1 and 3 when you travel overseas</li> <li>Book your trip using your Card to get up to P10M travel accident insurance for you and your immediate family.</li> <li>2,000 Bonus Membership Rewards® points on Card anniversary upon meeting PHP 600,000 spend in a year.</li> </ul>	Rewards: Membership Rewards® Program Incentivo Catalogue	Customers who enjoy travel benefits.



### Product Catalog > Pay > Credit Cards > Privileged Few



#### Platinum Mastercard<sup>™</sup>

The symbol of privilege recognized worldwide



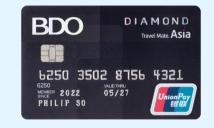
#### Visa Platinum

Discover a world of unique privileges



#### JCB Platinum

Enjoy the best benefits when you travel to Japan



#### **Diamond UnionPay**

Your best travel companion in Asia

## Product Catalog > Pay > Credit Cards > Privileged Few > Platinum Mastercard<sup>TM</sup>



## Platinum Mastercard<sup>™</sup>

The symbol of privilege recognized worldwide.

Gross Monthly Income Requirement	Membership Fee (Annual)	Finance Charge
PHP 77,000	Principal: PHP 4,500 Supplementary: FREE for life for 6 supplementary	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Complimentary Priority Pass<sup>™</sup> Membership with two (2) lounge access</li> <li>Travel Insurance Coverage of up to PHP 20 Million**.</li> <li>E-commerce Purchase Protection Insurance up to USD200</li> <li>Exclusive offers through Mastercard Priceless Specials</li> </ul>	Rewards: Credit Cards Peso Rewards	Affluent individuals who delight in premium offers and exceptional travel and lifestyle benefits available worldwide.
*Special offer is until December 31, 2025. **Terms and Conditions apply.		

### Product Catalog > Pay > Credit Cards > Privileged Few > Visa Platinum



## Visa Platinum

Discover a world of unique privileges.

Gross Monthly Income Requirement	Membership Fee (Annual)	Finance Charge
PHP 77,000	Principal: PHP 4,500 Supplementary: FREE for life for 6 supplementary	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fee on the first year.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Complimentary Priority Pass™ Membership</li> <li>Enjoy free lounge visits when you charge your travel-related expenses to your Visa Platinum*</li> <li>Travel Insurance Coverage of up to PHP 20 Million.**</li> <li>Free eComm Purchase Protection insurance</li> <li>24/7 assistance via Visa Concierge</li> <li>*Special offer is until December 31, 2025.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy first-class shopping, dining and travel perks.

## Product Catalog > Pay > Credit Cards > Privileged Few > JCB Platinum

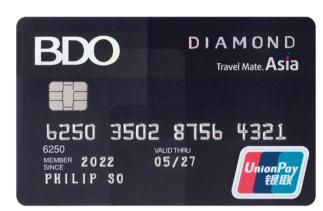


## JCB Platinum

The best card to use when in Japan.

M ))	<b>Gross Monthly Income Requirement</b> PHP 77,000	Membership Fee (Annual) Principal: PHP 4,500	<b>Finance Charge</b> 3.00%
3		Supplementary: FREE for life for 6 supplementary	
	Benefits	Features	Suitable for
<b>m</b> in Japan.	<ul> <li>FREE Membership Fee on the first year.</li> <li>Enjoy exclusive local and overseas offers on dining, shopping, travel and wellness.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Travel Insurance Coverage up to PHP 20 Million.**</li> <li>Free access to JCB Plaza Lounges located in tourist shopping areas at select cities across the globe.</li> <li>Enjoy six (6)*** Free JCB Airport Lounge access in Japan and Hawaii. Get eight (8)*** Free JCB Airport Lounge access per year outside Japan and Hawaii.</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy exclusive local and overseas offers on dining, shopping, travel and wellness.
	*Special offer is until December 31, 2025. **Terms and Conditions apply. ***Visit the BDO website for details.		

### Product Catalog > Pay > Credit Cards > Privileged Few > Diamond UnionPay



## Diamond UnionPay

Your best travel companion in Asia.

Gross Monthly Income Requirement	Membership Fee (Annual)	Finance Charge
PHP 93,000	Principal: PHP 5,000 Supplementary: FREE for life for 6 supplementary	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE Membership Fees on the first 3 years.</li> <li>Earn Peso Points from your everyday, everywhere purchase. Get 2x Peso Points* for every PHP 1,000 qualified spend.</li> <li>Exclusive rebates for in-store</li> </ul>	Rewards: Credit Cards Peso Rewards	Customers who enjoy first class shopping and dining experience worldwide.

### Product Catalog > Pay > Credit Cards > Travel and Entertainment



#### American Express® Platinum

Enriching travel and lifestyle benefits at your fingertips



#### Diners Club International

Be a mile closer to your free trip



#### **Diners Club Premiere**

Be a mile closer to your free trip



#### Visa Signature

Redefine the way you experience the world

## Product Catalog > Pay > Credit Cards > Travel and Entertainment > American Express® Platinum



## American Express® Platinum

Enriching travel and lifestyle benefits at your fingertips.

Gross Monthly Income Requirement	Membership Fee (Annual)	Finance Charge
PHP 93,000	Basic: PHP 5,000 Supplementary: PHP 2,500 FREE for life for 5 supplementary	3.00%
Benefits	Features	Suitable for
<ul> <li>FREE first year membership. Plus, get automatic yearly membership fee waiver when you spend at least P600,000 per year.</li> <li>Unlimited complimentary access at PAGSS International Lounges in NAIA Terminals 1 and 3 every time you travel overseas.</li> <li>Free access to Cardmember + 1 Guest until May 31, 2025.</li> <li>Free access to Cardmember only starting June 1, 2025.</li> <li>Book your trip using your Card to get up to P20M travel accident insurance for you and your immediate family.</li> <li>Earn 1 Membership Rewards® point for every P45 or USD1 spend. Convert your points to air miles or redeem shopping vouchers.</li> <li>Access to World-Class 24/7 Platinum Concierge</li> </ul>	<ul> <li>Rewards: Membership Rewards® Program Incentivo Catalogue</li> <li>Option to enroll in the Dual Currency feature</li> </ul>	Customers who enjoy travel and lifestyle benefits anywhere in the world.

## Product Catalog > Pay > Credit Cards > Travel and Entertainment > Diners Club International



## Diners Club International

Be a mile closer to your free trip.

#### Gross Monthly Income Requirement

• FREE Membership Fee on the

• Earn one (1) Mile for every

• One (1) Free Airport Lounge

• Diners Club Privileges

to PHP 10 Million.\*

• Free Global Wi-fi Access \*Terms and Conditions apply

Access per account per year.

Travel Insurance Coverage up

PHP 33,000

**Benefits** 

first year.

PHP 50 spend.

#### Membership Fee (Monthly)

Principal: PHP 250 Supplementary: PHP 125

#### Features

- Rewards: Travel Miles
- Access to Diners Club airport lounges globally

**Finance Charge** 

3.00%

#### Suitable for

Customers who enjoy earning miles on local and overseas transactions.

## Product Catalog > Pay > Credit Cards > Travel and Entertainment > Diners Club Premiere



## Diners Club Premiere

Be a mile closer to your free trip.

#### Gross Monthly Income Requirement

PHP 77,000

#### Benefits

- FREE Membership Fee on the first year.
- Earn one (1) Mile for every P30 spend and for dual currency cards, earn two (2) Miles for every US\$1 spend.
- Double miles on all local and overseas dining transactions.
- Two (2) Free Airport Lounge Access per account per year.
- Diners Club Privileges
- Travel Insurance Coverage up to PHP 20 Million.\*
- Free Global Wi-fi Access

\*Terms and Conditions apply.

#### Membership Fee (Annual)

Principal: PHP 4,500 Supplementary: PHP 2,500

#### Features

- Rewards: Travel Miles
- Access to Diners Club airport lounges globally
- Option to enroll in the Dual Currency feature

**Finance Charge** 

3.00%

#### Suitable for

Customers who enjoy earning miles on local and overseas transactions.

## Product Catalog > Pay > Credit Cards > Travel and Entertainment > Diners Club Premiere



## Visa Signature

Redefine the way you experience the world

#### Gross Monthly Income Requirement

PHP 165,000

#### Benefits

- FREE Membership Fee on the first year
- Earn 3% rebate on overseas and airline spends and 0.3% on everything else.
- 1.70% low foreign exchange conversion fee on overseas shopping
- Complimentary Priority Pass<sup>™</sup> Membership with two (2) free lounge access per year
- Travel Insurance Coverage of up to PHP 20 Million\* that extends to immediate family
- 24/7 assistance via Visa Concierge
- Free eCommerce Purchase Protection
  Insurance
- Visa Signature exclusive travel and dining privileges worldwide

\*Terms and Conditions apply.

# Membership FeeFinance Charge(Annual)Principal: P5,500Supplementary: FREE for Life3.00%for up to 6 Supplementary3.00%

#### Features

- Rewards: Rebate
- Access to 1,600 VIP airport lounges globally
- Option to enroll in the Dual Currency feature

#### Suitable for

Customers who enjoy traveling and earning rebates from overseas shopping.