



1. What is BDO Credit Card Peso Rewards?
BDO Credit Card Peso Rewards is a loyalty program wherein cardholders will earn 1 Credit Card Peso Point for every ₱1,000 qualified spend, 1 Credit Card Peso Point is equal to ₱1.00.
2. Which Credit Cards qualify to the Peso Rewards program?
BDO Credit Card Peso Rewards is applicable to the following BDO Credit Cards:
Mastercard - World Elite / Platinum / Gold / ShopMore / Standard
Visa - Platinum / Gold / Classic
JCB - Platinum / Premiere / Lucky Cat
UnionPay - Diamond / Gold
3. How do I earn points under this program?
You earn 1 Credit Card Peso Point (except for ShopMore which earns 2X) for every ₱1,000 qualified transaction. For example, your ₱2,021 spend earns you 2.00 Peso Points which is equivalent to ₱2.00. Qualified overseas spend also earns Credit Card Peso Points.

Card Type	Spend Requirement	Peso Points Earned
Classic, Standard, Gold, Platinum, Diamond, World Elite (Local and Overseas Spend Billed in Peso)	₱1,000	₱1.00
ShopMore	₱1,000	₱2.00
Gold, Platinum, Diamond (Overseas Spend Billed in US Dollar)	\$20	₱1.00
World Elite (Overseas Spend Billed in US Dollar)	\$20	₱1.50

4. Do Credit Card Peso Points expire?
No. Throughout the course of the Peso Rewards program, Credit Card Peso Points will not expire as long as your credit card remains active and current, so you can keep accumulating points from your dining, shopping in-store or online, travel, and everyday spending on gas, groceries, and medicines until you're ready to redeem.
5. What can I redeem using my Credit Card Peso Points?
a. Convert to Cash Credit and pay your credit card balance or use as extra funds for more shopping.
For Dual Currency Cardholders, Credit Card Peso Points earned from your Dollar Account can be redeemed as Cash Credits for posting to your Peso Account.
b. Transfer to BDO Rewards and enjoy exclusive Member shopping perks.
c. Transfer to SMAC and enjoy shopping privileges at SM Store and SM Retail Stores.
6. What is the value of my Credit Card Peso Points?
You only need to remember the 1:1 conversion - this means that 1 Credit Card Peso Point has a P1.00 value. Redemption starts at 1,000 for Elite Cards and 200 for Gold or Classic Cards.
7. What if I don't have a BDO Rewards Card but I want to redeem BDO Rewards Peso Points?
You may call the BDO Contact Center at (+632) 8888-0000 to request for your BDO Rewards Card.
8. Where can I view my Credit Card Peso Points balance?
Your Credit Card Peso Points balance is available in the points display summary of your monthly Statement of Account. You may refer to your BDO Digital Banking account to view your available points.
9. How do I redeem my Credit Card Peso Points?
You can redeem online using the Credit Card Peso Rewards Online Redemption Form or you may contact the BDO Contact Center at (+632) 8888-0000 to submit your redemption request.