

**SAMPLE DIMINISHING BALANCE COMPUTATION
FOR BALANCE TRANSFER PHP TRANSACTIONS**

INSTALLMENT AMOUNT	PHP 50,000
MONTHLY ADD-ON RATE	1.00%
MONTHLY EFFECTIVE INTEREST RATE	1.79%
INSTALLMENT TERM	12 MONTHS
MONTHLY FACTOR RATE	0.093334686
MONTHLY AMORTIZATION	PHP 4,666.73

INSTALLMENT MONTH	INSTALLMENT AMOUNT	PRINCIPAL	INTEREST	MONTHLY AMORTIZATION	TOTAL OUTSTANDING PRINCIPAL BALANCE	TOTAL OUTSTANDING BALANCE
0	50,000.00	-	-	-	50,000.00	56,000.81
1		3,772.57	894.17	4,666.73	46,227.43	51,334.08
2		3,840.03	826.70	4,666.73	42,387.40	46,667.34
3		3,908.71	758.03	4,666.73	38,478.69	42,000.61
4		3,978.61	688.13	4,666.73	34,500.09	37,333.87
5		4,049.76	616.98	4,666.73	30,450.33	32,667.14
6		4,122.18	544.55	4,666.73	26,328.15	28,000.41
7		4,195.90	470.84	4,666.73	22,132.25	23,333.67
8		4,270.94	395.80	4,666.73	17,861.31	18,666.94
9		4,347.31	319.42	4,666.73	13,514.00	14,000.20
10		4,425.06	241.68	4,666.73	9,088.94	9,333.47
11		4,504.19	162.54	4,666.73	4,584.74	4,666.73
12		4,584.74	81.99	4,666.73	(0.00)	-
Total	50,000.00		6,000.81		56,000.81	

Assumptions:

1. Cardholder has no beginning balance on his first statement and makes a Balance Transfer transaction of P50,000 during the month.
2. Add-on rate may vary depending on the payment term selected.
3. Payment assumption is that the Cardholder will pay the monthly amortization in 12 months.

Note:

1. A P350 Installment Availment Fee will be charged per Balance Transfer transaction.
2. Above sample computation is for illustration purposes only. It does not constitute an approval or offer by BDO.