

# BDO Travel Sale

## FLY NOW, PAY LATER Terms and Conditions

1. FLY NOW, PAY LATER is open to all active Principal and Supplementary Credit Cardholders of BDO (Mastercard, Visa, JCB, Diners Club, UnionPay and BDO American Express® Cardmembers and applicable to Philippine Peso transactions.
2. The following transactions are not eligible for FLY NOW, PAY LATER:
  - a) All online booking transactions across all travel partners.
  - b) On-ground transactions from the following travel partners:
    - Emirates & Qatar Airways
    - Japan Airlines transactions using UnionPay cards
    - EVA Air transactions using JCB, Diners Club or UnionPay cards
    - Asiana Airlines transactions using Mastercard, Visa, or UnionPay cards
  - c) BDO Corporate Cards, Distribution Cards, and Purchasing Cards
3. Qualified BDO Credit Cardholders may avail of these FLY NOW, PAY LATER:
  - 0% interest on 3 months term or
  - As low as 0.70% monthly add-on rate from 6 months up to 36 months term
  - Pay 2 months later
4. The monthly installment due on FLY NOW, PAY LATER with Payment Holiday transactions, together with the monthly interest and penalty charge (if any), will be billed to the Cardholder starting on the second (2nd) statement cycle after the original transaction date and every month thereafter until the total amount payable is

paid in full.

Sample FLY NOW PAY LATER with Payment Holiday payment schedule:

Statement Cut-Off Date	Purchase Date	March 14, 2025	April 14, 2025	May 14, 2025	1 <sup>st</sup> Monthly Installment Payment Due Date (+25 days)
Every 14 <sup>th</sup> of the month	14-Mar	Billing Holiday	1 <sup>st</sup> monthly installment is billed	2 <sup>nd</sup> monthly installment is billed	May 9, 2025
	March 15 - 16	N/A	Billing Holiday	1 <sup>st</sup> monthly installment is billed	June 8, 2025

5. Qualified cardholders may avail of the FLY NOW, PAY LATER Zero Percent (0%) interest for a minimum purchase worth P3,000, subject to minimum purchase agreement with partner merchant.

Note: Philippine Airlines minimum amount is P20,000.

6. Partner Merchant, has the sole discretion on the term/s applicable for the Zero Percent (0%) offering.
7. Zero Percent (0%) interest is applicable if the cardholder pays his / her monthly installment in full.
8. For items not included in the 0% offer, the regular monthly add-on interest rates below shall apply:

Term	Factor Rate	Add-on Rate Per Month	Effective Rate Per Annum
3	0.343338077	1.00%	17.92%
6	0.176667651	1.00%	20.29%
9	0.118615800	0.75%	15.93%
12	0.090333829	0.70%	15.16%
18	0.063059857	0.75%	16.43%
24	0.049168817	0.75%	16.43%
36	0.037777833	1.00%	21.20%

Sample Computation:

Total Transaction Amount: P10,000  
 Installment Term: 12 months

Formula:

Transaction Amount x Factor Rate = Fixed Monthly Amortization  
 $P10,000 \times 0.090333829 = P903.34$

9. BDO may, at its sole and absolute option, accommodate Cardholder’s request to accelerate the charging of the full amount of the remaining unbilled monthly amortization/s on the FLY NOW, PAY LATER transactions, provided that the Cardholder’s total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding Installment Processing Fee of 5% of the total remaining balance or P300, whichever is higher, will be charged to the Cardholder’s pertinent BDO Credit Card. After BDO has approved the Cardholder’s request to charge the full amount of the remaining unbilled monthly amortizations on the FLY NOW, PAY LATER transaction, the total accelerated amount due and the corresponding Installment Processing Fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

Per DTI Fair Trade Permit No. FTEB-214485 Series of 2025