

# BDO Travel Sale

## FLY NOW PAY NEXT YEAR Terms & Conditions

1. FLY NOW PAY NEXT YEAR 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 NEXT YEAR:
  - a) All online booking transactions across all travel partners.
  - b) On-ground transactions from the following travel partners:
    - Emirates
    - 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
    - AirAsia transactions using JCB, Diners Club, UnionPay, BDO American Express® cards
  - c) BDO Corporate Cards, Distribution Cards, and Purchasing Cards
3. Qualified BDO Credit Cardholders may avail of these FLY NOW PAY NEXT YEAR benefits:
  - 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 4 months later
4. The monthly installment due on FLY NOW PAY NEXT YEAR with Payment Holiday transactions, together with the monthly interest and penalty charge (if any), will be billed to the Cardholder starting on the fourth (4<sup>th</sup>) statement cycle after the original transaction date and every month thereafter until the total amount payable is paid in full.

Sample FLY NOW PAY NEXT YEAR with Payment Holiday payment schedule:

Statement Cut-Off Date	Purchase Date	October 3, 2025	November 3, 2025	December 3, 2025	January 3, 2026	February 3, 2026	1st Monthly Installment Payment Due Date (+25 days)
Every 3 <sup>rd</sup> of the month	October 3	Billing Holiday	Billing Holiday	Billing Holiday	1 <sup>st</sup> monthly installment is billed	2 <sup>nd</sup> monthly installment is billed	January 28, 2026
	October 4 to 5	N/A	Billing Holiday	Billing Holiday	Billing Holiday	1 <sup>st</sup> monthly installment is billed	February 28, 2026

5. Qualified cardholders may avail of the FLY NOW PAY NEXT YEAR 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. 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 NEXT YEAR 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 NEXT YEAR 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-236388 Series of 2025