

# The Great BDO Travel Sale

## FLY NOW PAY LATER Terms & 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®) 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 select travel partners:
    - Emirates
    - Qatar Airways
    - All Nippon Airways
    - Air Canada
    - VFS Global
    - W Express
    - AirAsia Move
    - Japan Airlines, Korean Air, Qantas, and Starlux transactions using UnionPay cards
    - EVA Air and Thai Airways transactions using JCB, Diners Club or UnionPay cards
    - Air Asia transactions using JCB, Diners Club, UnionPay cards or BDO American Express®
  - 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 3 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 third (3rd) 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	June 5, 2026	July 5, 2026	August 5, 2026	September 5, 2026	1 <sup>st</sup> Monthly Installment Payment Due Date (+25 days)
Every 5 <sup>th</sup> of the month	June 5	Billing Holiday	Billing Holiday	1 <sup>st</sup> monthly installment is billed	2 <sup>nd</sup> monthly installment is billed	August 30, 2026
	June 6 - 7	N/A	Billing Holiday	Billing Holiday	1 <sup>st</sup> monthly installment is billed	September 30, 2026

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. 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 x 0.090333829 = P903.34

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 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 P500 for PHP-denominated transactions, USD10 for USD- denominated transactions, 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.

DTI Fair Trade Permit No. FTEB-256072 Series of 2026