

## 2019 Balance Transfer Low Rate Promo Mechanics

1. The BDO Balance Transfer Low Rate Promotion ("Promo") is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay<sup>1</sup>, Diners Club<sup>1</sup>, JCB, and American Express® Credit Card issued by BDO ("Cardholder"), whose accounts are active and current at the time of the application. Excluded are Corporate Cards, Distribution Cards, Purchasing Cards and Installment Card.
2. Promo period is from January 1 to June 30, 2019 for Branch application.
3. Qualified cardholders may transfer his non-BDO credit card or personal/salary loan account balances to his BDO Credit Card for a minimum Balance Transfer ("BT") amount of P20,000 charged on 3, 6, 12, 18 or 24 months installment terms.

Term	Add-On Rate	Factor Rate	Effective Rate P.A.
3	1.30%	0.346338	23.26%
6	0.95%	0.176168	19.29%
12	0.88%	0.092137	18.96%
18	0.88%	0.064360	19.16%
24	0.88%	0.050467	19.12%

For Balance Transfer amount of at least P5,000 to below P20,000 the following rates shall apply:

Term	Add-On Rate	Factor Rate	Effective Rate P.A.
3	2.00%	0.353338	35.66%
6	1.80%	0.184669	36.14%
12	1.75%	0.100837	36.75%
18	2.00%	0.075560	41.51%
24	2.15%	0.063170	43.64%

Sample Computation for a Balance Transfer amount of P20,000 at 24-month term:

Balance Transfer amount x Factor Rate = Monthly Amortization

P20,000 x 0.050467 = P1,009.34 per month for 24 months

4. The Principal Cardholder can apply for the BT promo via BDO branches<sup>2</sup>. Table below shows ways on how to avail and minimum requirements to apply.

Application Channel	Ways to Avail	Requirements
BDO Branches	Visit any BDO branch and apply over-the-counter	1. BT application form with Principal Cardholder's signature
		2. Latest 1 month Statement of Account (SOA) for non-BDO credit card <sup>3</sup>
		3. Copy of two (2) valid IDs of Principal Cardholder with signature

5. The required minimum Balance Transfer amount may come from a maximum of two (2) non-BDO account balances that is/are at least six (6) months old; active and current at the time of application. The Balance Transfer amount per non-BDO account balance(s) must be at least P5,000, charged on one (1) installment term, and issued by a major card issuer and/or bank in the Philippines.
6. The Cardholder must continue to pay the minimum amount due on his non-BDO account balance while the BT application is still in process.
7. If approved, BDO will issue a check or make a fund transfer directly to the non-BDO card issuer/bank. The check or fund transfer amount will be equivalent to the approved BT amount.
8. Approved BT applications can no longer be reversed/cancelled.
9. All transactions are subject to the Bank's approval and once approved shall be subject to the Terms and Conditions ("T&C") of the Balance Transfer Program and the T&C governing the issuance and use of the BDO Credit Cards.

10. 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 Balance Transfer installment 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 account. After BDO has approved the Cardholder's acceleration, 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.

<sup>1</sup> UnionPay and Diners Club Credit Cards issued by BDO can only be processed via BDO Online Banking.

<sup>2</sup> BT applications can be processed in over 1,000 BDO branches nationwide. Visit [www.bdo.com.ph/BT](http://www.bdo.com.ph/BT) to view complete list of participating BDO branches.

<sup>3</sup> Asia United Bank, BPI, Metrobank, Security Bank and Union Bank credit cards can only be processed via BDO Online Banking.

Promo period is from January 1 to June 30, 2019.  
Per DTI-FTEB Permit No. 20281, Series of 2018.