

EasyPay Convert Peso and Dollar Promo Mechanics

For Peso Application

1. The BDO EasyPay Convert PHP Promotion (“Promo”) is open to all active Principal Credit Cardholders of Mastercard, Visa, UnionPay, Diners Club, JCB, and American Express® Credit Card issued by BDO. Excluded are International Dollar Cards, Tie-up Cards, Corporate Cards, Distribution Cards, Purchasing Cards, and Installment Cards.
2. Promo Period is from January 1 – June 30, 2019.
3. PHP transaction must meet the following conditions to qualify for the promo:
 - a. PHP transactions must be charged to a BDO or American Express® Credit Card
 - b. All PHP transactions must meet the minimum single purchase amount requirement of Php 3,000 to enjoy the low rate offers as indicated in Provision 6
 - c. Availment must not be more than THIRTY (30) days from the transaction posting date. Processing time will take 5 banking days.
 - d. Cardholders may avail of the applicable promo rates indicated in Provision 6 through BDO Customer Contact Center by calling to Contact Center hotline at (02) 631-8000 or apply through BDO Online Banking via www.bdo.com.ph/EPCConvert.
4. The following transactions/MCC are disqualified from the Promo:
 - a. Transactions associated with Gambling (7995 and 9754), money transfers or other similar cash transactions.
 - b. Cash and other money transfer transactions (4821, 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6532, 6533, 6536, 6537, 6538, 6540, and 7012), any BDO related transaction like Cash Advance, and any amortizing transaction
 - c. Other BDO installment transactions like Absolutely 0% interest, EasyPay Regular Installment, etc.
5. The EasyPay Convert PHP principal amount plus interest should be within and will be deducted from the available credit limit.
6. The promo monthly add-on interest rates below shall apply.

Customer Contact Center				BDO Online Banking			
Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum	Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.348338	1.50%	26.81%	3	0.348338	1.50%	26.81%
6	0.181671	1.50%	30.24%	6	0.181671	1.50%	30.24%
12	0.096335	1.30%	27.65%	12	0.093234	0.99%	21.25%
18	0.068059	1.25%	26.76%	18	0.064360	0.88%	19.16%
24	0.054168	1.25%	26.58%	24	0.050467	0.88%	19.12%

Sample Computation:

Amount to be converted: PHP25,000
 Installment Term: 24 months
 Factor Rate: 0.054168

Sample Computation:

Amount to be converted: PHP 30,000
 Installment Term: 24 months
 Factor Rate: 0.050467

Formula: Amount x Factor Rate = Fixed Monthly Amortization

PHP 25,000 x 0.054168 = PHP 1,354.20 per month for 24 months

Formula: Amount x Factor Rate = Fixed Monthly Amortization

PHP 30,000 x 0.050467 = PHP 1,514.01 per month for 24 months

7. Approved EasyPay Convert PHP applications can no longer be reversed/cancelled.
8. All transactions are subject to the Bank's approval and once approved shall be subject to the Terms and Conditions (“T&C”) of the EasyPay Convert Program and the T&C governing the issuance and use of the BDO Credit Cards.
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 EasyPay Convert PHP 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.

For Dollar Application

1. The BDO EasyPay Convert USD Promotion (“Promo”) is open to qualified Principal Dual Currency Credit Cardholders of Mastercard, Visa, UnionPay, Diners Club, 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 – June 30, 2019.

3. USD transaction must meet the following conditions to qualify for the promo.

- a. USD transactions must be charged to your BDO Dual Currency Credit Card.
- b. All USD transactions must meet the minimum single retail/straight transaction amount of at least \$200 to enjoy the low rate offer indicated in provision 6.
- c. Availment must not be more than THIRTY (30) days from the transaction posting date. Processing time will take 5 banking days.
- d. There are 2 ways to apply and avail of the promo.
 - Apply and accomplish Online application form for EPCon USD via bit.ly/EPConUSD to avail of the special low rate promo.
 - Call BDO Customer Contact Center at (02) 631-8000. American Express International Dollar Cards at (02) 840-7800 . BDO World Elite Mastercard at (02) 840-7777. Different rate shall apply if availed via Customer Contact Center.

4. The following transactions/MCC are disqualified from the Promo:

- a. Transactions associated with Gambling (7995 and 9754), money transfers or other similar cash transactions.
- b. Cash and other money transfer transactions (4821, 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6532, 6533, 6536, 6537, 6538, 6540, and 7012), any BDO related transaction like Cash Advance, and any amortizing transaction
- c. Other BDO installment transactions like Absolutely 0% interest, EasyPay Regular Installment, etc.

5. The EasyPay Convert USD principal amount with interest should be within and will be deducted from the available credit limit.

6. The promo monthly add-on interest rates below shall apply.

Customer Contact Center				Online Application Form			
Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum	Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.348338	1.50%	26.81%	3	0.348338	1.50%	26.81%
6	0.181671	1.50%	30.24%	6	0.181671	1.50%	30.24%
12	0.096335	1.30%	27.65%	12	0.093234	0.99%	21.25%
18	0.068059	1.25%	26.76%	18	0.064360	0.88%	19.16%
24	0.054168	1.25%	26.58%	24	0.050467	0.88%	19.12%

Sample Computation:

Amount to be converted: \$300
 Installment Term: 24 months
 Factor Rate: 0.054168

Formula: Amount x Factor Rate = Fixed Monthly Amortization
\$300 x 0.054168 = \$16.25 per month for 24 months

Sample Computation:

Amount to be converted: \$800
 Installment Term: 24 months
 Factor Rate: 0.050467

Formula: Amount x Factor Rate = Fixed Monthly Amortization
\$800 x 0.050467 = \$40.38 per month for 24 months

7. Approved EasyPay Convert USD applications can no longer be reversed/cancelled.

8. All transactions are subject to the Bank's approval and once approved shall be subject to the Terms and Conditions (“T&C”) of the EasyPay Convert Program and the T&C governing the issuance and use of the BDO Credit Cards.

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 EasyPay Convert 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 USD10, 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.

Promo period is from January 1 to June 30, 2019.
 Per DTI-FTEB Permit No. 20277, Series of 2018.