

2019 EasyPay Cash Low Rate Promo Mechanics

- The BDO EasyPay Cash Low Rate Promotion ("Promo") is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay¹, Diners Club¹, JCB and American Express[®] Credit Card issued by BDO ("Cardholder"), whose accounts are active and current at the time of application. Excluded are International Dollar Cards, Corporate Cards, Distribution Cards, Purchasing Cards and Installment Card.
- Promo period are as follows:
 - Non-login Application Form: July 1 to October 31, 2019
 - BDO Online Banking, Branch and Customer Contact Center: July 1 to December 31, 2019
- To qualify for the Promo, Cardholder must:
 - Request for a minimum EasyPay Cash amount of at least P5,000 charged on 3, 6, 12, 18 or 24 months installment term. The following rates shall apply:

Term	Add-On Rate	Factor Rate	Effective Rate P.A.
3	1.75%	0.350838	31.24%
6	1.60%	0.182670	32.21%
12	0.99%	0.093234	21.25%
18	1.30%	0.068559	27.77%
24	1.30%	0.054670	27.57%

Sample Computation for EasyPay Cash amount of P10,000 at 12-month term:

EasyPay Cash amount x Factor Rate = Fixed Monthly Amortization

P10,000 x 0.093234 = P932.34 per month for 12 months

- Apply via BDO Online Banking, Non-Login Application Form, BDO Branch or Customer Contact Center
 - Non-login Application**
 - Apply via bit.ly/BDOEASYCASH
 - Applications will be subject to bank representative's call-out prior to processing. Unverified application information will not be processed.

B. BDO Online Banking

Steps to apply thru BDO Online Banking:

- Log-in to your BDO Online Banking account via www.bdo.com.ph/EPCash
- Click More Services then choose an option Credit Card Services
- Select your active enrolled BDO Credit Card number
- Select a Request and choose "EasyPay Cash"
- Click Submit button to proceed with the EPCash application
- Read EPCash Promo Mechanics and Terms and Conditions (T&C) then, click Apply Now button
- Provide One-Time-PIN (OTP)
- Fill in the EPCash application form and click Submit button
- Review application details and amend, if necessary, by clicking the Edit button
- Attach clear copies of the Official Receipts (OR) in jpg, gif and pdf file formats and upload file
 - The ORs must meet the following criteria:
 - Must be addressed to "C", "Cash" or "Cardholder's name"
 - Must contain the name of the establishment and its TIN
 - Must not be more than 60 days from transaction date
 - May be single or accumulated (for cash payments/purchases)
 - ORs from the following transactions are not allowed: Rental fees, Pawnshop tickets, Loan payments, Foreign exchange receipts, Receipts from purchase of stocks, bonds and other investments, Gambling receipts
- Click the Confirm button to proceed with the EPCash application process
- Agree with EPCash T&C and then click Submit button
- Re-confirm submission of application by clicking Yes button
- Wait for the confirmation message with reference number

C. While-you-Wait

- Visit any BDO branch² near you
- Accomplish EasyPay Cash Request Form and submit to General Services Counter

D. Application-by-Email

- Call the BDO Customer Contact Center at (02) 8631-8000³ or email to callcenter@bdo.com.ph your completely filled-out EasyPay Cash Request Form.

- The Cardholder can get the proceeds in different ways:
 - Deposited to his/her Personal BDO Current or Savings Account (approved amount deposited as cash)
 - Deposited to his/her Personal Non-BDO Current or Savings Account⁴
 - Released to him/her as CASH, if application was processed via BDO branches
- The EasyPay Cash principal amount with interest will be deducted from and should be within the cardholder's available credit limit.
- All approved EasyPay Cash applications can no longer be reversed/cancelled.

7. 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 Cash 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.

¹ UnionPay and Diners Club Credit Cards issued by BDO applied through BDO branches will be processed within 7 bankings days.

² EPCash applications can be processed in over 1,000 BDO branches nationwide. Visit www.bdo.com.ph/EPCash to view complete list of participating BDO branches.

³ Reference number from Customer Contact Center will be provided before the end of the call.

⁴ For BDO EasyPay Cash applied through branch, approved amount will be credited within 24 hours via Bank Transfer and is subject to P500 Service Fee. For BDO Contact Center and Online EasyPay Cash applications, approved amount will be deposited as check, subject to clearing period. Other bank must have a branch located within Ortigas area.

Promo period is from July 1 to December 31, 2019.
Per DTI-FTEB Permit No. 11771, Series of 2019.