

AMERICAN EXPRESS CARDS TABLE OF FEES & CHARGES

Fees and Charges	Blue From American Express	The American Express® Credit Card	The Cathay Pacific American Express® Credit Card	The American Express® Cashback Credit Card	The American Express® Gold Credit Card	The Cathay Pacific American Express® Elite Credit Card	The American Express® Platinum Credit Card	BDO Dual Gold American Express® Card	The American Express® Green Card	The American Express® Gold Card	The Platinum Card®
Basic Membership Fee	P150 /month	P1,800 /year	P2,400 /year	P3,000 /year		P5,000 /year		P2,400* /year	US\$65 /year	US\$150 /year	US\$750 /year
Supplementary Membership Fee	P70 /month	P800 /year	P800 /year	P1,500 /year		P2,000 /year	FREE for Life for 5 Supplementary	P1,200* /year	US\$40 /year	US\$75 /year	FREE for Life (for 4 supplementary accounts)
Monthly Effective Interest Rate (MEIR)	3.50%			3.25%			3%	3.25%	NA.		
	Retail and Cash Advance transactions (inclusive of cash advance fee)**										
Cash Advance Fee***	5% of the amount withdrawn or P500 / US\$10 , whichever is higher										
Late Payment Charge	7% of the overdue amount										
Minimum Amount Due	This is the sum of the following: a) 3% of the outstanding balance less installment amortizations and new transactions posted within the current statement period, or P200 / US\$5 , whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-Limit Amount.								NA.		
Returned Check Fee / Auto Debit Arrangement (ADA) Fee	P1,250 / US\$35 per returned check or insufficient ADA account								US\$35 per returned check or insufficient ADA account		
Sales Slip Retrieval Fee	P300 for each sales slip retrieved for local transactions or P500 for each sales slip retrieved for international transactions								US\$10 for each sales slip retrieved		
Lost Card Replacement Fee	P400 for each Card								US\$10 for each Card		
Gambling or Gaming Fee	5% of transacted amount or P500 / US\$10 , whichever is higher										
Foreign Exchange Conversion Rate	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2.5% will be applied to the converted amount, of which 1% is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.								All transactions made in foreign currency other than U.S. Dollars will be converted to U.S. Dollars by American Express. A foreign currency factor of 2.5% will be applied to the converted U.S. Dollar amounts, of which 1% is retained by American Express.		
Installment Processing Fee	5% of the total remaining balance or P300 , whichever is higher								NA.		
Annual Membership Rewards* Fee****	FREE for Non-Frequent Traveler Option (NFTO)						NA.		FREE for Non-Frequent Traveler Option (NFTO)		
	P800 for Frequent Traveler Option (FTO) (prior enrollment is required)				FREE for FTO (pre-enrolled to FTO)				US\$20 for Frequent Traveler Option (FTO) (prior enrollment is required)		FREE for FTO (pre-enrolled to FTO)
SOA Reprint Fee	P30 or US\$1.00 per SOA request										
Refund Fee	1% of the amount to be refunded or P100 / US\$2.50 , whichever is higher										
Overseas Card Delivery Fee	P2,500								US\$50		NA.

* Charged to the BDO Dual Gold Mastercard

** Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full

*** If transacted at BDO Branches Over-The-Counter, a P500 / US\$10 fee will be added to the 5% Cash Advance fee

**** Not applicable to American Express Cashback Credit Card, Cathay Pacific American Express Credit Cards and BDO Dual Gold American Express Card
USD Fees and Charges are only applicable to cards with Dual Currency feature

Note: Interest rates are determined by BDO and subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the Terms and Conditions Governing the Issuance and Use of the American Express Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

IMPORTANT REMINDER

Applicable MEIR will be imposed on the account if:

- 1. No payment was made on the Card on Payment Due Date,**
- 2. Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),**
- 3. Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA, or**
- 4. There is a Cash Advance transaction.**

For complete definition of Statement of Account terms, visit bdo.com.ph. To view the complete Terms and Conditions visit americanexpress.com.ph.

<p>Choose Your Payment Channels:</p> <ul style="list-style-type: none"> • BDO Branches • BDO eBanking* • Auto-Debit Arrangement (ADA) Payment Facility** <p>For Dollar Charge Cards and accounts with Dual Currency feature, USD payments for your Dollar account/s are accepted only via: BDO Branches, BDO eBanking (USD account) and ADA Payment Facility (USD account).</p> <p>* Enrollment with BDO is required via bdo.com.ph ** Enrollment via any BDO branch</p>	<p>When making card payments, please be reminded of the following:</p> <ul style="list-style-type: none"> • To pay at any BDO branch, present the upper portion of the statement and keep the machine validated copy as proof of payment or you may accomplish a transaction slip and indicate the applicable Institution Code to ensure that payment will be properly posted to the account. 	<p>• For check payments*, please make the check payable to "BDO Unibank, Inc. ". Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.</p> <p>• Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.</p> <p>* Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.</p>								
<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Payment Type</th> <th style="width: 50%;">Institution Code</th> </tr> </thead> <tbody> <tr> <td>Peso Payment to Peso Card</td> <td style="text-align: center;">0800</td> </tr> <tr> <td>Dollar Payment to Dollar Card</td> <td style="text-align: center;">0802</td> </tr> <tr> <td>Peso Payment to Dollar Card</td> <td style="text-align: center;">0803</td> </tr> </tbody> </table>			Payment Type	Institution Code	Peso Payment to Peso Card	0800	Dollar Payment to Dollar Card	0802	Peso Payment to Dollar Card	0803
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SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS

OPENING BALANCE

MONTHLY EFFECTIVE INTEREST RATE (MEIR)

none

3.50%*

MONTH	NO. OF DAYS		RETAIL PURCHASE	CASH ADVANCE	CASH ADVANCE FEE	TOTAL PAYMENT	INTEREST	OUTSTANDING PRINCIPAL BALANCE
	STATEMENT DATE TO PAYMENT DATE	PAYMENT DATE TO CYCLE CUT OFF DATE						
1			-	10,000	500	-	379.75	10,879.75
2	24	4	10,000	-	-	(1,334.30)	349.18	19,894.63
3	24	7	-	-	-	(2,212.81)	701.45	18,383.27
4	24	6	-	-	-	(2,565.09)	625.46	16,443.64
5	24	7	-	-	-	(2,489.10)	574.38	14,528.93
6	24	6	-	-	-	(2,438.02)	491.45	12,582.36
7	24	7	-	-	-	(2,355.08)	435.83	10,663.10
8	24	7	-	-	-	(2,299.47)	366.87	8,730.51
9	24	6	-	-	-	(2,230.51)	289.95	6,789.95
10	24	7	-	-	-	(2,153.59)	227.98	4,864.35
11	24	6	-	-	-	(2,091.62)	155.61	2,928.34
12	24	7	-	-	-	(2,928.34)	81.99	81.99
13	24	7	-	-	-	(81.99)	-	-
Total						(25,179.91)	4,679.91	

Assumptions:

- Cardholder has no beginning balance on his 1st statement and makes a Cash Advance transaction of P10,000 on the 1st day of the month
- Cardholder makes a retail transaction of P10,000 on the 1st day of the 2nd month
- Cardholder is paying every due date, which is every 25th of the month

NOTE: Applicable MEIR will vary depending on the following:

- 1) Amount of transaction made within the statement cycle;
- 2) Depending on the Credit Card product*.

FC Computation - Month 1

(Interest is computed on the Cash Advance and Cash Advance Fee)

Interest is from day of availment to cycle cut-off date

$$\text{Interest} = P10,500 \times 3.50\% / 30 \text{ days} \times 31 \text{ days} = \mathbf{P379.75}$$

FC Computation - Month 2

(No Interest Charges for Retail Purchase transactions made during the statement cycle)

1) Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date to Payment Date)

$$\text{Interest} = P10,879.75 \times 3.50\% / 30 \text{ days} \times 24 \text{ days} = \mathbf{P304.63}$$

2) Outstanding Balance less Payments x Interest Rate / 30 days x No. of days (From Payment Date to Cycle Cut-off Date)

$$\text{Interest} = (P10,879.75 - P1,334.30) \times 3.50\% / 30 \text{ days} \times 4 \text{ days} = \mathbf{P44.55}$$

Total Interest = **P349.18**

FC Computation - Month 12

(Cardholder fully paid the Outstanding Balance)

Cardholder will be billed interest even after paying the total outstanding balance from statement date up to date of full payment

Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date up to Full Payment Date)

$$\text{Interest} = P2,928.34 \times 3.50\% / 30 \text{ days} \times 24 \text{ Days} = \mathbf{P81.99}$$