Balance Transfer Request Form

Hurry!
FAX back accomplished forms to: **702-6881 to 82**
OR
EMAIL accomplished forms to: **callcenter@bdo.com.ph**

Transfer your other credit card/loan balances for as low as **0.60%***!

Term	Factor Rate	Add-On Rate	Effective Rate Per Annum
3	0.3463382	1.30%	23.26%
6	0.1754704	0.88%	17.89%
12*	**0.0893360**	**0.60%**	**13.04%**
12**	0.0921375	0.88%	18.96%
18*	**0.0615596**	**0.60%**	**13.24%**
18**	0.0643601	0.88%	19.16%
24	0.0576673	1.60%	33.38%

* Valid only on Balance Transfer transactions worth **at least P20,000.** Amount may come from one to a maximum of two Balance Transfer transactions applied at the same time.
** Valid for Balance Transfer transactions **below P20,000 (subject to minimum amount requirement of P5,000).**

Sample computation for a Balance Transfer amount of P20,000 at 12 months terms:

Amount to be Transferred x Factor Rate of Chosen Term = Fixed Monthly Amortization

e.g P20,000 x 0.0893360 = P1,786.72

Program Mechanics:

1. The BDO Balance Transfer Program ("BT") is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay[1], Diners Club[2], JCB, and American Express® Credit Card issued by BDO ("Cardholder") on the following ("Other Account Balances"):

   - His/Her own Non-BDO Credit Card Balances
   - His/Her own Personal/Salary Loan Outstanding Balances

   Provided that the Other Account Balances are issued by a major card issuer and/or bank in the Philippines and is/are at least six months old; active and current at the time of application. Excluded are Corporate Cards, Distribution Cards, Purchasing Cards, and Installment Card.

2. Rates are valid from August 1 - October 31, 2017 only. Log-on to www.bdo.com.ph/InstallmentRateAdvisory for more details.
3. The BT principal amount with interest should be within and will be deducted from the available credit limit.
4. The total BT amount may come from a maximum of two (2) Other Account Balances. However, the BT amount per Other Account Balance/s must be at least P5,000.00, equal or less than the outstanding balance of SOA attachment, and within assigned credit limit.
5. The Cardholder must continue to pay the minimum amount due on his/her Other Account Balance/s while application is still in process.
6. Only the Principal Cardholder can apply for BT. Applications with incomplete documentation, incomplete information, or without signature will not be processed (where applicable).
7. If approved, BDO will issue a check equal to the approved BT amount and will deposit/pay it directly to the nearest payment center of the issuer of the Other Account Balance/s or via funds transfer.
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 BT 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 BT installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, an 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 and the Installment Processing fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

Note: Acceptable non-BDO Personal/Salary Loan account that can be applied for BT are: Asia United Bank, China Trust, Citibank, EastWest Bank, HSBC, Maybank, PBCOM, PSBank, RCBC, UCPB.

[1] UnionPay Credit Cards issued by BDO can only be processed via BDO Online and BDO Customer Contact Center.
[2] Diners Club Credit Cards issued by BDO can only be processed via BDO Online and BDO Customer Contact Center starting October 1, 2017.

Documentation Requirements

1. Completely filled-out and signed Balance Transfer Request Form.
2. Clear copy of Statement of Account (SOA) showing good credit standing i.e. active and current, no past due balances, etc.
   - Latest one (1) month SOA of Other Credit Card, if applying for transfer of credit card balance
   - Latest three (3) month SOA of Other Loan Account and statement of pay-off amount, if applying for transfer of loan account balance
3. Clear copy of two (2) valid IDs with Principal Cardholders Signature

Cardholder's Name:

My existing BDO Credit Card No.

Card Embossed Name

Card Expiry | Mobile | Primary E-Mail Address

(1) ☐ Non-BDO Credit Card No. ☐ Loan

Credit Card / Account No.

Cardholder Account Name

Card/Loan Company (Issuer)

Issue Date | Expiry Date

Credit Limit P | Current Outstanding Balance P

Amount to be Transferred: P | Term / Add-on rate:

(2) ☐ Non-BDO Credit Card No. ☐ Loan

Credit Card / Account No.

Cardholder Account Name

Card/Loan Company (Issuer)

Issue Date | Expiry Date

Credit Limit P | Current Outstanding Balance P

Amount to be Transferred: P | Term / Add-on rate:

Total Amount to be transferred:
x
Factor rate:
=
Fixed Monthly Amortization:

"By signing on this Balance Transfer Application, I hereby agree to be bound by the terms and conditions ("T&C") of the Balance Transfer Program and comply with the requirements set forth herein, as may be amended or supplemented by BDO from time to time. I further agree to be bound by the T&C and mechanics of any existing and future promotion/s of BDO in connection with the Balance Transfer Program, and by the T&C governing the issuance and use of the BDO Credit Cards, all as may be amended and supplemented by BDO from time to time. I likewise agree that in case of insufficient credit limit, BDO has the sole discretion to approve only a portion of the amount applied for without prior notification to me; that BDO shall have the absolute and exclusive right to approve or reject applications for Balance Transfer; that in case my Balance Transfer application is approved, BDO is authorized to effect the payment of my obligation as specified herein. I understand that in case of disapproval, BDO is under no obligation to notify me such disapproval nor disclose the reason/s therefore."

Signature Over Printed Name | Date Requested