

**2021 Balance Transfer
Program Mechanics**

1. The BDO Balance Transfer Program (“BT”) is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay¹, Diners Club², 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 Non-BDO Personal/Salary Loan Outstanding Balances
- His/Her immediate family's³ Non-BDO Credit Card Balances
- His/Her immediate family's³ Non-BDO 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. The BT principal amount with interest will be deducted from and should be within the Cardholder's available credit limit.

3. The total BT amount may come from a maximum of two (2) Other Account Balances. However, the BT amount per non-BDO credit card must be:

- 3.1. At least P5,000.00
- 3.2. Equal or less than the outstanding balance of SOA attachment
- 3.3. Within assigned credit limit
- 3.4. For personal/salary loans, amount must be equivalent to the total outstanding balance of the loan account as certified by other banks

4. The Cardholder and/or Third Party Debtor must continue to pay the minimum amount due on his/her Other Account Balances while application is still in process.

5. Only the Principal Cardholder can apply for BT.

5.1. For Principal Cardholder's OWN Loan Accounts

Principal Cardholder's Own Loan Accounts

Application Channel	Ways to Avail	Requirements
Branches	Apply via 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 or latest 3 month SOA for non-BDO personal/salary loan & Certificate of Payoff amount 3. Copy of (2) valid IDs of Principal Cardholder with signature
BDO Corporate Center	Mail documents to 17th floor BDO Corporate Center Ortigas, 12 ADB Ave., Ortigas Center, Mandaluyong City 1554	
Fax	Fax to (02) 8702 6881 to 82	
Customer Contact Center	Email to callcenter@bdo.com.ph	BT application form with Principal Cardholder's signature 2. Latest 1 month Statement of Account (SOA) for non-BDO credit card or latest 3 month SOA for non-BDO personal/salary loan & Certificate of Payoff amount
	Call 8631-8000	
BDO Online Banking	Apply via www.bdo.com.ph/BT	

5.2. For Principal Cardholder's IMMEDIATE FAMILY'S³ Loan Accounts

Application Channel	Ways to Avail	Requirements
BDO Corporate Center	Mail documents to 17th floor BDO Corporate Center Ortigas 12 ADB Ave., Ortigas Center, Mandaluyong City 1554	1. Acceptance of Third Party Balance application form with Principal Cardholder's signature 2. Latest 1 month Statement of Account (SOA) for non-BDO credit card or latest 3 month SOA for non-BDO personal/salary loan & Certificate of Payoff amount 3. Copy of two (2) valid IDs of Principal Cardholder with signature
Fax	Fax to (02) 8702 6881 to 82	
Customer Contact Center	Email to callcenter@bdo.com.ph	

Applications with incomplete documentation, incomplete information or without signature will not be processed (where applicable).

6. 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 non-BDO credit card or via funds transfer.

7. An Installment Availment Fee of P250 will be charged for every approved EasyPay Balance Transfer application. The Installment Availment Fee is non-refundable and will be due/payable even if Cardholder decides to pay the entire remaining balance before the end of the payment term.

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.

¹UnionPay Credit Cards issued by BDO can only be processed via BDO Online and BDO Customer Contact Center.

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

³Immediate family: Spouse and relatives within the first degree of consanguinity or affinity (i.e. parents, children, parents-in-law, children-in-law).

Collectively referred to as Third Party Debtor.

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