### Fees and Charges

<table>
<thead>
<tr>
<th>Monthly Membership Fee</th>
<th>Principal</th>
<th>Supplementary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly EIR¹</td>
<td>3.25%</td>
<td></td>
</tr>
<tr>
<td>Cash Advance Fee¹</td>
<td>5% of amount withdrawn or P300, whichever is higher</td>
<td></td>
</tr>
<tr>
<td>Late Payment Charge</td>
<td>7% of the overdue amount</td>
<td></td>
</tr>
</tbody>
</table>

#### Minimum Amount Due

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, whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-Limit Amount.

#### Sales Slip

- P300 for each sales slip retrieved for local transactions
- P500 each for international transactions

#### Lost Card Replacement

- P400 for each card

#### Foreign Exchange Conversion Rate

Assessment fee of 1% plus service fee of 1.5% of the converted amount based on the prevailing foreign exchange rate of Mastercard and BDO respectively at the time of posting. The service fee may be imposed at the sole discretion of BDO and may be subject to change.

#### Installment Processing Fee

- 5% of the total remaining balance or P300, whichever is higher

#### Returned Check Fee / ADA Return Fee

- P1,250 per returned check / insufficient ADA account

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**Splurge your way into trendy brands with the Bench Mastercard! Style away while you enjoy these benefits!**

#### Double Credit Card Points

**Earn 2X credit card points for purchases made at any Bench/Partner Global Brand nationwide and one credit card point for all other purchases.**

- P200 = 2 peso points (spend in all affiliated Bench/Partner Global Brands)
- P200 = 1 peso point (spend in non-Bench/non-Partner Global Brands)

#### Exclusive Year Round Discounts

20% discount every Monday in any Bench/Partner Global Brand nationwide and at Bench Online Stores (www.benchtm.com/shop & www.freestate.ph).

Be delighted with unlimited 20% discount on your birth month.

#### Convenient Contactless Payment with PayPass™

No need to swipe. Just tap your Bench Mastercard for payments made on contactless enabled POS terminals.

#### 0% Installment Options

Avail of 0% installment options in 3 & 6 months terms for purchases made at any Bench/Partner Global Brand worth at least P3,000.

#### Free Membership Fee For The First Year

Principal and Supplementary Cardholders enjoy FREE membership fee for the First Year and first Supplementary is FREE for Life.

**Terms and Conditions apply.**

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1. Effective Interest Rate
2. Effective Interest Rate (EIR) for Cash Advance will vary depending on the amount of transaction made within the statement cycle. If you don’t pay the full amount, it will incur additional charges on the next cycle date.

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**BDO**

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BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas with contact number (02) 708-7087 and email address consumeraffairs@bdo.gov.ph.

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