

### Changes on Late Payment Charge

Starting July 26, 2021, a new Late Payment Charge will be applied to your BDO-issued American Express Corporate Card.

This is in compliance with BSP Circular No. 1003.

For Credit Cards Billed in Philippine Pesos	P1,500 or 7% of unpaid amount, whichever is lower
For Credit Cards Billed in US Dollars	US\$30 or 7% of unpaid amount, whichever is lower

### AMERICAN EXPRESS CORPORATE CARD FEES AND CHARGES

	Peso	Dollar
<b>Annual Membership Fee</b>	N.A.	
<b>Annual Membership Rewards Fee*</b>	<b>P2,500</b>	<b>US\$50</b>
<b>Card Upgrade Fee</b>	<b>P1,000</b>	<b>US\$20</b>
<b>Rush Card Processing Fee</b>	<b>P1,000</b>	<b>US\$20</b>
<b>Monthly Effective Interest Rate (MEIR)</b>	N.A.	
<b>Cash Advance Fee</b>	<b>P200</b> per transaction	<b>US\$4</b> per transaction
<b>Late Payment Charge</b>	<b>P1,500 / US\$30</b> or <b>7%</b> of unpaid amount, whichever is lower	
<b>Minimum Amount Due</b>	N.A.	
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> each for international transactions	
<b>Lost Card Replacement Fee</b>	<b>P400</b> for each card	<b>US\$10</b> for each card
<b>Gambling or Gaming Fee</b>	<b>5%</b> of transacted amount or <b>P500 / US\$10</b> , whichever is higher	
<b>Foreign Exchange Conversion Rate</b>	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of <b>2.5%</b> will be applied to the converted amount, of which <b>1%</b> is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.	
<b>Returned Check Fee / Auto Debit Arrangement Return Fee</b>	<b>P1,250 / US\$35</b> for each returned check/ insufficient ADA account	
<b>Overseas Card Delivery Fee</b>	<b>P2,500</b>	<b>US\$50</b>
<b>Non-Legitimate Dispute Fee</b>	<b>P925</b>	<b>US\$18.50</b>

\* Annual Membership Rewards Fee applies to enrolled accounts only.

All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges. For updated information, please contact BDO Customer Contact Center at 8840-7400 (within Metro Manila), or Domestic & International Toll-Free number (IAC) +800-8-840-7400.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: Tel. No. (02) 8708-7087; Email: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)  
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