

Promo Mechanics

EasyPay Convert PHP Low Rate Promo via Contact Center

1. The BDO EasyPay Convert PHP Low Rate Promotion ("Promo") is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay, Diners Club, JCB, and American Express® Credit Card issued by BDO ("Cardholder"), whose accounts are active and current at the time of the application. Excluded are Corporate Cards, Distribution Cards, Purchasing Cards and Installment Card.
2. Promo period is from October 1 - December 31, 2018.
3. Qualified Cardholder may convert his BDO Credit Card retail/straight PHP transaction of at least P3,000 charged on 3, 6, 12, 18 or 24 months installment term. The following rates shall apply:

Term	Add-On Rate	Factor Rate	Effective Rate P.A.
3	2.00%	0.353338	35.66%
6	1.50%	0.181671	30.24%
12	1.30%	0.096335	27.65%
18	1.50%	0.070559	31.77%
24	1.50%	0.056667	31.46%

- a. Conversion of qualified transaction(s) must not be more than thirty (30) days from transaction posting date.
- b. The following PHP transactions are disqualified from the Promo:
 - Cash Advance transactions
 - Transactions associated with gambling, money transfers or other similar cash transactions
 - Other BDO installment transactions like Absolutely 0% interest, EasyPay Regular Installment, etc.

Sample Computation for an EasyPay Convert PHP amount of P10,000 at 12-month term:

EasyPay Convert PHP amount x Factor Rate = Monthly Amortization

P10,000 x 0.096335 = **P963.35**

4. To qualify for the Promo, the Cardholder must call BDO Customer Contact Center at (02) 631-8000. For EasyPay Convert PHP transactions amounting to at least P30,000, Cardholder may visit www.bdo.com.ph/EPConvert to apply.
8. Approved EasyPay Convert PHP 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 EasyPay Convert PHP 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 EasyPay Convert PHP installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding 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 due and the corresponding Installment Processing Fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

Promo period is from October 1 - December 31, 2018.
Per DTI-FTEB Permit No. 10548, Series of 2018.