EasyPay Balance Transfer Request Form

Hurry!
EMAIL accomplished form to: **callcenter@bdo.com.ph**

Transfer your other credit card/loan balances for as low as 1.00%*!

Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.343338077	1.00%	17.92%
6	0.176667651	1.00%	20.29%
9	0.121111407	1.00%	21.11%
12	0.093334686	1.00%	21.46%
18	0.065559120	1.00%	21.65%
24	0.051670980	1.00%	21.58%
36	0.037777833	1.00%	21.20%

* Valid only on EasyPay Balance Transfer transactions worth at least 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 0.093334686 = P1,866.69

Program Mechanics:

1. The BDO EasyPay Balance Transfer ("EasyPay BT") Promotion is open to qualified Principal Credit Cardholders of Mastercard, Visa, JCB, UnionPay, Diners Club 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

   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 EasyPay BT principal amount with interest will be deducted from and should be within the cardholder's available credit limit.

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

   3.1. At least P5,000.00
   3.2. Charged on one (1) installment term
   3.3. Equal or less than the outstanding balance of SOA attachment
   3.4. Within assigned credit limit
   3.5. 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 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 his/her Principal and Supplementary outstanding balances from his/her and his/her Supplementary's Other Account Balances for EasyPay BT. 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 EasyPay 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. Approved EasyPay BT applications can no longer be reversed/cancelled.

8. 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 BT Program and the T&C Governing the Issuance and Use of the BDO Credit Cards.

9. 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 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 accounts that can be applied for EasyPay BT are Asia United Bank, China Trust, Citibank, EastWest Bank, HSBC, Maybank, PBCOM, PSBank, RCBC and

Documentation Requirements

1. Completely filled-out and signed EasyPay 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 non-BDO Credit Card, if applying for transfer of credit card balance
   - Latest three (3) months SOA of non-BDO personal / salary loan and statement of pay-off amount, if applying for transfer of loan account balance
3. Clear copy of two (2) valid IDs with Principal Cardholder's 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 EasyPay Balance Transfer Application, I certify that the information given by me is true and correct and that any material misrepresentation or falsity therein shall be construed as an act to defraud BDO for which civil and/or criminal liability can be pursued against me. I agree to be bound by the terms and conditions ("T&C") of the EasyPay Balance Transfer Program ("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 Program, and by the T&C Governing the Issuance and Use of 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 EasyPay Balance Transfer; that in case my EasyPay 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 of such disapproval nor disclose the reason/s thereof.

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

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Signature Over Printed Name

Date Requested