

CREDIT CARDS TABLE OF FEES & CHARGES

| Fees & Charges | Standard / Classic / Lucky Cat | ShopMore Mastercard | Bench / Forever 21 / LausAutoGroup Mastercard | Gold Cards | Diners Club International |
|--|---|---------------------|---|----------------|---------------------------|
| Principal Card Membership Fee | P125 / month | | P200 / month | P2,400 / year | P3,000 / year |
| Supplementary Card Membership Fee | P62.50 / month | | P100* / month | P1,200* / year | P1,500 / year |
| Monthly Effective Interest Rate (MEIR) | 3.50% | | 3.25% | | 3.50% |
| Cash Advance Fee*** | 5% of amount withdrawn or P500 / US\$10, whichever is higher | | | | |
| Late Payment Charge | 7% of the overdue amount | | | | |
| Minimum Amount Due | This is 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 / US\$5, whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-limit Amount. | | | | |
| Returned Check Fee / ADA Return Fee | P1,250 or US\$35 per returned check / insufficient ADA account | | | | |
| Sales Slip Retrieval Fee | P300 for each sales slip retrieved for Local transactions or P500 for each sales slip retrieved for International transactions | | | | |
| Lost Card Replacement Fee | P400 for each card | | | | |
| Gambling or Gaming Fee | 5% of transacted amount or P500 / US\$10, whichever is higher | | | | |
| 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/Visa/JCB/UnionPay/Diners Club International and BDO respectively at the time of the 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 | | | | |
| SOA Reprint Fee | P30 or US\$1.00 per SOA request | | | | |
| Refund Fee | 1% of the amount to be refunded or P100 / US\$2.50, whichever is higher | | | | |
| Overseas Card Delivery Fee | P2,500 | | | | |

Choose Your Payment Channels:

- BDO Branches
- BDO eBanking*
- Auto-Debit Arrangement (ADA) Payment Facility**
- BancNet
- Save More Market Branches
- SM Bills Payment Counters

For Dollar Charge Cards and accounts with Dual Currency feature, USD payments for your Dollar account/s are accepted only via: BDO Branches, BDO eBanking (USD account) and ADA Payment Facility (USD account).

* Enrollment with BDO is required via bdo.com.ph
** Enrollment via any BDO Branch

When making credit card payments, please be reminded of the following:

- To pay at any BDO branch, present the upper portion of the statement and keep the machine validated copy as proof of payment or you may accomplish a transaction slip and indicate the applicable Institution Code to ensure that payment will be properly posted to the account.

| Payment Type | Institution Code |
|-------------------------------|------------------|
| Peso Payment to Peso Card | 0800 |
| Dollar Payment to Dollar Card | 0802 |
| Peso Payment to Dollar Card | 0803 |

- For check payments*, please make the check payable to "BDO Unibank, Inc.". Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.

- Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.

* Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.

IMPORTANT REMINDERS

Applicable MEIR will be imposed on the account if:

1. No payment was made on the Card on Payment Due Date,
2. Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),
3. Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA, or
4. There is a Cash Advance transaction.

* First Supplementary Credit Card is FREE for Life

** Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full

*** If transacted at BDO Branches Over-The-Counter, a P500/US\$10 fee will be added to the 5% Cash Advance fee
USD Fees and Charges are only applicable to cards with Dual Currency feature

Note: Interest rates are determined by BDO and are subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

To view the complete Terms and Conditions and for the complete definition of Statement of Account terms, visit bdo.com.ph

SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS

OPENING BALANCE

none

MONTHLY EFFECTIVE INTEREST RATE (MEIR)

3.50%*

| MONTH | NO. OF DAYS | | RETAIL PURCHASE | CASH ADVANCE | CASH ADVANCE FEE | TOTAL PAYMENT | INTEREST | OUTSTANDING PRINCIPAL BALANCE |
|--------------|--------------------------------|------------------------------------|-----------------|--------------|------------------|--------------------|-----------------|-------------------------------|
| | STATEMENT DATE TO PAYMENT DATE | PAYMENT DATE TO CYCLE CUT OFF DATE | | | | | | |
| 1 | | | - | 10,000 | 500 | - | 379.75 | 10,879.75 |
| 2 | 24 | 4 | 10,000 | - | - | (1,334.30) | 349.18 | 19,894.63 |
| 3 | 24 | 7 | - | - | - | (2,212.81) | 701.45 | 18,383.27 |
| 4 | 24 | 6 | - | - | - | (2,565.09) | 625.46 | 16,443.64 |
| 5 | 24 | 7 | - | - | - | (2,489.10) | 574.38 | 14,528.93 |
| 6 | 24 | 6 | - | - | - | (2,438.02) | 491.45 | 12,582.36 |
| 7 | 24 | 7 | - | - | - | (2,355.08) | 435.83 | 10,663.10 |
| 8 | 24 | 7 | - | - | - | (2,299.47) | 366.87 | 8,730.51 |
| 9 | 24 | 6 | - | - | - | (2,230.51) | 289.95 | 6,789.95 |
| 10 | 24 | 7 | - | - | - | (2,153.59) | 227.98 | 4,864.35 |
| 11 | 24 | 6 | - | - | - | (2,091.62) | 155.61 | 2,928.34 |
| 12 | 24 | 7 | - | - | - | (2,928.34) | 81.99 | 81.99 |
| 13 | 24 | 7 | - | - | - | (81.99) | - | - |
| Total | | | | | | (25,179.91) | 4,679.91 | |

Assumptions:

- Cardholder has no beginning balance on his 1st statement and makes a Cash Advance transaction of P10,000 on the 1st day of the month
- Cardholder makes a retail transaction of P10,000 on the 1st day of the 2nd month
- Cardholder is paying every due date, which is every 25th of the month

NOTE: Applicable MEIR will vary depending on the following:

- 1) Amount of transaction made within the statement cycle;
- 2) Depending on the Credit Card product*.

FC Computation - Month 1

(Interest is computed on the Cash Advance and Cash Advance Fee)

Interest is from day of availment to cycle cut-off date

$$\text{Interest} = P10,500 \times 3.50\% / 30 \text{ days} \times 31 \text{ days} = \mathbf{P379.75}$$

FC Computation - Month 2

(No Interest Charges for Retail Purchase transactions made during the statement cycle)

1) Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date to Payment Date)

$$\text{Interest} = P10,879.75 \times 3.50\% / 30 \text{ days} \times 24 \text{ days} = \mathbf{P304.63}$$

2) Outstanding Balance less Payments x Interest Rate / 30 days x No. of days (From Payment Date to Cycle Cut-off Date)

$$\text{Interest} = (P10,879.75 - P1,334.30) \times 3.50\% / 30 \text{ days} \times 4 \text{ days} = \mathbf{P44.55}$$

Total Interest = **P349.18**

FC Computation - Month 12

(Cardholder fully paid the Outstanding Balance)

Cardholder will be billed interest even after paying the total outstanding balance from statement date up to date of full payment

Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date up to Full Payment Date)

$$\text{Interest} = P2,928.34 \times 3.50\% / 30 \text{ days} \times 24 \text{ Days} = \mathbf{P81.99}$$