

## REQUIREMENTS

### BASIC APPLICATION REQUIREMENTS

1. Must be 21 to 70 years old
2. Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
3. Minimum Gross Fixed Income of P120,000 for Employed/Salaried and P400,000 for Self-Employed/Professional
4. Must be a regular employee or self-employed with at least 2 years business operations
5. Must have at least 1 landline or a postpaid mobile phone
6. Residence or office must be within any area with a BDO branch

### DOCUMENTS REQUIRED

#### A. PROOF OF IDENTIFICATION

##### Filipino

Any of the following IDs with photo:

1. Company ID, if company is SEC, IC or BSP supervised/registered
2. Passport
3. Driver's License
4. SSS ID (ID plastic card type with scanned signature)
5. TIN Card (ID plastic card type)
6. PhilHealth Card
7. GSIS ID
8. PRC ID
9. Voter's ID
10. All other IDs issued by the Philippine government and its instrumentalities

##### Foreigners

Any of the following valid documents:

1. Valid VISA and work permit
2. Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I
3. Valid passport with any of the following:
  - Special Investors Resident VISA
  - Special Non-Immigrant VISA for PEZA investors and employees
  - VISA with EO226

#### B. PROOF OF INCOME

##### Employed Applicants

1. Photocopy of latest Income Tax Return (ITR) or BIR 2316 (MANDATORY)
2. PLUS any of the following:
  - Latest full-month's payslip/s
  - Original Certificate of Employment indicating status, service tenure, and compensation breakdown

##### Self-employed Applicants

1. Photocopy of latest Income Tax Return (ITR) and Audited Financial Statements for at least 2 years (MANDATORY)
2. Photocopy of registration of Business Name (MANDATORY):
  - Single Proprietorship: DTI Registration
  - Partnership / Corporation: SEC
3. Last 3 months' bank statements

- Note: • Complete the application form (placing N/A if Not Applicable)  
 • Applications without required documents or with incomplete information will not be processed  
 • Submitted documents will not be returned to the applicant  
 • A BDO Deposit Account may be required for cash availments above the limit set by the Bank

For more information, call BDO Customer Contact Center:

631-8000  
 Domestic Toll-FREE Numbers:  
 1-800-10-6318000 (PLDT)  
 1-800-3-6318000 (DIGITEL)  
 1-800-5-6318000 (BAYANTEL)  
 1-800-8-6318000 (GLOBE) or  
 Outside the Philippines:  
 (IAC)+800-8-6318000

Fees & Charges		BDO Installment Card			
<b>Annual Membership Fee</b>	<b>P1,000</b>				
<b>Monthly Effective Interest Rate (MEIR)</b>	<b>3% Retail and Cash Advance transactions (inclusive of cash advance fee)*</b>				
<b>Cash Availment Rates</b>	<b>Term</b>	<b>Factor Rate</b>	<b>Add-on Interest Rate/Mo</b>	<b>Effective Interest Rate/Annum</b>	
	6	0.179667192	1.30%	26.27%	
	12	0.095836960	1.25%	26.63%	
	18	0.068058532	1.25%	26.76%	
	24	0.054167533	1.25%	26.58%	
	36	0.040279967	1.25%	25.98%	
<b>Cash Advance Fee**</b>	<b>5% of amount withdrawn or P500, whichever is higher</b>				
<b>Minimum Amount Due</b>	This is the sum of the following: a) <b>3%</b> of your Outstanding Balance (less Installment and/or Cash Availment Amortization, if any); b) Installment Amortization; c) Cash Availment Amortization; d) Overdue Amount. You pay the sum of a, b, c, and d or <b>P200</b> , whichever is higher.				
<b>Late Payment Charge</b>	<b>7%</b> of overdue amount				
<b>Returned Check Fee / ADA Return Fee</b>	<b>P1,250</b> per returned check / insufficient ADA account				
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> for each sales slip retrieved for international transactions				
<b>Card Replacement Fee</b>	<b>P400</b> for each card				
<b>Foreign Exchange Conversion Rate</b>	Assessment fee of <b>1%</b> plus service fee of <b>1.5%</b> 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.				
<b>Installment Processing Fee***</b>	<b>5%</b> of the total remaining balance or <b>P300</b> , whichever is higher				
<b>SOA Reprint Fee</b>	<b>P30</b> per SOA request				

\* 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 fee will be added to the 5% Cash Advance fee

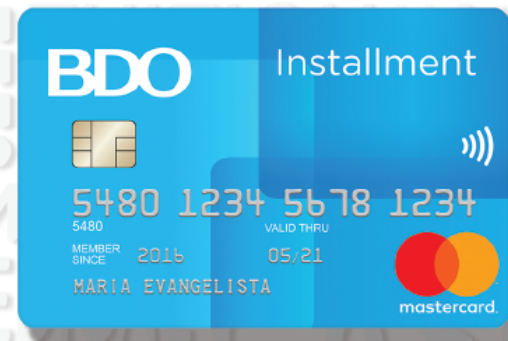
\*\*\* For processing of full payment of outstanding Cash Availment balance before end of payment term

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.

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

REVISED AS OF FEBRUARY 2018

Personal Banking



Credit Cards

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[www.bdo.com.ph](http://www.bdo.com.ph)

