

**EasyPay Convert USD Promo
Promo Mechanics**

1. The BDO EasyPay Convert USD Promotion (“Promo”) is open to qualified Principal Dual Currency Credit Cardholders of Mastercard, Visa, UnionPay, Diners Club 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 June 1 - September 30, 2018, extended until December 31, 2018 as approved by DTI-FTEB.
3. USD Transaction must meet the following conditions to qualify for the promo.
 - a. Charged to a BDO Dual Currency Credit Card.
 - b. Met the minimum single retail/straight transaction amount of at least \$200 to enjoy the low rate offer indicated in provision 8.
 - c. Conversion of the qualified transaction(s) must not be more than *THIRTY (30) days* from transaction posting date.
4. The following transactions/MCC are disqualified from the Promo:
 - a. Transactions associated with Gambling (7995 and 9754), money transfers or other similar cash transactions.
 - b. Cash and other money transfer transactions (4821, 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6532, 6533, 6536, 6537, 6538, 6540, and 7012), any BDO related transaction like Cash Advance, and any amortizing transaction
 - c. Other BDO installment transactions like Absolutely 0% interest, EasyPay Regular Installment, etc.
5. There are 2 ways to apply.
 - a. Apply and accomplish Online application form for EPCon USD via bit.ly/EPConUSD.
 - b. Call BDO Customer Contact Center at (02) 631-8000
 American Express International Dollar Cards at (02) 840-7800
 BDO World Elite Mastercard at (02) 840-7777
6. The EasyPay Convert USD principal amount with interest should be within and will be deducted from the available credit limit.
7. Processing time will take 5 banking days.
8. The promo monthly add-on interest rates below shall apply.

EasyPay Convert USD (via Online Promo)

Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.3483375	1.50%	26.81%
6	0.1816714	1.50%	30.24%
12	0.0963348	1.30%	27.65%
18	0.0680585	1.25%	26.76%
24	0.0541675	1.25%	26.58%

For a minimum USD Transaction of \$200 to below \$600

Sample Computation:

Amount to be converted: \$300
 Installment Term: 24 months
 Factor Rate: 0.0541675

Formula: Amount x Factor Rate = Fixed Monthly Amortization
\$300 x 0.0541675 = \$16.25 per month for 24 months

Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.3483375	1.50%	26.81%
6	0.1816714	1.50%	30.24%
12	0.0932338	0.99%	21.25%
18	0.0643601	0.88%	19.16%
24	0.0504670	0.88%	19.12%

For a minimum USD Transaction of \$600

Sample Computation:

Amount to be converted: \$600
 Installment Term: 24 months
 Factor Rate: 0.0504670

Formula: Amount x Factor Rate = Fixed Monthly Amortization
\$800 x 0.0504670 = \$30.28 per month for 24 months

Sample Computation:

EasyPay Convert USD (via Customer Contact Center)

Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.3483375	1.50%	26.81%
6	0.1816714	1.50%	30.24%
12	0.0963348	1.30%	27.65%
18	0.0680585	1.25%	26.76%
24	0.0541675	1.25%	26.58%

For a minimum USD Transaction of \$200

Amount to be converted: \$600
Installment Term: 24 months
Factor Rate: 0.0541675

Formula: Amount x Factor Rate = Fixed Monthly Amortization
\$600 x 0.0541675= \$32.50 per month for 24 months

9. Approved EasyPay Convert USD applications can no longer be reversed/cancelled.
10. 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 Program and the T&C governing the issuance and use of the BDO Credit Cards.
11. 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 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 USD10, 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.

Per DTI-FTEB Permit No. 8879, Series of 2018.