

## FEES AND CHARGES

	Principal	Supplementary
Monthly Membership Fee	P200/month	P100/month <sup>1</sup>
Monthly EIR <sup>2</sup>	3.00%	
Cash Advance Fee <sup>3</sup>	5% of amount withdrawn or P300, whichever is higher	
Late Payment Charge	5% of the overdue amount or P300, whichever is higher	
Minimum Amount Due	The sum of the following: a) 3% of the outstanding balance (less installment amortization, if any); b) installment amortization; c) overdue amount; d) overlimit amount. You pay the sum of a, b, c and d or P200, whichever is higher.	
Sales Slip Retrieval Fee	P250 for each sales slip retrieved for local transactions or P450 each for international transactions	
Lost Card Replacement	P400 for each card	
Foreign Exchange Conversion Rate	Assessment fee of 1% plus service fee of 1% 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.	
Installment Processing Fee	5% of the total remaining balance or P300 whichever is higher	
Returned Check Fee / ADA Return Fee	P500 for each returned check / insufficient ADA account	

1. First Supplementary Credit Card is FREE for Life.

2. Effective Interest Rate

3. Effective Interest Rate (EIR) for Cash Advance will vary depending on the amount of transaction made within the statement cycle. If you don't pay the full amount, it will incur additional charges on the next cycle date.

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 at 631-8000 (within Metro Manila) or Domestic Toll-Free Numbers at 1-800-10-6318000 (PLDT), 1-800-3-6318000 (Digital), 1-800-5-6318000 (Bayantel) and 1-800-8-6318000 (Globe).

## Splurge your way into trendy brands with the Bench MasterCard! Style away while you enjoy these benefits!

2x

### Double Credit Card Points

Earn 2x credit card points for purchases made at any Bench/Partner Global Brand nationwide and one credit card point for all other purchases.

P200 = 2 peso points (spend in all affiliated Bench/Partner Global Brands)

P200 = 1 peso point (spend in non-Bench/non-Partner Global Brands)

20%

### Exclusive Year Round Discounts

20% discount every Monday in any Bench/Partner Global Brand nationwide and on Bench Online Stores.

### Birth Month Discount

Be delighted with unlimited 20% discount on your birth month.

### Year Round Online Discount

20% discount every Monday & 10% OFF on all other days when you shop at Bench Online Stores ([www.benchtm.com/shop](http://www.benchtm.com/shop) & [www.freestate.ph](http://www.freestate.ph)).

### Convenient Contactless Payment with PayPass™



No need to swipe. Just tap your Bench MasterCard for payments made on contactless enabled POS terminals.

0%

### 0% Installment Options

Avail of 0% installment options in 3 & 6 months terms for purchases made at any Bench/Partner Global Brand worth at least P3,000.

★

### Free Membership Fee For The First Year

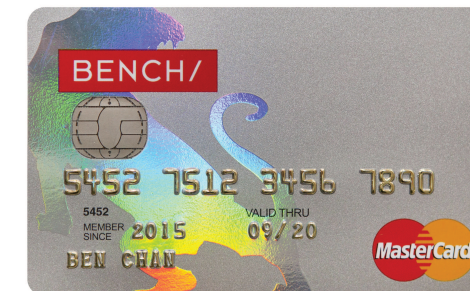
Principal and Supplementary Cardholders enjoy FREE membership fee for the First Year.

Terms and Conditions apply.

BDO  
23/F BDO Corporate Center Ortigas  
12 ADB Avenue, Ortigas Center, Mandaluyong City  
BDO Customer Contact Center: 631-8000  
Domestic Toll-Free: 1-800-10-6318000  
[bdo.com.ph](http://bdo.com.ph)

PRINT DATE: MARCH 2016

## NEWFOUND WAYS INTO STYLE



Apply today! Call 631-8000.



Issued by **BDO**

