	FEES	AND	CH	4RGI	Ε
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	Principal		Supplementary
Monthly Membership Fee	P200/month		P100/month ¹
Monthly EIR ²	3.00%		
Cash Advance Fee ³	5% of amount withdra	wn or P3	800, whichever is higher
Late Payment Charge	5% of the overdue am	ount or F	P300, whichever is higher
Minimum Amount Due	(less installment ar amortization; c) over	mortizat due amo	3% of the outstanding balance ion, if any); b) installment ount; d) overlimit amount. You or P200, whichever is higher.
Sales Slip Retrieval Fee	P250 for each sales sli P450 each for internat	•	red for local transactions or insactions
Lost Card Replacement	P400 for each card		
Foreign Exchange Conversion Rate	amount based on the MasterCard and BDO	prevailin respectiv posed at	vice fee of 1% of the converted ag foreign exchange rate of vely at the time of posting. The the sole discretion of BDO
Installment Processing Fee	5% of the total remain higher	ing balaı	nce or P300 whichever is
Returned Check Fee / ADA Return Fee	P500 for each returne	d check	/ insufficient ADA account
1 First Supplementary Cro			

- 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 (Digitel), 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!



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)



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 & 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% 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.

DO

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

NEWFOUND WAYS INTO STYLE



Apply today! Call 631-8000.





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APPLICATION FORM

All details should be completely filled out.

Please personally submit completed Application Form and requirements to any BDO Branch near you.

Apply via SMS, just type:

BDOCC<SPACE>APPLY<SPACE>LAST NAME/FIRST NAME/MIDDLE INITIAL then send to 2256*.

Example: BDOCC APPLY GONZALES/JANE/A

BENCH MASTERCARD



REQUIREMENTS

BASIC APPLICATION REQUIREMENTS

- 1, Must be 21 to 70 years old for PRINCIPAL Cardholders; at least 13 years old for SUPPLEMENTARY Cardholders
- 2. Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
- Minimum Gross Fixed Income Requirement:
 P180.000 Bench MasterCard Credit Card
- 4. Must be a regular employee or self-employed with business operating for at least 2 years
- 5. Must have at least 1 landline phone or a postpaid mobile telephone 6. Residence or office address must be within any area where a BDO branch is located

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS Filipino

- Any one of the following valid photo-bearing identification documents* (front and back):
- Company ID, if company is SEC, IC or BSP supervised / registered
- 7 Driver's License
- SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type)
- S PhilHealth Card
- 8. PRC ID
- 9. Voter's ID
- 10. All other IDs issued by the Philippine government and its instrumentalities
- Supplementary applicants who are studying may submit a valid school ID instead.

- 1. Copy of Employment Contract or Certificate of Employment
- 2. Letter from the Embassy (if Embassy Official) Any one of the following valid documents:
- a. Valid VISA and work permit b. Alien Certificate of Registration (ACR) or Immigrant
- Certificate of Registration (ICR)
- c. ACR-I d. 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

Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR), BIR Form 2316 signed by employer's authorized epresentative (MANDATORY)

PLUS any of the following:

- Latest full-month's payslip/s
- Original Certificate of Employment indicating status, service tenure, and compensation breakdown
- If with existing credit cards, copy of the last 2 months Statement of Account of your credit card that is at least 1 year on books

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR), Audited Financial Statements for the last 2 years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY): Single Proprietorship: DTI Registration
- Partnership / Corporation: SEC Registration
- Last 3 months bank statements (OPTIONAL)
- If without existing credit cards, copy of latest Postpaid Mobile Telephone Statement of Account.
- Note: Complete the application form (placing N/A if Not Applicable)
- Application without required documents or with incomplete information will not be processed . Submitted documents will not be returned to the applicant

Existing BDO Credit C	ardholder Existing Credit Cardholder with other banks
	PERSONAL INFORMATION
Gender	Female Male
First Name	Middle Name Last Name
Name to appear on the caliases/nicknames are no	card (Limited to 19 characters only, including spaces; at acceptable)
Date of Birth (mm/dd/yy	vvv) Place of Birth
,	,,,
Citizenship	No. of Dependents TIN
Citizensiiip	No. of Dependents Till
SSS/GSIS No. (If Filipino)) ACR No./Passport No. (If Foreign National)
Car Ownership	
No. of cars owned	Mortgaged Owned
Civil Status	
Single Married	Separated Widow/er
School Last Attended	
Educational Attainment	
	allena David Graduata David
High School Co	ollege Post Graduate Others
Mother's Full Maiden Nan	ne:
First Name	Middle Name Last Name
Father's Full Name:	
First Name	Middle Name Last Name
Spouse's Full Name:	
First Name	Middle Name Last Name
	add Halle
Spouse's Date of Birth (n	ım/dd/yyyy)
Ann	BDO REFERENCES
Are you related to a BDO	Employee?
Yes No	
Name of BDO Employee	
Rank	
	inior Officer Senior Officer upervisor to Manager) (AVP up)
Relationship	
Spouse / In-law	Children / In-law
Parent / In-law	Others

	TION & DELIVERY INSTRU	JCTIONS
Home Ownership		
Owned by Applicant	Mortgaged / Financed	Living with Relatives
Rented	Company Quarters	Boarding
Present Address: House No.	& Street	
Barangay		
District / City		
Province	Country	
Zip Code	Residence Phone Number (_)
Mobile Number ()	□	Post Paid Prepaid
Personal e-Mail Address —		
Permanent Address: House	No. & Street	
Barangay		
District / City		
Province	Country	
Zip Code	_ Length of Stay: Present Y	rs Mos
		'rs Mos
Office Address: Company N		
Floor & Bldg. Name		
Street & District		
City / Province	Zip Code _	
) Fax Numbe	
	4	
Business / Office e-Mail Add		
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PERSONAL / TRADE REFERENCES
Personal references NOT living with you:
Contact Person / Position
Relationship
Company Name / Address (P.O. Box address not acceptable)
Contact Number (Include local number, if any)
obile Number
SUPPLEMENTARY CREDIT CARD
ender Female Male
ub-Limit Assignment* P
rst Name Middle Name Last Name
ame to appear on the card (Limited to 19 characters only, including spaces; iases/nicknames are not acceptable)
elationship
Spouse / In-law Child / In-law Parent / In-law Others
ate of Birth (mm/dd/yyyy) Place of Birth
itizenship TIN
CC/CCIC No. (If Eilining) ACD No. /Decement No. (If Environ National)
SS/GSIS No. (If Filipino) ACR No./Passport No. (If Foreign National)
other's Full Maiden Name rst Name Middle Name Last Name
rst Name Middle Name Last Name
esent Address: House No. & Street
arangay
strict / City
ovince Country
p Code Residence Phone Number ⁽⁾
obile Number () Post Paid Prepaid
ersonal e-Mail Address ———————————————————————————————————
ermanent Address: House No. & Street
erangay
strict / City
ovince Country
p Code
ffice Details: Company Name
ffice Address
Office Phone Number ()
usiness / Office e-Mail Address
mployment
Private Government Self-Employed (Business)
Self-Employed Retired/ Others
(Professional) Unemployed
ature of Business Source of Funds
osition / Title
or Employed: Rank
or Employed: Kank Non-Officer Junior Officer (Supervisor to Manager) Senior Officer
(AVP up)
or Self-Employed: Business Type
Single Proprietorship Partnership Corporation

UNDERTAKING

By signing below, and/or at the back of the BDO Credit Card, and/or by using the BDO Credit Card, I/we have agreed to abide by the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards and all future amendments thereto. I/We hereby certify that all information and documents given in this application are true and correct. I/We understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my/our application, immediate termination of my/our credit card privileges once approved, and/or legal action against me/us

I/We hereby agree to waive my/our rights regarding the confidentiality of deposits under R.A. 1405, as amended, as the disclosure is necessary and relevant in the evaluation of my/our application, and as it may be required by applicable rules and laws, and to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our BDO Bank Account should I/we decide to avail of the Auto-Debit Payment Facility for my/our BDO Credit Card. I/We further authorize and consent BDO Unibank, Inc. (BDO) to be the recipient of these information. I further authorize BDO to conduct random verification with the BIR, any other appropriate government agencies or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to my application as it may be necessary for processing and evaluating my application and hereby further waive confidentiality rules and laws as applicable

I hereby authorize the transfer, disclosure and communication of any information relating to my accounts with BDO to any of the offices, branches, subsidiaries, affiliates, agents and representatives of BDO and third parties selected by any of them for data processing/storage, customer satisfaction surveys, product and service offers made to me through mail/e-mail/fax/SMS or telephone, and for any other purpose as BDO may deem appropriate, and as may be required by law or regulation. I hereby authorize the regular submission and disclosure to any and all credit information service providers such as, but not limited to, Credit Card Association of the Philippines, Credit Information Corporation, of any information, whether positive or negative relating to my basic credit data (as defined under R.A. No. 9510) with BDO as well as any updates or corrections thereof. The foregoing constitutes my written consent for any such submission and disclosure of information relating to my accounts for the purpose indicated above and under applicable laws, rules and regulations. I agree to hold BDO free and harmless from any liabilities that may arise from any transfer, disclosure or storage of information relating to my accounts.

I/We hold ourselves, jointly and severally liable for all obligations and liabilities incurred with the use of the BDO Credit Card and extension cards. The entire unpaid obligation and all other fees, charges, and amounts payable to BDO under the Terms and Conditions shall become due and payable without demand, protest, or further notice of any kind, all of which will be deemed expressly waived by me/us. Any action made by BDO which may be construed as demand or notice shall not in any way serve as an amendment or modification of this provision. In case of disapproval, I/we understand that BDO is under no obligation to disclose the reason/s for such disapproval. I understand, as Principal Cardholder, that I shall be sharing my Credit Limit to the Supplementary Cardholder/s and shall be liable for all the purchases and cash advances made, including all interest and charges incurred through the use of supplementary

The accomplished application form and requirement/s submitted becomes the property of BDO. BDO is under no obligation to return the said documents to me/us regardless of the outcome of the application

PRINCIPAL APPLICANT'S SIGNATURE

Signature Over Printed Name	Date
SUPPLEMENTARY APPLICANT'S SIGNATURE	
Signature Over Printed Name	Date

By signing in this section, I agree that this Application Form shall also serve as my application for issuance of additional BDO Credit Card/s that I may subsequently apply for in the future. I understand that the issuance of additional BDO Credit Card/s shall be subject to credit evaluation and discretion of BDO and I undertake to submit additional documents as may be required to process my application. I understand that BDO can rely on the

Date

Further, I agree that in case I am issued two or more BDO Credit Cards, BDO may give a separate Credit Card Limit for each of the Card issued to me or a consolidated Shared Credit Card Limit for my existing and future BDO Credit Cards, expressed in Phillippine Pesos. I understand that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

PRINCIPAL APPLICANT'S SIGNATURE

Signature	Over	Printed	١

Should there be more than one supplementary credit card request, kindly attach a fully accomplished supplementary application form.