

CREDIT CARD FEES AND CHARGES

MEMBERSHIP FEE	PRINCIPAL	SUPPLEMENTARY
ShopMore	P75/month	P50/month
Forever 21	P200/month	P100/month ¹
Bench	P200/month	P100/month ¹
Classic/Standard/ Lucky Cat	P125/month	P62.50/month
Gold Cards	P2,400/year	P1,200/year ¹
Titanium	P3,500/year	P1,750/year ¹
Platinum Cards	P4,500/year	FREE for LIFE ²
MONTHLY EIR ³	PESO	DOLLAR ⁴
ShopMore	3.50%	N.A.
Forever 21	3.00%	N.A.
Bench	3.00%	N.A.
Classic/Standard/ Lucky Cat	3.25%	N.A.
Gold Cards	3.00%	2.50%
Titanium	2.50%	2.50%
Platinum Cards	2.50%	2.50%
CASH ADVANCE FEE ⁵	5% of amount withdrawn or P300, whichever is higher	5% of amount withdrawn or US\$6, whichever is higher
LATE PAYMENT CHARGE	5% of the overdue amount or P300, whichever is higher	4.5% of the overdue amount or US\$6, 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 or US\$5 for Dollar transactions, 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 FEE	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/Visa/JCB/UnionPay 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 or US\$25 for each returned check / insufficient ADA account	

MEMBERSHIP FEE	BASIC	SUPPLEMENTARY
The American Express® Platinum Credit Card	P5,000/year	P2,500/year
The Cathay Pacific American Express® Elite Credit Card	P4,000/year	P2,000/year
The American Express® Credit Card	P1,600/year	P800/year
MONTHLY EIR ³	PESO	DOLLAR ⁴
The American Express® Platinum Credit Card	2.75%	2.75%
The Cathay Pacific American Express® Elite Credit Card	3.00%	3.00%
The American Express® Credit Card	3.25%	N.A.
CASH ADVANCE FEE ⁵	5% of amount withdrawn or P300 ⁶ /P500, whichever is higher	5% of amount withdrawn or US\$6 ⁷ , whichever is higher
LATE PAYMENT CHARGE	5% of the overdue amount or P300 ⁶ /P500, whichever is higher	5% of the overdue amount or US\$6 ⁷ , 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 or US\$5 ⁷ for Dollar transactions, 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	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2% will be applied to the converted amount, of which 1% is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.	
INSTALLMENT PROCESSING FEE	5% of the total remaining balance or P300, whichever is higher	
RETURNED CHECK FEE / ADA RETURN FEE	P1,000/P500 ⁶ for each returned check/insufficient ADA account	

1. First supplementary credit card is FREE for Life.
2. Valid only up to six (6) supplementary credit card.
3. Effective Interest Rate
4. Not applicable to ShopMore, Forever 21, Bench, Classic/Standard/Lucky Cat Credit Cards and American Express Credit Card.
5. 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 full amount, it will incur additional charges on the next cycle date.
6. Applicable only to American Express Platinum Credit Card and Cathay Pacific American Express Elite Credit Card.
7. Applicable only to American Express Platinum Credit Card and Cathay Pacific American Express Elite Credit Card with Dual Currency.

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), 1-800-8-6318000 (Globe).

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Personal Banking

Credit Cards

A credit card for your every need!

Submit application to any BDO branch or apply via text through 2256. See inside for complete details.

We find ways®

bdo.com.ph

