CREDIT CARD FEES AND CHARGES

		CREDIT CARD FE	
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	DOLLAR⁴	
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CASH ADVANCE FEE ⁵	5% of amount withdrawn or P300, whichever is higher	5% of amount withdrawn or US\$6, whichever is higher	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% installment amortization, if any); b) is amount; d) overlimit amount. You paor US\$5 for Dollar transactions, wh	installment amortization; c) overdue ay the sum of a, b, c and d or P200	
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 o	r P300, whichever is higher	
RETURNED CHECK FEE / ADA RETURN FEE	P500 or US\$25 for each returned	I check / insufficient ADA account	

AND CHARGES				
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	DOLLAR⁴		
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CASH ADVANCE FEE ⁵	5% of amount withdrawn or P300 ⁶ /P500, whichever is higher	5% of amount withdrawn or US\$6 ⁷ , whichever is higher		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			

- First supplementary credit card is FREE for Life.
 Valid only up to six (6) supplementary credit card.
 Effective Interest Rate
 Not applicable to ShopMore, Forever 21, Bench, Classic/Standard/Lucky Cat Credit Cards and American Express Credit Card.
 Effective Insterest 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 review for the late. charges on the next cycle date.
 Applicable only to American Express Platinum Credit Card and Cathay Pacific American Express Elite Credit Card.
 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).



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

sc	IC
СТР	CTS

APPLICATION FORM

All details should be completely filled out. Please personally submit completed Application Form and requirements to any BDO Branch near you. BDOCC<SPACE>APPLY<SPACE>LAST NAME/FIRST NAME/MIDDLE INITIAL

Apply via SMS, just type:

then send to 2256*. Example: BDOCC APPLY GONZALES/JANE/A

*P2.50 charge for Globe & Smart, P2.00 charge for Sun Subsc

		CR	EDIT CARDS	3	
You may choose up to preferred card produc		subject	to Credit evalua	tion. Kindly indicate	by checking you
MASTERCARD					
ShopMore¹ Color: White Black	Standard ² Color: Blue	Black	Gold	Titanium	Platinum
Forever 21	Bench				
VISA					
Classic² Color: □ Blue □ Black	Gold ³		Platinum		
JCB					
Lucky Cat	Gold				
UNIONPAY					
Gold	Diamond				
AMERICAN EXPRESS					
American Expres Credit Card	s 🗌	Americ	Pacific can Express redit Card	American Platinum C	
 Please check your color p Please check your color p Just call the BDO Custom 	reference. If no colo	r preference	ce is indicated, defau		white for female.
		RE	QUIREMENT	'S	
BASIC APPLICATION	REQUIREMENTS	S			

- 1. Must be 21 to 70 years old for PRINCIPAL Cardholders; at least 13 years old for SUPPLEMENTARY
- 2. Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last two (2) years 3. Minimum Gross Fixed Income Requiremen
- Bench/Forever 21/ShopMore and Standard MasterCard, Visa Classic, JCB Lucky - P180.000
- Cat Credit Card Gold Credit Cards - P420,000
- P480,000 P1.000.000
- P1.200.000
- American Express Credit Card
 Titanium MasterCard Credit Card
 Platinum MasterCard, Visa Platinum Credit Card and Cathay Pacific American Express Elite Credit Card
 - P1,800,000 American Express Platinum Credit Card
- 4. Must be a regular employee or self-employed with business operating for at least two (2) years 5. Must have at least one (1) landline phone or a postpaid mobile phone

6. Residence or office address must be within any area where a BDO branch is located DOCUMENTS REQUIRED

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

Filipino

- Any one of the following valid photo-bearing identification document* (front and back):
- Company ID, if company is SEC, IC or BSP supervised / registered Passport
- Driver's License SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type) PhilHealth Card
- GSIS ID PRC ID
- 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.

- Copy of Employment Contract or Certificate of Employment Letter from the Embassy (If Embassy official)
- Any one of the following valid documents:
- Valid VISA and work permit b. Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR)
- c. 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) or BIR Form 2316 signed by employer's authorized representative (MANDATORY)
 - 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 two (2) months statement of account of your credit card that is at least 1 year on books

 If without existing credit cards, copy of latest postpaid mobile phone statement of

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years (MANDATORY) Photocopy of registration of Business Name (MANDATORY):
- Single Proprietorship: DTI Registration
 Partnership / Corporation: SEC Registration
 Last 3 months' bank statements (OPTIONAL)
- 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

Please complete	ic American Express Elite C the Asia Miles membership IBERSHIP INFORMATION	information section below:	
ensure that the r		er. Please provide accurate ia Miles Account is seamless miles.com to enroll.	
Asia Miles Memb	ership No.		
Existing BD	O Credit Cardholder	Existing Credit Cardholder wil	:h other banks
Existing BD0	en angestado) concentración con	Existing Credit Cardholder wil	h other banks
Existing BD0	en angestado) concentración con		th other banks
	PERSONAL II	NFORMATION	th other banks
Gender	PERSONAL IN	NFORMATION Male	h other banks
Gender First Name	PERSONAL IN Female Middle Name	NFORMATION Male	
Gender First Name	PERSONAL IN Female Middle Name	NFORMATION Male Last Name	

Date of Birth (mm/dd/yyyy) Place of Birth No. of Dependents TIN Citizenship SSS/GSIS No. (If Filipino) ACR No./Passport No. (If Foreign National) Car Ownership: No. of cars owned _ Mortgaged Owned Single Married Separated Widow/er Civil Status

Educational Attainment High School College Post Graduate Others

School Last Attended

Spouse / In-law

Parent / In-law

Relationship

First Name	Middle Name	Last Name	
Father's Full Name:			
First Name	Middle Name	Last Name	
Spouse's Full Name	x:		
First Name	Middle Name	Last Name	
Spouse's Date of Bi	rth (mm/dd/yyyy)		
	BDO REF	ERENCES	
Are you related to a	BDO Employee?		
Yes No			

Child / In-law

Others

Spouse's Date of Birth (mm/dd/yyyy)
BDO REFERENCES
Are you related to a BDO Employee?
Yes No
If yes:
Name of BDO Employee
Rank
Non-Officer Junior Officer Senior Officer (Supervisor to Manager) (AVP up)

to ful.	Owned by App Owned by App Rented Present Address: H Barangay District / City Province
s	Zip Code
3	Personal e-Mail Ac
	Permanent Addres
	District / City
	Province
	Zip Code
J	Zip Code
	Office Address: Co
_	Floor & Bldg. Nam
	Street & District _
_	City / Province
	Office Phone Num
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	e-Mail: Per Bus Employment Private Sector Self-Employed (Professional) Nature of Business Te Gross Annual Inco Source of Funds Position / Title For Employed: Ra Non-Officer Single Proprie File Are you a BDO Ct. If yes: BDO Credit Cards Credit Cards

COMMUNICATION & DELIVERY INSTRUCTIONS	PERSONAL / TRADE REFERENCES
Home Ownership Owned by Applicant Mortgaged / Financed Living with Relatives	Personal references NOT living with you:
Owned by Applicant Mortgaged / Financed Living with Relatives Rented Company Quarters Boarding	Contact Person / Position
Present Address: House No. & Street	Relationship
Barangay	Company Name / Address (P.O. Box address not acceptable)
District / City	Contact Number (Include local number, if any)
Province Country	Mobile Number
Zip Code Residence Phone Number ()	SUPPLEMENTARY CREDIT CARD
Mobile Number () Postpaid Prepaid	Gender Female Male
Personal e-Mail Address	Sub-Limit Assignment* P
Permanent Address: House No. & Street	First Name Middle Name Last Name
Barangay	Name to appear on the card (Limited to 19 characters only, including spaces;
District / City	aliases/nicknames are not acceptable)
Province Country	
Zip Code Length of Stay: Present Yrs Mos	Relationship
	Spouse / In-law Child / In-law Parent / In-law Others
Previous Yrs Mos	Date of Birth (mm/dd/yyyy) Place of Birth
Office Address: Company Name & Dept.	
Floor & Bldg. Name	Citizenship TIN
Street & District	
City / Province Zip Code	SSS/GSIS No. (If Filipino) ACR No./Passport No. (If Foreign National)
Office Phone Number () Fax Number ()	Mother's Full Maiden Name:
Business / Office e-Mail Address	First Name Middle Name Last Name
Please deliver my BDO Credit Card and Monthly Billing Statement (MBS) to my:	
Home Address	Present Address: House No. & Street
Office Address e-Mail: Personal	Barangay
Business / Office	District / City
EMPLOYMENT / BUSINESS INFORMATION	Province Country
Employment Private Sector Government Self-Employed (Business)	8 SQLMISS (SQL)
Self-Employed Retired/ Others	Zip Code Residence Phone Number ()
(Professional) Unemployed	Mobile Number () Postpaid Prepaid
Nature of Business Job / Business Yrs Mos	Personal e-Mail Address ———————————————————————————————————
Job / Business Tenure Current Job / Business Yrs Mos Previous Job / Business Yrs Mos	Permanent Address: House No. & Street
	Barangay
Gross Annual Income	District / City
Source of Funds	Province Country
Position / Title	Zip Code
For Employed: Rank	Office Details: Company Name
Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up)	Office Address
For Self-Employed: Business Type Single Proprietorship Partnership Corporation	Office Phone Number ()
FINANCIAL INFORMATION / BANK RELATIONSHIP	Business / Office e-Mail Address
Are you a BDO Customer? Yes No	Employment
If yes: Credit Cards Deposit Loan Others	Private Sector Government Self-Employed (Business)
BDO Credit Cards / Other Credit Cards	Self-Employed (Professional) Retired/ Others
Credit Card Card Number* Credit Outstanding Member Company Limit Balance Since	Nature of Business Source of Funds
	Position / Title
	For Employed: Rank
	Non-Officer Junior Officer (Supervisor to Manager) Senior Officer
	For Self-Employed: Business Type (AVP up)
* Please provide only the first six (6) and last four (4) digits of your credit card	Single Proprietorship Partnership Corporation
(e.g. 4921-13XX-XXXX-1234).	

OTHER SUPPLEMENTARY CREDIT CARD OPTIONS

For MasterCard, American Express, Visa and JCB Cardholders, you have the option to choose other credit card products within the same brand for your supplementary. Rewards, fees, and charges will align with the principal credit card. Should you not choose from the credit cards specified below, default credit card type shall follow that of your principal credit card. For Platinum and Titanium MasterCard Cardholders, you may also apply for:

ShopMore MasterCard Standard MasterCard Bench MasterCard Forever 21 MasterCard

For Gold MasterCard Cardholders, you may also apply for:
ShopMore MasterCard Standard MasterCard Bench MasterCard Forever 21 MasterCard For Platinum and Cathay Pacific American Express Elite Credit Cardmembers, you may also apply for:

American Express Credit Card For Visa Platinum Cardholders, you may also apply for:

Visa Classic Visa Gold

☐ Visa Classic For Visa Gold Cardholders, you may also apply for:

Visa Classic

For JCB Gold Cardholders, you may also apply for:

JCB Lucky Cat

Sub-Limit satignment for supplementary cardholders begins at a minimum of P2.000 and can increase in increments of P1.000. If no sub-limit is assigned for supplementary cardholders ages 13.15 years old, the default amount will be minimum sub-limit assignment. If no sub-limit is assigned for ages 16 and above, the supplementary cardholder shares in the principal cardholder's credit limit.

For dual currency cards, the Dollar sub-limit is the equivalent of the Peso sub-limit based on the Bank's conversion rates. Transactions made by the supplementary cardholder in excess of the monthly sub-limit assignment may be accommodated subject to the card status and limit of the principal cardholder. Principal Cardholder is accountable for supplementary

UNDERTAKING

By signing below, and/or at the back of the BDO Credit Card, and/or by using the BDO Credit By sighing below, and/or at the back of the BBU Credit Card, and/or by using the "BBU Credit Card/American Express Credit Card, Viwe have agreed to abide by the Terms and Conditions Governing the Issuance and Use of BBO Credit Cards/American Express Credit Cards and all ruture 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 BBO Credit Card. I/We further authorize and consent BDO Unibank, inc. (BDO) to be the recipient of these informations. 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

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 my accounts with BDU to any or the ormices, prancines, subsidiaries, affiliates, agents and representatives of BDO and third parties 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 credit Information service providers such as, but not limited to, credit Lard 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/American Express 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/Basic Cardmen for that I shall be sharing in yelled I unit to the Supplementary Cardholder/s and shall be considered to the control of the

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 outc

PRINCIPAL / BASIC APPLICANT'S SIGNATURE

Signature Over Printed Name	Date
SUPPLEMENTARY APPLICANT'S SIGNATURE	

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 authority given under this section unless otherwise revoked by me

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 Philippine 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 / BASIC APPLICANT'S SIGNATURE

Signature Over Printed Name	Da

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