BDO COMMERCIAL CARD TABLE OF FEES & CHARGES	
Fees & Charges	Peso
Annual Membership Fee	P1,500
Monthly Effective Interest Rate (MEIR)	1%
Cash Advance Fee	N.A.
Late Payment Charge	P1,500 or 7% of unpaid amount, whichever is lower
Minimum Amount Due	This is the sum of the following: a.) 30 % of Outstanding Balance b.) Overdue Balance c.) Over-Limit Account
Sales Slip Retrieval Fee	P300 for each sales slip retrieved for local transactions
Lost Card Replacement Fee	P400 for each card
Returned Check Fee / Auto Debit Arrangement Return Fee	P1,250 for each returned check / insufficient ADA account

Note: All fees and charges are determined by BDO and are subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the Terms and Conditions Governing the Issuance and Use of BDO Corporate and Commercial Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.