# **FEES AND CHARGES**

	Principal	Supplementary	
Monthly Membership Fee	P200	P1001	
Monthly EIR <sup>2</sup>	3.00%	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	5% of amount withdrawn or P300, whichever is higher		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	This is the sum of the following a) 3% of your 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	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 Acceleration 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		

- 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).

# Apply for a Forever 21 MasterCard NOW and enjoy these shopping perks and privileges!



Earn 3x credit card points from all your spending and use these points to shop at Forever 21. Get 21x more credit card points when you shop during Forever 21 SM 3-Day Sale.\*

P200 = 3 Peso Points (Forever 21 Philippines purchases) P200 = 1 Peso Point (other retail purchases)



21% rebate every 21st of the month and 10% rebate on all other days\* at Forever 21 for a minimum spend of P3,000 (regular-priced items)



21% birthmonth discount for a minimum spend of P2,000 (regular-priced items) at Forever 21. Celebrate your birthday with great fashion finds!



Early pass shopping privilege before mall opening and priority lanes to cashier and fitting rooms at Forever 21 stores.



Get special discounts and gifts with purchase during sale events and store openings.



No need to swipe, just tap your Forever 21 MasterCard for payments made on contactless enabled POS terminals.





# **Personal Banking**

Credit Cards

Apply for a Forever 21 MasterCard Now!



We find ways

bdo.com.ph

<sup>\*</sup> Terms and Conditions

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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.

#### 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

FOREVER 21 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
- 3. Minimum Gross Fixed Income Requirement: P180,000
- 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

#### DOCUMENTS REQUIRED

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

Any of the following valid photo-bearing identification documents\* (front and back): Company ID, if company is SEC, IC or BSP supervised / registered

- 2. Passport
- Driver's License
- 4. SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type)
- PhilHealth Card
- GSIS ID 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)
- 3. Any of the following valid documents:
- a. Valid VISA and work permit
- b. Alien Certificate of Registration (ACR) or Immigrant
- Certificate of Registration (ICR) or ACR-I
- 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), BIR Form 2316 signed by employer's authorized representative (MANDATORY)
  - PLUS any of the following:
- Latest full-month's payslip/s
- Original Certificate of Employment indicating status, service tenure, and
- 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 book

## 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 6 month's 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

Sender   Female   Male   Male   Male   Middle Name   Last Name   Middle Name   Last Name   Middle Name   Last Name   Middle Name   Last Name   Middle Name   Mortgaged   Ox.   Ox.   Mortgaged   Ox.   Ox.	Existing BDO Cred	fit Cardholder Existing PERSONAL INFORM	G Credit Cardholder with other
Arrist Name  Middle Name  Last Name  Middle Name  Last Name  Name to appear on the card (Limited to 19 characters only, including spaces aliases/nicknames are not acceptable)  Date of Birth (mm/dd/yyyy)  Place of Birth  Citizenship  No. of Dependents  TIN  SSS/GSIS No. (If Filipino)  ACR No./Passport No. (If Foreign Nat Car Ownership  No. of cars owned  School Last Attended  Educational Attainment  High School College Post Graduate Others  Mother's Full Maiden Name:  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  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  Cank  Non-Officer  (Supervisor to Manager)  Senior Officer  (Supervisor to Manager)  Senior Officer  (AVP up)	Gender		
Date of Birth (mm/dd/yyyy)  Place of Birth  Citizenship  No. of Dependents  TIN  Car Ownership  No. of cars owned	First Name	_	
Date of Birth (mm/dd/yyyy)  Place of Birth  Citizenship  No. of Dependents  TIN  Car Ownership  No. of cars owned			
Citizenship No. of Dependents TIN    SSS/GSIS No. (If Filipino)   ACR No./Passport No. (If Foreign Nat	Name to appear on the aliases/nicknames are	he card (Limited to 19 char e not acceptable)	acters only, including spaces;
Citizenship No. of Dependents TIN    SSS/GSIS No. (If Filipino)   ACR No./Passport No. (If Foreign Nat			
ACR No./Passport No. (If Foreign Nate	Date of Birth (mm/do	d/yyyy) Place of E	Birth
Car Ownership  No. of cars owned	Citizenship	No. of Dependents	TIN
Car Ownership  No. of cars owned			
Mortgaged   Ortgody   Or	SSS/GSIS No. (If Filip	oino) ACR No.,	Passport No. (If Foreign Natio
Civil Status  Single	Car Ownership		
Single   Married   Separated   Widow/er  School Last Attended   Educational Attainment   High School   College   Post Graduate   Others  Mother's Full Maiden Name:  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  Spouse's Date of Birth (mm/dd/yyyy)    BDO REFERENCES   No   Fyes:   Name of BDO Employee   Rank   Non-Officer   Senior Officer (Supervisor to Manager)   Senior Officer (AVP up)	No. of cars owned		Mortgaged Owi
School Last Attended  Educational Attainment  High School	Civil Status		
Educational Attainment   High School	Single Mar	ried Separated	Widow/er
High School	School Last Attended	d	
Mother's Full Maiden Name:  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  Boouse's Full Name:  First Name Middle Name Last Name  Boouse's Date of Birth (mm/dd/yyyy)  BOO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up)	Educational Attainme	ent	
Mother's Full Maiden Name:  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  Boouse's Full Name:  First Name Middle Name Last Name  Boouse's Date of Birth (mm/dd/yyyy)  BOO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Junior Officer (Supervisor to Manager) Senior Officer (AVP up)	High School	College Post Grad	luate Others
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  BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Supervisor to Manager)  Relationship			_
First Name Middle Name Last Name  Spouse's Full Name:  First Name Middle Name Last Name  Spouse's Date of Birth (mm/dd/yyyy)  BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Junior Officer (Supervisor to Manager)  Relationship	First Name		Last Name
First Name Middle Name Last Name  Spouse's Full Name:  First Name Middle Name Last Name  Spouse's Date of Birth (mm/dd/yyyy)  BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Junior Officer (Supervisor to Manager)  Relationship			
Spouse's Full Name:  First Name Middle Name Last Name  Spouse's Date of Birth (mm/dd/yyyy)  BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Junior Officer (Supervisor to Manager)  Relationship	Father's Full Name:		
BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank Non-Officer Junior Officer (Supervisor to Manager)  Relationship	First Name	Middle Name	Last Name
BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank Non-Officer Junior Officer (Supervisor to Manager)  Relationship	Spouso's Full Name:		
BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Senior Officer (Supervisor to Manager) (AVP up)		Middle Name	Last Name
BDO REFERENCES  Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Senior Officer (Supervisor to Manager) (AVP up)	T HSC Hame	Priodic Name	Edst Name
Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Senior Officer (Supervisor to Manager) (AVP up)	Spouse's Date of Birt	h (mm/dd/yyyy)	
Are you related to a BDO Employee?  Yes No f yes:  Name of BDO Employee  Rank  Non-Officer Senior Officer (Supervisor to Manager) (AVP up)		BDO DEFEDENC	ree
f yes:  Name of BDO Employee	Are you related to a E		,23
Name of BDO Employee	Yes No		
Rank  Non-Officer Junior Officer Senior Officer (Supervisor to Manager) (AVP up)  Relationship	If yes:		
Non-Officer Junior Officer Senior Officer (Supervisor to Manager) (AVP up)	Name of BDO Employ	yee	
(Supervisor to Manager) (AVP up)	Rank		
_	Non-Officer		
Spouse / In-lawChildren / In-law	Relationship		
	Shouse / In-law	Children / In-law	

COMMUNICATION & DELIVERY INSTRUCTIONS	
lome Ownership	Persona
Owned by Applicant Mortgaged / Financed Living with Relatives	Contact
Rented Company Quarters Boarding	Relation
Present Address: House No. & Street	Compan
Barangay	<u> </u>
District / City	
Province Country	Contact
Zip Code Residence Phone Number ()	Mobile N
Mobile Number ( ) Prepaid Prepaid	Gender
	Sub-Limit
Personal e-Mail Address ———————————————————————————————————	First Nam
Permanent Address: House No. & Street	<u> </u>
Barangay	Name to aliases/ni
District / City	1 1
Province Country	
Zip Code	Relations
	☐ Spou
Previous Yrs Mos	Date of B
Office Address: Company Name & Department	
Floor & Bldg. Name	Citizensh
Street & District	SSS/GSIS
City / Province Zip Code	333/0313
Office Phone Number () Fax Number ()	Mother's
Business / Office e-Mail Address	First Nam
Please deliver my BDO Credit Card and Monthly Billing Statement (MBS) to my:	<u> </u>
Home Address	Present A
Office Address	Barangay
e-Mail: Personal Business / Office	
EMPLOYMENT / BUSINESS INFORMATION	District /
Employment	Province
Private Government Self-Employed (Business)	Zip Code
Self-Employed Retired / Others  (Professional) Unemployed	Mobile N
Nature of Business	Personal
Job / Business Tenure Current Job / Business Yrs Mos	Permane
Previous Job / Business Yrs Mos	Barangay
Gross Annual Income	District /
Source of Funds	Province
Position / Title	
For Employed: Rank	Zip Code
Non-Officer Junior Officer (Supervisor to Manager) Senior Officer	Office De
(AVP up)	Office Ad
For Self-Employed: Business Type	<u> </u>
Single Proprietorship Partnership Corporation  FINANCIAL INFORMATION / BANK RELATIONSHIP	Business
	Employm
Are you a BDO Customer?	☐ Privat
BDO Credit Cards / Other Credit Cards	Self-E
Credit Card Card Number* Credit Outstanding Member	Nature of
Limit Balance Since	Position
	For Empl
	A management to the second
	Non-C
Place provide only the first six (6) and last four (4) digits of your gradity	Non-0
Please provide only the first six (6) and last four (4) digits of your credit card e.g. 4921-13XX-XXXX-1234).	

		UND
	/ TRADE REFERENCES	
rsonal references NOT living with you:  ntact Person / Position		By signing below, and/or at the back of BDO Credit Card, I/we have agreed Governing the Issuance and Use of BD thereto. I/We hereby certify that all
ompany Name / Address (P.O. Box	address not acceptable)	application are true and correct. I/W falsification of information and docur the disapproval of my/our application card privileges once approved, and/or
	<del></del>	
ntact Number (Include local num	ber, if any)	I/We hereby agree to waive my/ou deposits under R.A. 1405, as amen relevant in the evaluation of my/our applicable rules and laws, and to ensu
bile Number		Payment Arrangement with my/our E avail of the Auto-Debit Payment Fa
SUPPLEME	NTARY CREDIT CARD	further authorize and consent BDO L these information. I further authorize
nder Fer p-Limit Assignment P	male Male	the BIR, any other appropriate gover banks and financial institutions to declared and documents submittee
st Name Middle	Name Last Name	employment, payslips and income tax may be necessary for processing ar further waive confidentiality rules and
ne to appear on the card (Limited ses/nicknames are not acceptable	d to 19 characters only, including spaces; e)	I hereby authorize the transfer, disclos relating to my accounts with BDO to
ationship		affiliates, agents and representatives of them for data processing/storage, cu service offers made to me through ma
Spouse / In-law Child / In-	law Parent / In-law Others	other purpose as BDO may deem app regulation. I hereby authorize the reg
e of Birth (mm/dd/yyyy)	Place of Birth	all credit information service provide Association of the Philippines, C information, whether positive or neg
zenship	TIN	defined under R.A. No. 9510) with B thereof. The foregoing constitutes my and disclosure of information relating
S/GSIS No. (If Filipino)	ACR No./Passport No. (If Foreign National)	above and under applicable laws, rule and harmless from any liabilities that storage of information relating to my
		I/We hold ourselves, jointly and sever
ther's Full Maiden Name st Name Middle	Name Last Name	unpaid obligation and all other fees, of the Terms and Conditions shall bec protest, or further notice of any kin waived by me/us. Any action made by or notice shall not in any way serve
		provision. In case of disapproval, l obligation to disclose the reason/s Principal Cardholder, that I shall be sha Cardholder/s and shall be liable for a
		including all interest and charges inc card/s.
	Country	The accomplished application form a property of BDO. BDO is under no o
	nce Phone Number () Postpaid Prepaid	me/us regardless of the outcome of the PRINCIPAL APPLICANT'S SIGNATURE
sonal e-Mail Address	Frostpald	PRINCIPAL APPLICANT S SIGNATORE
	eet	
angay		Signature Over Printed Na
trict / City		SUPPLEMENTARY APPLICANT'S SIGN
vince	Country	
Code	<del></del>	Signature Over Printed Na
ice Details: Company Name		Bu simples in this continual course the
ice Address		By signing in this section, I agree th as my application for issuance of a
Offiness / Office e-Mail Address	ice Phone Number ()	subsequently apply for in the fut additional BDO Credit Card/s sha discretion of BDO and I undertake to required to process my application authority given under this section un
ployment		Further, I agree that in case I am issu
Self-Employed Ret	vernment Self-Employed (Business) ired / Others employed	may give a separate Credit Card Lin consolidated Shared Credit Card Lin Cards, expressed in Philippine Peso Limit is the Credit Limit assigned Credit Cards. Any request for increa:
cure of Business	Source of Funds	by BDO subject to the submission o
sition / Title		FRINCIPAL APPLICANT 3 SIGNATU
Employed: Rank		
	(Supervisor to Manager) Senior Officer (AVP up)	Signature Over Printed
Self-Employed: Business Type Single Proprietorship Partne	ership Corporation	Should there be more than one sup attach a fully accomplished suppler

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

Si	gnature Over Printed Name	Date
SUPPLEMENT	TARY 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 APPLICANT'S SIGNATURE

Signature	Over	Printed	Name

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