

## FEES AND CHARGES

	Principal	Supplementary
Monthly Membership Fee	P200	P100 <sup>1</sup>
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	5% of amount withdrawn or P300, whichever is higher	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.

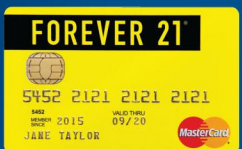
\* Terms and Conditions



## Personal Banking

Credit Cards

## Apply for a Forever 21 MasterCard Now!



We find ways®

bdo.com.ph

PRINT DATE: JANUARY 2016

