

V. REGULATORY REQUIREMENTS

- Political Relations and Affiliations Questionnaire**
 Do you have previous and current affiliation/dealings with the Government and/or relations to any government official in the Philippines or another country? If Yes, accomplish Form A6
 Yes No
- Foreign Account Tax Compliance Act (FATCA) Questionnaire** (Refer to Instructions for details on the Substantial Presence Test)
 Are you obligated to pay taxes to the U.S. IRS because of your citizenship, residency, or other reasons such as meeting the Substantial Presence Test? If Yes, accomplish Form A7
 Yes No
- Online Gaming Questionnaire** (Refer to Instructions for details on Online Gaming Business)
 Does your work / business provide service, process transactions, have transactions or related interests / relationships with any business or service provider in the online gaming industry? If Yes, accomplish Form A8
 Yes No
- Beneficial Ownership**
 Are you opening this account on behalf of someone else?
 Yes No

VI. DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act, I hereby give my consent to the BDO Group, consisting of BDO Unibank, Inc. and its subsidiaries (the members of the BDO Group may be accessed at [https://www.bdo.com.ph/privacy-statement]), to process, collect, store, my personal information or sensitive personal information obtained from me in the course of my transaction/s with the BDO Group. I understand and agree that these information may be disclosed or shared by BDO Group to its members for know-your-client, cross-selling, marketing, or profiling (manual or automatic) purposes to offer and provide new or related products and services of the BDO Group. Further, I hereby give my consent to any member of the BDO Group to process, collect, use, store, share or disclose my personal information or sensitive personal information to third parties for legitimate purposes, or to provide services to me or implement transactions which I may request, allow, or authorize.

I confirm that I understand and agree that my information may continue to be processed, collected, used, stored, or disclosed for ten (10) years from my last transaction date with any member of the BDO Group or until the expiration of the retention limits set by applicable laws, whichever comes later.

I hereby acknowledge and understand that should I wish to withdraw my consent to receive information about new or related products and services of the BDO Group, or to access, update, or correct certain personal data as set out in this form, I may communicate directly with the relevant member of the BDO Group's Data Protection Officer through the email address found at [https://bdo.com.ph/privacy-statement]. I further acknowledge and understand that I may access and view the BDO Group's Data Privacy Statement at [https://bdo.com.ph/privacy-statement] or obtain a copy thereof from the office or branch of the relevant member of the BDO Group.

Signature

VII. CONSENT FOR THE ISSUANCE OF A BDO CREDIT CARD

By signing, I agree that this shall serve as my application for issuance of a BDO Credit Card and I undertake to submit documents as may be deemed necessary by BDO. I authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby waive confidentiality of the rules and laws as applicable. I understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.

Signature

VIII. CUSTOMER UNDERTAKING

By signing, I hereby certify that the information given in this application is true and correct to the best of my knowledge and I confirm that I have read, understood, and agreed in full to the BDO Online Account Opening Service Terms and Conditions, Electronic Banking Terms and Conditions of Use, Terms and Conditions of the General and Special Provisions on Deposits, the BDO Debit Card Terms and Conditions, and the Terms and Conditions of BDO Biometrics (the "BDO Terms and Conditions") and have fully understood and agreed to be governed by the provisions thereof, as well as the rules and regulations of BDO, Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, Bankers Association of the Philippines, Philippine Deposit Insurance Corporation, and the Bureau of Internal Revenue with respect to taxes imposed on interest on deposits and bank commission/charges relative to the establishment of operations of the account/s opened.

I also hereby affirm that the features, requirements, risks and benefits of the BDO product(s) and services I am availing were fully disclosed and explained clearly to me by BDO. I further declare that I have fully understood and agree to be governed by the rules and regulations of the BDO product(s) and services I am availing. I also acknowledge that the BDO Terms and Conditions were made available to me upon account opening, and where copies were given upon request and posted in BDO's website at bdo.com.ph/info/accounts. I agree that BDO may make amendments to the BDO Terms and Conditions by giving me notice by (i) exhibiting the same at any of BDO's branches, (ii) publishing the same at BDO's website or any media, or (iii) such other manner BDO deems fit.

Signature

Date Signed
(mm/dd/yyyy)

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For concerns, contact us thru our 24x7 hotline (+632) 8631-8000 or email us via callcenter@bdo.com.ph
 BDO Unibank is regulated by the Bangko Sentral ng Pilipinas with contact number (+632)8708-7087 and with email address consumeraffairs@bsp.gov.ph
 The BDO Unibank and other BDO-related marks are registered trademarks of BDO Unibank, Inc. All rights reserved

REVISED AS OF JANUARY 2023

Account Number

Date Opened (mm/dd/yyyy)

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Residency

- Resident
- Non-resident

Biometrics

- Face
- Finger

RC

- N
- H

NLDS

ID 1

Type of ID ID Number

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ID 2

Type of ID ID Number

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Walk-In Referred By (please indicate below)

Verified By

Name and Signature

Approved By

Name and Signature

Courtesy Call / Remarks

GENERAL INSTRUCTIONS

1. These instructions are provided to guide you in filling up Form A1-A2, specifically where Codes are necessary.
2. Provide accurate and detailed information to ensure regulatory compliance and determine the applicability of due diligence, where necessary.

SOURCE OF FUNDS

Indicate all relevant sources of funds. Refer to the descriptions and codes below for your entry. You may input multiple codes where applicable. (ex. 001, 002, 003)

001	Employed - Fixed Income	005	Pension	009	Investment / Dividend Income
002	Employed - Variable Income	006	Personal Savings / Retirement Proceeds	010	Rental Income
003	Self-Employed - Business Income	007	Allowance	011	Sale of Asset / Property
004	Remittances	008	Inheritance	012	Other Sources (Lottery, Donations, Tax Refunds, and Insurance/Legal Claims)

NATURE OF WORK / BUSINESS

Indicate all relevant industries where you derive your income or assets from. Refer to the general categories and specific codes and descriptions below for your entry. Notes on entries can be found at the back of this Instruction Sheet. You may input multiple codes where applicable. (ex. ABC, DEF, GHI)

Professional, Scientific, and Technical Services

ACT	Accounting / Auditing / Tax Practice Services
LEG	Legal Services
ANE	Architecture / Engineering
ADV	Advertising / Marketing
SVC	Other Professional Services / Consultancy / Coaching

Finance and Insurance

PWN	Pawnshop
LDG	Lending
MSE	Money Service Business - Electronic Money Issuer
MSV	Money Service Business - Virtual Currency Exchange
MSR	Money Service Business - Remittance Transfer Company
MSF	Money Service Business - Foreign Exchange Dealer / Money Changer
BAN	Banking
INS	Insurance
SBD	Securities Broker / Dealer

Construction and Civil Engineering

CON	Construction and Civil Engineering
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Real Estate Brokerage and Sales

REL	Real Estate Brokerage and Sales
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Media, Arts, Sports and Recreation

MED	Media
ENT	Arts / Entertainment / Recreation
SPO	Sports / eSports
GAM	Gambling / Casino / eGames

Healthcare and Social Work

HEA	Healthcare (Doctor, Dentist, Nurse, Psychiatrist and others)
SOC	Social Work / Non-Government and Non-Profit Organizations

Education

EDU	Education / Online Education
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Accommodation and Food Services

AFS	Hotel / Accommodation / Restaurant / Food Services
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Administrative and Other Support Service Activities

TRA	Travel / Travel Agencies
AGY	Employment Agency / Human Resources
BPO	Business Process Outsourcing
SEC	Security Agency / Services

Private Household and Household Staff

HOU	Private Household / Household Employee / Household Staff
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Information and Communication

COM	Information / Communication / Telecommunication
PUB	Publishing / Printing
ICT	Robotics / AI / Cloud / Data Engineering / Software Development / Cybersecurity

Manufacturing

MFG	Manufacturing / Packaging
MFF	Manufacturing / Trading of Firearms and Ammunition

Dealerships, Trading, Selling and Repair Services

ART	Art / Antiques Dealership
CAR	Car / Boat / Plane Dealership
JEW	Jewelry / Precious Metals / Precious Stones Dealership
WRT	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce / Online Selling
REP	Repair Services

Transportation and Storage

TRN	Transportation (Land, Sea and Air)
SHI	Shipping / Cargo / Storage
SEA	Seaman / Seafarer

Agriculture, Forestry, and Fishing

AGR	Agriculture / Fishing
FOR	Forestry

Mining and Quarrying

MIN	Mining / Quarrying
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Electricity, Oil and Gas

UTL	Electric Utilities
OIL	Oil / Gasoline

Water Supply, Sewerage and Waste Management

WAT	Water Supply / Sewerage / Waste Management
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Public Administration and Peace and Order

MIL	Peace and Order (Military, Police, Fireman, Jail Warden and Others)
PAD	Public Administration / Government

Embassies and Diplomatic Services

EMB	Embassies / Diplomatic Services
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Other Service Activities

OTS	Other Service Activities (Hairdresser, Manicurist, Masseuse and others)
RLG	Religious Organization

Special Nature of Work / Business

DFP	Designated Non-Financial Business And Professions (DNFBP) ¹
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent ²
OGI	Indirect OGB / POGO Allied Service Provider

NOTES ON NATURE OF WORK / BUSINESS

¹Designated Non-Financial Business and Professions (DNFBP)

As covered persons, the following Designated Non-Financial Businesses and Professions (DNFBPs) are required to declare their engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC:

1. Dealers of jewelry, precious metals, and precious stones
2. Company service providers which, as a business, provide any of the following services to third parties: (a) acting as a formation agent of juridical persons; (b) acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons; (c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and (d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and
3. Persons, including lawyers and accountants, who provide any of the following services: (a) managing of client money, securities or other assets; (b) management of bank, savings, securities or accounts; (c) organization of contributions for the creation, operation or management of companies; and (d) creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
4. Real Estate Brokers and Developers;
5. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

²Online Gaming Businesses (OGB)

As covered persons, Online Gaming Businesses with Direct engagement and Indirect engagement to Online Gaming are required to declare their engagement in the industry and submit the required documents from PAGCOR, as needed.

'Direct engagement' in Online Gaming refers to offshore entities with a Philippine Offshore Gaming license granted by PAGCOR to primarily engage in Online Gaming, while 'Indirect engagement' in Online Gaming refers to Philippine entities or persons accredited by PAGCOR to provide allied support services and / or components of offshore gaming operations to Philippine Offshore Gaming Operators (POGOs) such as Customer Relations, Strategic Support, Information Technology, Gaming Software Platforms, and Live Studio and Streaming Providers.

Business Process Outsourcing Providers (BPOs) that are servicing legitimately licensed gaming operators abroad and do not in any way handle betting but purely product marketing and customer relations and are not servicing any of PAGCOR POGO licensees and have at least 90% Filipino workforce are also classified as having an 'Indirect engagement' in Online Gaming.

ON THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND SUBSTANTIAL PRESENCE TEST

An individual will be considered a United States resident for tax purposes if they meet the Substantial Presence Test for the calendar year. To meet this test, the individual must be physically present in the U.S. on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: (a) All the days the individual was present in the current year; (b) 1/3 of the days the individual was present in the first year before the current year; and (c) 1/6 of the days the individual was present in the second year before the current year.

CIF Number
(for internal use)

I. CUSTOMER INFORMATION

Full Name

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Are you an existing BDO Customer? Yes No
(If Yes, select the BDO Product Type/s that you have)

BDO Product Type Deposits Cards Loans Wealth Management Insurance
EXISTING BDO Credit Card Customers only need to fill in the fields or inputs with check marks.

II. FINANCIAL INFORMATION

Length of Stay at Current Home

Years	Months
<input type="text"/>	<input type="text"/>

Ownership of Current Home

- Owned Rented Mortgaged
 Used for Free Living with Relatives

Employment Type (Select one if you are Employed)

- For Employed Private Government Bangko Sentral ng Pilipinas Non-Governmental Organization Overseas Filipino Worker
 For Self-Employed Professional For Business Owners Sole proprietor Partner Stockholder

Length of Stay with Previous Employer / Business

Years	Months
<input type="text"/>	<input type="text"/>

Length of Stay with Current Employer / Business

Years	Months
<input type="text"/>	<input type="text"/>

Gross Monthly Income (PHP)

Do you have Credit Cards with other banks?

If Yes, provide information below

Name of bank (ex. Bank A)	Last six digits (ex. 654321)	Year issued (ex. 1968)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

III. PRODUCT INFORMATION

✓ What product are you interested in?

- BDO Credit Card BDO Personal Loan

✓ CREDIT CARD DETAILS (For BDO Credit Card Applicants ONLY. You can choose up to two cards, except for Installment Card)

Mastercard®

- ShopMore
 Standard
 Bench
 Gold
 Titanium
 Platinum
 Installment Card

Visa

- Classic
 Gold
 Platinum
 UnionPay
 Gold
 Diamond

JCB

- Lucky Cat
 Gold
 Platinum
 Diners Club
 International
 Premiere

American Express®

- Blue Explorer
 Cashback Platinum

Do you want a Virtual Card for online transactions?
Only applicable for select Mastercard®, Visa, and American Express® Cards

- Yes No

*Except ShopMore Mastercard, Bench Mastercard and BDO Installment Card

INSTALLMENT CARD CASH AVAILMENT / PERSONAL LOAN DETAILS (For BDO Installment Card and BDO Personal Loan applicants ONLY)

✓ Installment Card Cash Availment / Personal Loan Amount

In PHP. Up to PHP 995,000 for Installment Card and PHP 1,000,000 for Personal Loan.

✓ Installment Card Cash Availment / Personal Loan Term

- 6 Months 18 Months 36 Months
 12 Months 24 Months

✓ Purpose of Installment Card Cash Availment / Personal Loan

- Home Improvement Debt Consolidation Purchase of Luxury Items Others
 Appliance / Furniture / Electronics Education / Tuition Fee Purchase of Auto Accessories
 Medical Expenses Travel Secured (Home/Auto) Product Purchase (for equity)

IV. CREDIT CARD / LOAN ACCOUNT INFORMATION

Deliver my BDO Credit Card to my: (for BDO Credit Card ONLY)

- Home Address
- Work / Business Address

Deliver my reports, statements, and notices to my:

- Personal Email Address
- Work / Business Email Address

V. LOAN PROCEEDS AND AUTO-DEBIT ARRANGEMENT INFORMATION

A BDO Deposit Account is REQUIRED as part of this application for Personal Loans for the crediting of Loan Proceeds and the setup of an Auto-Debit Arrangement (ADA) for the monthly amortization of the loan. The BDO Deposit Account MUST BE in the name of the Personal Loan account holder. It is OPTIONAL for Credit Cards for the settlement of the monthly balance, defaulted to full payment method. You may provide an existing BDO account or open a new one by ticking the consent below.

Provide your BDO Account for your Loan Proceeds and set up Auto-Debit Arrangement

BDO Savings or Checking Account Number (under Borrower's name)

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AUTO-DEBIT/AUTO-CREDIT ARRANGEMENT UNDERTAKING

By signing, I/we expressly authorize BDO Unibank to automatically debit and/or credit from time to time, without need of any further act and deed, from and to the enrolled deposit account, the amount(s) granted and/or due in my/our credit card/loan account. I/we also agree to any updates that may be done to my/our enrolled deposit account as a result of maintenance and updates to any account that may be linked to it. I/we agree to be governed by the Auto-Debit/Auto-Credit Terms and Conditions ("ADA/ACA") as found online on bdo.com.ph/info/ada-aca.

Primary Signatory
(Signature over Printed Name)

Secondary Signatory
(Signature over Printed Name)

If you would like a new BDO ADA/ACA Settlement Account and your Loan Proceeds credited and an Auto-Debit Arrangement (ADA) set up to this account, tick the option below:

- If approved, I would like to open a new BDO ADA/ACA Settlement Account and would like to have my Loan Proceeds and an Auto-Debit Arrangement (ADA) for the monthly amortization / balance of the loan / credit card set up to this account**

VI. REGULATORY REQUIREMENTS

Related Party Questionnaire

- Are you a director, officer, or stockholder of BDO or BDO-affiliated company?** Yes No
- Are you a spouse or relative up to second degree, i.e. parent, child, grandparent, grandchild, brother, sister (biologically, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/ or BDO-affiliated companies?** Yes No
If Yes, accomplish Form B10

VII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Form B1-B2 and are deemed an integral part hereof, my Conforme in Form A1-A2 is deemed repeated for purposes of my application in this Form B1-B2, and that the representations, warranties, and undertakings under this Form B1-B2 shall be in addition to those provided in Form A1-A2.

I certify that all information and documents given by me in this Form B1-B2 and in Form A1-A2 are true and correct. I authorize the relevant Consumer Banking Unit/s to update or cause the updating of the information in Form A1-A2 based on the information or documents provided by me. I understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application, immediate termination of my credit card privileges once approved, a default of my Personal Loan and/or legal action against me.

I authorize BDO to obtain relevant information as it may require concerning my application under this Form B1-B2 from other institutions/persons. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the credit card/Personal Loan is granted.

I agree that my application under this Form B1-B2 shall be subject to applicable laws (including BSP circulars, rules, and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements. I recognize that BDO is committed to ensuring the confidentiality of my information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, and R.A. No. 6426 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that my information and information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application under this Form B1-B2, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-42005, conduct random verification with the Bureau of Internal Revenue, to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; (b) conduct checking with other governmental entities and third parties including banks and financial institutions to verify documents/information/data submitted by me; and (c) to request information regarding the status of any court case to which I may be a party.

For BDO Credit Card application, by signing below, I further confirm that I have accessed, read, and understood the Terms and Conditions and Table of Fees and Charges applicable to the BDO Credit Card or American Express Credit Card I applied for as found in bdo.com.ph/info/cards-and-personal-loans. I acknowledge that BDO may issue a card type different from my card preference based on the evaluation of my application, as the case may be. If my application is approved, I acknowledge that by signing below and/or at the back of the credit card and/or by using the credit card, I agree to abide by the applicable Terms and Conditions of my approved Credit Card.

As the principal applicant, I agree that my application under this Form B1-B2 shall also serve as my application for issuance of additional BDO Credit Card/s that I may subsequently request 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 and to update the information provided in this Form B1-B2. I understand that

BDO can rely on the authority given under this section unless otherwise revoked by me. I agree that in case I am issued by BDO with two or more BDO Credit Cards, BDO may give a separate credit card limit for each of the Cards 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, except BDO Installment Card. Furthermore, I understand and agree that a portion of my principal card limit is shared with my Virtual Card. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

When a Supplementary Card is requested and subsequently issued by BDO, the signature of the Supplementary Cardholder at the back of the card and/or by using the card signifies his/her agreement to jointly and solidarily liable with the Principal Cardholder for all obligations and liabilities incurred with the use of the BDO Credit Card including the issued Supplementary Card.

Pursuant to the BDO Personal Loan I applied for, I understand that BDO shall require me to sign and submit documents in the event my BDO Personal Loan is approved. In case BDO allows the documents to be scanned and submitted via email, I agree that the digital or electronic signature in any and all documents shall be as valid as my original signature, shall have the same force and effect as manual signature, and shall be effective to bind me to the approved BDO Personal Loan. I agree that any digitally or electronically signed document shall be deemed (i) to be "written" or "in writing," (ii) to have been signed and (iii) to constitute a record established and maintained in the ordinary course of business and an original written record when printed from electronic files. Such paper copies or "printouts," if introduced as evidence in any judicial, arbitral, mediation or administrative proceeding, will be admissible against me to the same extent and under the same conditions as other original business records created and maintained in the documentary form. I will not contest the admissibility of true and accurate copies of digitally or electronically signed documents on the basis of the best evidence rule. For purposes hereof, "digital signature" and "electronic signature" shall have the meanings ascribed to them under the Philippine Supreme Court Rules on Electronic Evidence (A.M. No. 01-7-01-SC dated July 17, 2001) and the Philippine Electronic Commerce Act of 2000 (R.A. 8792), including amendment.

In case of disapproval of my application under this Form B1-B2, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

BDO is hereby authorized to send me notices and information regarding the status of my application under this Form B1-B2, including details concerning my approved/availed facility/loan via email, as well as broadcast messaging service, multi-media messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC).

Signature

Date Signed
(mm/dd/yyyy)

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SC

IC

Branch Code

Branch Name

Referror Code

FEES AND CHARGES

	MEMBERSHIP FEE		MONTHLY EFFECTIVE INTEREST RATE (MEIR) Retail and Cash Advance transactions (inclusive of cash advance fee) ¹
	PRINCIPAL / BASIC	SUPPLEMENTARY	
Classic / Standard / Lucky Cat	P150/month	P75/month	2.00%
ShopMore			
Bench	P200/month	P100/month²	
Installment Card	P1,000/year	N/A	
Gold Cards ³	P200/month	P100/month²	
Diners Club International	P250/month	P125/month	
Titanium / Platinum	P4,500/year	Free for life⁴	
Diners Club Premiere		P2,500/year	
Diamond ³	P5,000/year	Free for life⁴	
Blue from American Express®	P150/month	P75/month	
American Express® Cashback Credit Card	P250/month	P125/month	
American Express® Explorer Credit Card	P4,000/year	P2,000/year	
American Express® Platinum Credit Card	P5,000/year	Free for life⁴	

INSTALLMENT AVAILMENT FEE	P200 for every approved Cash Availment / Cash-It-Easy transaction
	P250 for every approved Balance Convert / Balance Transfer transaction
CASH ADVANCE FEE ⁵	P200 / US\$4
LATE PAYMENT CHARGE	P850 / US\$20 or unpaid minimum amount due, whichever is lower

MINIMUM AMOUNT DUE	
BDO AND AMERICAN EXPRESS® CARDS	The sum of the following: a) 3% of the outstanding balance less installment amortizations and new transactions posted within the current statement period or P200 / US\$5 , whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-Limit Amount.
INSTALLMENT CARD	The sum of the following: a) 3% of the outstanding balance (less Installment and Cash Availment Amortizations, if any); b) Installment Amortization; c) Cash Availment Amortization; d) Overdue Amount; You pay the sum of a, b, c, and d or P200 , whichever is higher.
SALES SLIP RETRIEVAL FEE	P300 for each sales slip retrieved for local transactions or P500 each for international transactions
LOST CARD REPLACEMENT FEE	P400 for each card
GAMBLING OR GAMING FEE	5% of transacted amount or P500 / US\$10 , whichever is higher

FOREIGN EXCHANGE CONVERSION RATE

BDO CARDS	<p>1% Cross Border Fee (except 0.80% for retail transactions and 0.50% for Cash Advance for UnionPay) and 1.5% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/ Visa/JCB/UnionPay/Diners Club International and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO.</p> <p>For foreign currency transactions converted to Philippine Peso at point-of-sale whether made in or outside the Philippines or online, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount.</p>
AMERICAN EXPRESS® CARDS	<p>For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2.5% 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.</p>
INSTALLMENT PROCESSING FEE	5% of the total remaining balance or P300 , whichever is higher
RETURNED CHECK FEE / AUTO DEBIT ARRANGEMENT RETURN FEE	P1,250 / US\$35 for each returned check/insufficient ADA account
SOA REPRINT FEE	P30 / US\$1.00 per SOA request
REFUND FEE	1% of the amount to be refunded or P100 / US\$2.50 , whichever is higher
OVERSEAS CARD DELIVERY FEE	P2,500

- Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full
- First supplementary credit card is FREE for Life
- For Gold and Diamond UnionPay Principal Cardholders, Membership Fee is free for the first 3 years
- Valid only up to six (6) supplementary credit cards. In excess of six (6) supplementary cards, P2,500/year per card. For American Express® Platinum Credit Card, valid only up to five (5) supplementary cards. In excess of five (5) supplementary cards, P2,500/year per card.
- If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner

BDO APPLICATION REQUIREMENTS

- 21 to 60 years old for PRINCIPAL and at least 13 years old for SUPPLEMENTARY Cardholders
- Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
- Minimum Gross Monthly Income Requirement:
 - P 15,000** - Bench, ShopMore and Standard Mastercard, Visa Classic, JCB Lucky Cat Credit Card, Blue from American Express® and Installment Card
 - P 33,000** - Gold Credit Cards, Diners Club International and American Express® Cashback Credit Card
 - P 66,000** - American Express® Explorer Credit Card
 - P 77,000** - Titanium Mastercard and Diners Club Premiere Credit Card
 - P 93,000** - Platinum Mastercard, Visa Platinum, JCB Platinum and Diamond UnionPay
 - P 139,000** - American Express® Platinum Credit Card

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

Filipino

Any valid photo-bearing Government-issued ID* (e.g. Passport, Driver's License, SSS ID, PhilSys ID etc.) (front and back)

* Supplementary applicants who are studying may submit a valid school ID instead.

Foreigners

- Copy of Employment Contract or Certificate of Employment
- Letter from Embassy (If Embassy official)
- Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or 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)
- PLUS any of the following:
 - Latest full-month's payslip/s; Original Certificate of Employment indicating status, service tenure, and compensation breakdown; or 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

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): DTI Registration for Single Proprietorship or SEC Registration for Partnership / Corporation
- Last 3 months' bank statements (OPTIONAL)