

**FEES AND CHARGES**

	Principal	Supplementary
Monthly Membership Fee	P75/month	P50/month
Monthly EIR <sup>1</sup>	3.50%	
Cash Advance Fee <sup>2</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	5% of amount withdrawn or P300, whichever is higher	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	The sum of the following: a) 3% of the outstanding balance (less installment amortization, if any); b) installment amortization; c) overdue amount; d) over-limit amount. You pay the sum of a, b, c and d or P200, 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 for each returned check / insufficient ADA account	

1. Effective Interest Rate  
 2. 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 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 ShopMore MasterCard NOW and enjoy special shopping perks and privileges!**



**EARN POINTS ANYWHERE**

You earn points for all your purchases both inside<sup>1</sup> and outside<sup>2</sup> SM!

1. SM and Affiliates: Earn up to 1.5 point for every P200 spent
2. Non-SM Establishments: Earn 0.5 point for every P200 spent



**FREE SM ADVANTAGE CARD**

Earn Peso points which can be used for shopping in SM and SM Advantage partner establishments. Get additional 0.5 point on top of the regular points earned, exclusive to your ShopMore MasterCard!



**UP TO 20% EXCLUSIVE PAYDAY REBATES**

Get extra rebates on select paydays (15th and 30th of the month) when you shop in SM affiliates and partner retail brands.



**UP TO 10% REBATE DURING SM's 3-DAY SALE\***

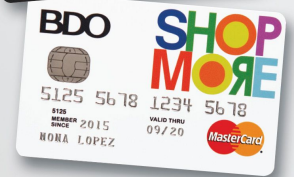
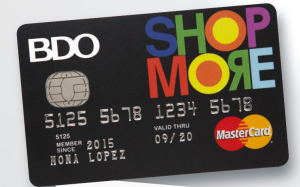
Enjoy up to 10% off your purchases during SM's 3-Day Sale for a P5,000 minimum spend. PLUS, get an additional 10% discount if you shop during the first 2 hours on the first day of the sale when you present your SM Advantage Card.



**CONVENIENT CONTACTLESS PAYMENT WITH PAYPASS™**

No need to swipe. Just tap your ShopMore MasterCard for payments made on contactless enabled POS terminals.

\* Terms & Conditions apply.



**Personal Banking  
Credit Cards**

**APPLY NOW for a  
ShopMore MasterCard**

Submit application to any BDO branch or apply via text through 2256. See inside for complete details.

We find ways® [www.bdo.com.ph](http://www.bdo.com.ph)

SC	IC
CTP	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 2225

Example: BDOCC APPLY GONZALES/JANE/A

\*95.00 charge for docx & SimPin. P200.00 charge for Sim Substitution.

### SHOPMORE MASTERCARD



Color:  Black

Color:  White

\* Please check your color preference. If no color preference is indicated, default will be Black for male and White for female.

### REQUIREMENTS

#### BASIC APPLICATION REQUIREMENTS

- Must be 21 to 70 years old for PRINCIPAL Cardholders; at least 13 years old for SUPPLEMENTARY Cardholders
- Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
- Minimum Gross Fixed Income Requirement: P180,000
- Must be a regular employee or self-employed with business operating for at least 2 years
- Must have at least 1 landline phone OR a postpaid mobile telephone
- 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 documents\* (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
  - All other IDs issued by the Philippine government and its instrumentalities
- \* Supplementary applicants who are studying may submit a valid school ID instead.

###### Foreigners

- Copy of Employment Contract or Certificate of Employment
- Letter from the Embassy of 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)
  - ACR-I:
    - Valid passport with any of the following:
      - Special Investors Resident VISA
      - Special Non-Immigrant VISA for PEZA investors and employees
      - VISA with E0226

##### 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 payroll/s
  - Original Certificate of Employment indicating status, service tenure, and compensation breakdown
- 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 books

###### 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 at least 2 years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY):
  - Single Proprietorship: DTI Registration
  - Partnership / Corporation: SEC Registration
- Last 3 months' 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

Existing BDO Credit Cardholder  Existing Credit Cardholder with other banks

### PERSONAL INFORMATION

Gender  Female  Male  
First Name Middle Name Last Name

Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### COMMUNICATION & DELIVERY INSTRUCTIONS

Home Ownership  Owned by Applicant  Mortgaged / Financed  Living with Relatives

Rented  Company Quarters  Boarding

Present Address: House No. & Street \_\_\_\_\_

Barangay \_\_\_\_\_

District / City \_\_\_\_\_

Province \_\_\_\_\_ Country \_\_\_\_\_

Zip Code \_\_\_\_\_ Residence Phone Number (\_\_\_\_) \_\_\_\_\_

Mobile Number (\_\_\_\_) \_\_\_\_\_  Post Paid  Prepaid

Personal e-Mail Address \_\_\_\_\_

Permanent Address: House No. & Street \_\_\_\_\_

Barangay \_\_\_\_\_

District / City \_\_\_\_\_

Province \_\_\_\_\_ Country \_\_\_\_\_

Zip Code \_\_\_\_\_ Length of Stay: Present Yrs \_\_\_\_\_ Mos \_\_\_\_\_

Previous Yrs \_\_\_\_\_ Mos \_\_\_\_\_

Office Address: Company Name & Department \_\_\_\_\_

Floor & Bldg. Name \_\_\_\_\_

Street & District \_\_\_\_\_

City / Province \_\_\_\_\_ Zip Code \_\_\_\_\_

Office Phone Number (\_\_\_\_) \_\_\_\_\_ Fax Number (\_\_\_\_) \_\_\_\_\_

Business / Office e-Mail Address \_\_\_\_\_

Please deliver my BDO Credit Card and Monthly Billing Statement (MBS) to my:

Home Address

Office Address

e-Mail:  Personal

Business / Office

### EMPLOYMENT/BUSINESS INFORMATION

Employment  Private  Government  Self-Employed (Business)

Self-Employed (Professional)  Retired/Unemployed  Others

Nature of Business \_\_\_\_\_

Job / Business Tenure Current Job / Business Yrs \_\_\_\_\_ Mos \_\_\_\_\_

Previous Job / Business Yrs \_\_\_\_\_ Mos \_\_\_\_\_

Gross Annual Income \_\_\_\_\_

Source of Funds \_\_\_\_\_

For Employed: Rank \_\_\_\_\_

Non-Officer  Junior Officer (Supervisor to Manager)  Senior Officer (AVP up)

Position / Title \_\_\_\_\_

For Self-Employed: Business Type \_\_\_\_\_

Single Proprietorship  Partnership  Corporation

### FINANCIAL INFORMATION / BANK RELATIONSHIP

Are you a BDO Customer?  Yes  No

If yes:  Credit Cards  Deposit  Loan  Others

BDO Credit Cards / Other Credit Cards \_\_\_\_\_

Credit Card Card Number\* Credit Limit Outstanding Balance Member Since

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### PERSONAL / TRADE REFERENCES

Personal references NOT living with you:

Contact Person / Position \_\_\_\_\_

Relationship \_\_\_\_\_

Company Name / Address (P.O. Box address not acceptable) \_\_\_\_\_

\_\_\_\_\_

Contact Number (Include mobile number, if any) \_\_\_\_\_

Mobile Number \_\_\_\_\_

### SUPPLEMENTARY CREDIT CARD

Gender  Female  Male

Sub-Limit Assignment\* P \_\_\_\_\_

First Name Middle Name Last Name

\_\_\_\_\_

Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### UNDERTAKING

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 this 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, paylips 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/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 card/s.

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.

#### PRINCIPAL APPLICANT'S SIGNATURE

\_\_\_\_\_

Signature Over Printed Name \_\_\_\_\_ Date \_\_\_\_\_

#### SUPPLEMENTARY APPLICANT'S SIGNATURE

\_\_\_\_\_

Signature Over Printed Name \_\_\_\_\_ Date \_\_\_\_\_

#### PRINCIPAL APPLICANT'S SIGNATURE

\_\_\_\_\_

Signature Over Printed Name \_\_\_\_\_ Date \_\_\_\_\_

#### SUPPLEMENTARY APPLICANT'S SIGNATURE

\_\_\_\_\_

Signature Over Printed Name \_\_\_\_\_ Date \_\_\_\_\_

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