

## STATEMENT OF ACCOUNT

EDWARD JOSEPH M FERNANDEZ  
BLOK 77 LOT 3 PH 1  
AMBER ST DECA HOMES TALOMO  
BAGO GALLERA  
DAVAO CITY NM 8000

590



Please call us for any questions regarding your Statement of Account (SOA) within 30 days from your statement date. Otherwise, we will deem the Statement true and correct.

For inquiries, please call our **Customer Service** hotline at (02) 8888-1883 or email us at [email@service.rcbcbankard.com](mailto:email@service.rcbcbankard.com).

### ACCOUNT SUMMARY

ACCOUNT SUMMARY			
STATEMENT DATE	PAYMENT DUE DATE		
JUN 09 2025	JUL 04 2025		
TOTAL BALANCE DUE	P	15,298.31	
MINIMUM PAYMENT DUE	P	500.00	
CARD NUMBER	5243-0213-6829-7000 PESO MASTERCARD PLATINUM		
CREDIT LIMIT	CASH ADVANCE LIMIT	MONTHLY INTEREST RATE	MONTHLY EIR*
117,000	58,500	3.00%	3.00%

PREVIOUS BALANCE	PURCHASES and ADVANCES (+)	INTEREST/FEES/OTHER DEBITS (+)	LATE CHARGES (+)	PAYMENTS and OTHER CREDITS (-)	TOTAL BALANCE DUE
16,830.18	50,298.31	1,050.00	0.00	52,880.18	15,298.31

### SPEND ANALYZER

SUPERMARKET		DEPARTMENT STORE / APPAREL		DINING			
0.00	20,449.40	0.00	1,614.05	0.00	4,973.00		
<i>This billing cycle</i>	<i>Year-to-date</i>	<i>This billing cycle</i>	<i>Year-to-date</i>	<i>This billing cycle</i>	<i>Year-to-date</i>		
MOTORING		MEDICAL		UTILITIES		OTHERS	
0.00	19,760.00	0.00	2,023.25	0.00	4,709.00	15,298.31	71,309.19
<i>This billing cycle</i>	<i>Year-to-date</i>	<i>This billing cycle</i>	<i>Year-to-date</i>	<i>This billing cycle</i>	<i>Year-to-date</i>	<i>This billing cycle</i>	<i>Year-to-date</i>

Year-to-date figures may include December 2024 transactions, depending on your cut-off date.

### REWARDS POINTS SUMMARY

PREVIOUS BALANCE	POINTS EARNED THIS MONTH (+)	ADJUSTMENTS (+/-)	POINTS FORFEITED (-)	POINTS REDEEMED (-)	AVAILABLE REWARDS POINTS
5153	0	0	0	0	5153

Pay your RCBC Credit Card bill conveniently via **QRPh** in 3 easy steps!

Step 1:

Log in to the **RCBC Digital App** and tap the QR icon on top of the screen.



Step 2:

Scan this unique QR Code and input the payment amount.



Step 3:

Confirm your payment and it's done!



See next page for your card transaction details.

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### Payment Instructions

- Pay the **MINIMUM PAYMENT DUE** no later than your **PAYMENT DUE DATE**.
- Pay via **ONLINE, ATMS, or Payment Centers**.
- Make check payments payable to RCBC, RCBC Bankard, RCBC Credit, RCBC Credit Card and RCBC CC with your full name and card number written at the back. Check payments are subject to clearing period.
- Get your monthly statements on time by enrolling in the **eStatement Via Email** facility.
- Please see next page for important information.

CARDHOLDER	PAYMENT DUE DATE
EDWARD JOSEPH M FERNANDEZ	JUL 04 2025
CARD NUMBER	TOTAL BALANCE DUE
5243-0213-6829-7000	P 15,298.31
PESO MASTERCARD PLATINUM	MINIMUM PAYMENT DUE
	P 500.00



\*EIR - The monthly Effective Interest Rate is derived for a principal amount of P 20,000.00 with an assumption that the cardholder pays 5% of the total amount due 1 day after the statement date.

**Call Customer Service to let us know of any change in address and telephone number.**

SALE DATE	POST DATE	DESCRIPTION	AMOUNT
<b>PREVIOUS STATEMENT BALANCE</b>			<b>16,830.18</b>
<b>5243-0213-6829-7000 EDWARD J M FERNANDEZ</b>			
05/21/25	05/21/25	37UNLIPAY	35,000.00
05/21/25	05/21/25	UNLIPAY PROCESSING FEE	1,050.00
06/01/25	06/02/25	CASH PAYMENT	16,830.18-
06/09/25	06/09/25	UNLI IN SHOPEE PH 06/09	1,597.09
06/09/25	06/09/25	UNLI IN 37 UNLIPAY ZERO F06/06	1,754.16
06/09/25	06/09/25	UNLI IN POWER MAC CENTER 08/24	2,272.66
06/09/25	06/09/25	UNLI IN MZ BANAWA CAR ACC04/06	3,490.98
06/09/25	06/09/25	UNLI IN 37UNLIPAY 01/06	6,183.42
06/09/25	06/09/25	UNLI IN 37UNLIPAY 00/06	35,000.00-
06/09/25	06/09/25	UNLIPAY PROCESSING FEE REVERSAL	1,050.00-
<b>BALANCE END</b>			<b>15,298.31</b>
*** END OF STATEMENT - PAGE 2 ***			

**COMPUTATION OF INTEREST CHARGES:** Computation of the daily interest rate on retail transactions will start on statement cut-off date. Interest from cash advance transactions, fees, and charges will be computed daily from the transaction date. Unpaid balances in the current Statement will incur interest until the amount is fully paid.

In compliance with BSP Circular 702, please be informed that accounts whose minimum amount due is not paid before the next statement date may be endorsed to one of the accredited collection agencies:

**Alexis A Molaer Law Office** (02) 8240-9688; 09190843696  
**SSG APAC INC (Formerly Admerex Solutions Inc).** (02)5322-9671; (02)5322-9672; (02)5322-9673  
**M.B.A. Consulting Philippines Inc.** 0939-2332937; 0908-8185135; 0908-8185136; 0919-0816944; 0968-8507367  
**Receivers & Liquidators Inc.** (02)5318-9127  
**RGS Recovery Management and Collection Services, Inc.** 0949-7746428; 0967-4862876  
**Parulan Soncuya & Trinidad Law Offices** (02) 8810-4089; 0917-7092527  
**Telan Hipe Flores Telan & Associates** (02) 8640-6600 loc 1041 or 3026 ;(02)8640-6612; 0919-077-9600; 0919-077-9622  
**Cases Chun and Associates Law Offices** (02)8537-6000; 09067630641  
**Panopio Escobar and Associates Law Offices** (02)8553-2713; (02)8553-3455; (02)8553-3456; (02)8553-2226  
**S.P. Madrid & Associates** 09190599883; (02)84651278  
**The Law Office of Atty. Michael Yngson** (02)8638-3373; (02)8637-0658  
**VE Palis Law Office** (02)5310-0614; (02)5310-0616; (02)5310-4370

Once endorsed, please expect a call from a representative of the collection agency that will handle your account/s.

Kindly disregard this notice if payment has already been made.



#### SAFETY REMINDER: DO NOT SHARE YOUR OTP.

To ensure the security of your credit card transactions, please remember that whenever you are issued a One-Time Password (OTP) for your online purchases, you should **NEVER SHARE IT TO ANYONE**. Similarly, do not divulge the three-digit CVV number found on the signature panel of your Card. **RCBC and RCBC Bankard Services Corporation will never ask for your OTP and CVV via phone call or text message.**

#### IMPORTANT REMINDERS

**STATEMENT DATE.** This is the cut-off date of your Statement transactions.

**PAYMENT DUE DATE.** Your payment must be made on or before this date. Should your Payment Due Date fall on a weekend or a holiday, please pay on or before the next working day after the weekend or holiday, if you do not want to incur late payment fee and interest charges.

**TOTAL BALANCE DUE.** This is your total outstanding balance as of Statement Date.

**MINIMUM PAYMENT DUE.** (Not applicable to Corporate Cardholders) This is the amount that must be paid on or before your Payment Due Date to avoid penalty. The Minimum Amount Due is computed as (Total Statement Balance – Transactions Posted on the Current Statement - Amount Past Due – Current Late Charge) \* 3% + (Amount Past Due + Current Late Charge + Current Over Limit Amount) OR Php500/US\$15 whichever is higher. For Peso-Denominated Cards, the Minimum Amount Due is the rounded down to the nearest multiple amount of P100 for computed payment amount between P500 – P1,000, P500 for computed payment amount between P1,000 to P3,000 and P1,000 for computed payment amount above P3,000. For Dollar-Denominated Card, the Minimum Amount Due is the rounded down to the nearest multiple amount of USD1 for computed amount between USD15 – USD100 and USD10 for computed amount above USD100.

**CARD NUMBER.** This box shows your 16-digit credit card number, your card brand, type and currency.

**CREDIT LIMIT.** This refers to your maximum allowable outstanding balance at any time which you can share with your supplementary cardholder/s. You must not exceed your credit limit; otherwise, all subsequent usages will be declined or rejected. In case you are issued more than one card, RCBC Credit Card has the discretion to give you a separate credit limit for each of the credit cards you avail of or a consolidated credit limit for all cards, expressed in either Philippine Peso or U.S. Dollar as deemed applicable. You can request for an increase or decrease in credit limit subject to RCBC Credit Card's approval.

**CASH ADVANCE LIMIT.** You may avail of a cash advance six (6) months after your card issuance date. Withdraw cash up to the extent of your Cash Advance Limit at any ATM bearing the Bancnet logo (for local member banks) or Cirrus/Plus/CB/UnionPay (specific to card scheme) using your Cash Advance PIN or through over-the-counter at all Metro Manila and selected provincial branches of RCBC. Every cash advance transaction is charged a service fee of P200.

*Note: Other banks may charge an ATM convenience fee for your cash advance transactions.*

**INTEREST RATE.** Whenever you choose to pay less than your total balance due, interest charges on retail transactions, using prevailing interest rates, will be computed based on the daily outstanding balance of your account from the statement cut-off date. Interest/fees/other debits will be computed daily from the transaction date.

**INTEREST/FEES/OTHER DEBITS.** Interest charges, fees, and other debits are combined in this portion. Other fees include Annual Fee, Cash Advance Fee, Returned Check Penalty Fee, Lost Card Replacement Fee, etc. that may be charged to your account when applicable.

**LATE CHARGES.** When no payment is made by Payment Due Date or payment is less than the Minimum Amount Due, a late payment fee of P850/US\$17 or the Minimum Amount Due, whichever is lower, will be charged.

**CROSS DEFAULT.** For multiple card holders, failure to settle the amount due on one of your cards resulting in the cancellation of your account will mean suspension of the privileges of your other active account/s with RCBC Credit Card.

**CHANGES IN FEES AND RATES.** All fees and rates are subject to change and shall be binding on the cardholder following issuance of prior notice to the cardholder of the implementation of such change.

**LIABILITY OF THE CARDHOLDER.** You are liable for the amount charges to your Card including the finance charges or interest, all fees, full annual membership fees and other charges whether made in the Philippines or abroad. For ATM Cash Advance transactions, any use of the Card together with the Cash Advance PIN to obtain cash in any authorized ATM constitutes your agreement to the Terms and Conditions governing the issuance and use of the Card's Cash Advance Facility. You understand that additional service fee from Cash Advance availed of, is charged to your account. You agree that all cash advances shall be conclusively presumed to have been personally made by you.

The principal cardholder and the co-obligor, if any, shall be jointly and severally liable to pay all purchases, cash advances and all charges including but not limited to, the non-refundable fees, charges and taxes required by the government, made and imposed through the use of the principal and supplementary card(s), without necessity of proof of a signed charge slip or other documents.

In case of corporate accounts, the company and its authorized representative(s) shall be jointly and severally liable for the payment of the same, without necessity of proof of a signed charge slip or other documents whether or not the same were incurred for the company. Said obligation shall continue in case the credit card is renewed or reinstated by RCBC Credit Card, even without the written conformity of, or notice, to the co-obligor, and despite the suspension or termination of the credit card.

**LOST CARD.** You must report cases of card loss to RCBC Credit Card Customer Service immediately. Otherwise, you will be held liable for all transactions prior to the report of loss.

**DELIVERY.** At our option, your card and statement of account will be automatically delivered to your alternate address if our efforts to send these to your preferred delivery address prove unsuccessful.

For other important reminders and updates, please refer to the complete Terms and Conditions Governing the Use of your RCBC Credit Card at [rcbccredit.com](http://rcbccredit.com).

You can pay your RCBC Credit Card bills online, via mobile cash platforms, ATMs, or at the following payment centers:





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117,000	58,500	3.00%	3.00%

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16,830.18	50,298.31	1,050.00	0.00	52,880.18	15,298.31



For schedule of Fees and Charges, please visit  
<https://rcbccredit.com/card-fees-and-charges>



## IMPORTANT REMINDER:

We highly encourage you to **pay more than the Minimum Amount Due** since paying less than the Total Amount Due will increase the amount of interest & other charges you pay and the time it takes to repay your balance.