

Prepared for
Reference No. 501A6508-4



LADYN B ALTAREJOS
* 10 Duhat St
Brgy Veterans Village
1105 Quezon City

SOAALL_JUN1423_B 339

CUSTOMER NUMBER	020100-4-10-6508501
STATEMENT DATE	JUNE 14, 2023
PAYMENT DUE DATE	JULY 4, 2023
CREDIT LIMIT	191,000.00
TOTAL AMOUNT DUE	44,158.09
MINIMUM AMOUNT DUE	1,700.00

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Gold e-Credit	51,344.27 6,984.30	51,344.27 6,984.30	24,688.61 8,467.81	11,001.67 0.00	0.00 0.00	0.00 0.00	35,690.28 8,467.81
Total	58,328.57	58,328.57	33,156.42	11,001.67	0.00	0.00	44,158.09
Past Due Amount							0.00
Minimum Amount Due							1,700.00
Unbilled Installment Amount							211,199.94
Total Outstanding Balance							255,358.03

REWARDS

*Here's how much BPI Points you've earned from your BPI Credit Card. Please note that this does not include BPI points from other BPI Product/s you have and redemptions you may have done. To know your updated points balance, go to Vybe app.

Points*	Previous Cards Points Balance	(+) Points Earned this SOA	(-) Points Adjustment	Total Credit Card Points
	29,102	1,142	0	30,244

Please use your customer number when paying your credit card.

All MasterCard and Visa credit card international transactions shall be automatically converted at the time of posting to Philippine Pesos based on the respective MasterCard or Visa Foreign Exchange Rate.

Important Advisory: Updates on BPI Credit Cards Fees and Charges

In accordance with BSP Circular No. 1165 on the credit card interest rate cap adjustment, please be advised that effective **March 13, 2023**, finance charges will be adjusted as follows:

	FROM	TO
Finance Charge or Nominal Interest Rate (Effective Interest Rate per month)	2% (1.82%)	3% (2.73%)
Cash Advance Finance Charge or Nominal Interest Rate (Effective Interest Rate per month)	2% (2.12%)	3% (3.16%)

For more information, please go to <https://www.bpi.com.ph/announcements/cards-updates>

Payment Instructions

All your BPI Credit Cards included in this bill are conveniently paid through one account. No separate payments are needed. You can pay for your BPI Credit Card/s through the following:

1. BPI
 - a. Cash Payments -- Your payment will be posted after one (1) banking day.
 - b. Check Payments - Please make checks payable to BPI, followed by your Customer Number found in this statement. Your payment will be posted after two (2) banking days.
Example: Pay to the order of BPI,020100-xxxxxxx
2. BPI depositor, can enroll at their branch of account to pay through the following:
 - a. 24-hour BPI Contact Center (02) 889-10000
 - c. BPI Mobile Banking
 - b. BPI Online Banking at <https://online.bpi.com.ph>
 - d. Auto-Debit Arrangement
3. Third Party Payment Channels (SM Bills Payment Counters, eCPAY Merchant Partners, Bayad Center, & Cebuana Lhuillier). Only cash payments are accepted. During payment, indicate your customer number or 16-digit card number in the payment slip.
Your payment will be posted within three (3) banking days after the date of payment.

Important Reminders

1. Statement Date and Payment Due Date

The billing cycle represented by this statement closes on your Statement Date. If the Payment Due Date falls on a Saturday, Sunday, or a regular national holiday, the Payment Due Date shall be moved to the next banking day.

2. Minimum Amount Due

The Minimum Amount Due (MAD) is equivalent of 3.57% of the Total Outstanding Balance (TOB) less new retail purchases and cash advances or PHP 850, whichever is higher; provided that the TOB is less than PHP 850, the MAD is the TOB. Any amount past due forms part of the Minimum Amount Due and should be paid in full when billed for each card type. The Minimum Amount Due shall be computed as follows:

- i. if the Total Outstanding Balance is less than or equal to PHP 850, MAD is equal to the Total Outstanding Balance.
- ii. If the Total Outstanding Balance is more than PHP 850: compute for 3.57% of the difference of the TOB and the sum of new retail purchase, new cash advance transactions and related adjustments posted during the statement month. If the computed amount:

- a. is less than PHP 850, the MAD is PHP 850 plus 100% of past due amounts, if any
- b. is more than PHP 850, the MAD is equal to the computed amount plus 100% of past due amounts, if any

The Cardholder is required to pay at least the Minimum Amount Due on or before the Payment Due Date. Failure to pay at least the Minimum Amount Due shall result in the imposition of finance charges, additional interest and penalty fees.

3. Error or Question about your Bill

BPI shall be notified immediately in writing of any billing error in the Statement of Account (SOA). If no error is reported within thirty (30) days from Statement date, the SOA shall be considered correct and binding upon the cardholders. The cardholder shall then recognize and admit the integrity of the SOA as an electronic document pursuant to the Electronic Commerce Act and promises to pay the amount thereon on its due date without presentation of sales slip.

4. Credit Limit

Your credit limit is the maximum amount available for use. BPI reserves the right to disapprove any purchases or cash advance that exceeds your credit limit. Your total credit limit can be used for regular purchases and Special Installment Plan (S.I.P.), for items of value payable on fixed monthly installment amounts with terms ranging from 3 to 24 months. Principal cardholders share their credit limit with their supplementary cardholder. If you have a BPI eCredit, its limit is part of your credit limit and whenever you charge a purchase to your eCredit, your credit limit will be reduced. If you have two or more BPI Credit Cards, it also shares one credit limit. If you find your limit insufficient for your requirements, please make a request by calling BPI Phonebanking (02) 889-10000 or logging on to <https://online.bpi.com.ph>.

5. Income Tax Form

In compliance with BSP Circular 472, you are required to submit your latest ITR form to complete your credit card application. Please send it to B/F Cardholder Services, BPI Buendia Center, Sen. Gil J. Puyat Avenue, Makati City.

6. Lost Card

Report a lost or stolen card immediately by calling (02) 889-10000. The line is open 24 hours everyday.

7. Fees and Charges

Finance Charge on a regular purchases, fees, interest charges, monthly installment amortization and cash advance is based on the aggregated total of the daily interest for the statement period. The daily interest is computed by multiplying the unpaid balance for each day with the daily interest rate (monthly interest multiplied by 12 months and divided by 360 days).

The finance charge computation shall start from the posting date until payment date for BPI Credit Card Cash advance fee, and the day after the Statement of Account (SOA) date for retail purchases, unpaid finance charges and other fees, and monthly installment amortizations.

Sample Computation

Given: Current Statement Date:	Jan. 1
Payment Due Date:	Jan. 21
Next Statement Date:	Feb. 1
Previous Balance:	P20,000.00
Date of Payment:	Jan. 21
Amount Paid:	P850.00
Date of New Cash Advance:	Jan. 25
Amount of Cash Advance:	P5,000.00
Cash Advance Fee	P200.00
Monthly Finance Charge:	3%

Contact Us

For inquiries and comments, please send us a message through www.bpi.com.ph/contactus or call our 24-hour BPI Contact Center at (+632) 889-10000.

Bank of the Philippine Islands is regulated by the Bangko Sentral ng Pilipinas.
<https://www.bsp.gov.ph>

KEEP US UPDATED

For change in Name, Address, Phone Number and/or Email Address, please make a request by calling 24-hour BPI Contact Center (02) 889-10000 or visit any BPI Branch.

No. of Days in Step ii.a:	19 days (Jan 2 to 20)
No. of Days in Step ii.b:	12 days (Jan 21 to Feb 1)
No. of Days in Step iii:	8 days (Jan 25 to Feb 1)

Step i (Factor rate):	$(3\% \times 12 \text{ months}) \times 1/360 \text{ days}$	= 0.001
Step ii.a:	$P20,000 \times 0.001 \times 19 \text{ days}$	= P380.00
Step ii.b:	$(P20,000 - P850) \times 0.001 \times 12 \text{ days}$	= P229.80
Total Retail Interest:	$P380.00 + P229.80$	= P609.80
Step iii:	$P5,200 \times 0.001 \times 8 \text{ days}$	= P41.60
Total Cash Advance Interest		= P41.60
Step iv. Total Finance Charge	$P609.80 + P41.60$	= P 651.40

Finance Charges to appear in the next statement:

BPI Mastercard/Visa: P651.40

Finance charges on Special Installment are computed by multiplying the total amount availed by the applicable interest rate depending on the term. Monthly payment shall first be applied to the interest then to the principal using the diminishing balance method. Unpaid billed amortizations shall be subject to finance charges, billed at a monthly finance charge rate of 3%, computed in the same manner as outstanding retail balances.

7.b. Late Payment Charge Fee

Failure to pay at least the minimum amount due on or before the Payment Due Date, shall bear a late payment charge fee as stated in the table of fees. BPI shall have the option to adjust the rate of interest and penalty due on the obligation with prior notice to the cardholder. If the account is suspended or cancelled, and thereafter referred to a collection agency or lawyer, BPI shall impose additional charges/fees in accordance with the Terms and Conditions Governing the Issuance and Use of the BPI Credit Card.

7.c. Cash Advance Fee

Availments are subject to a cash advance fee per transaction. It can be availed at any BPI branch or BPI ATM's nationwide and through the Cirrus (for Mastercard credit cards) and Visa/Plus (for Visa credit cards) networks worldwide. Cash Advance shall be earmarked against the Cardholder's Credit Limit and is not an additional line of credit. To avail of Cash Advance via ATM, the Cardholder must have a Cash Advance PIN (CAPIN). A CAPIN may be provided to the Cardholder which upon receipt, must immediately be changed by the Cardholder. If the Cardholder is not provided with a CAPIN, the Cardholder may call (02) 889-10000, to request for a CAPIN. The Cardholder must not disclose the CAPIN to any person or compromise its confidentiality under any circumstance.

7.d. Issuer's Service Fee on Foreign Currency Transactions

Transactions made outside the Philippines are converted from transaction currency to Philippine Pesos based on Mastercard/Visa rates on the day the transaction is posted plus Issuer's service fee on foreign currency transactions.

7.e. Statement of Account Copy Fee

Request to reprint your monthly statement of account is subject to a service fee of P200. It is applicable per statement copy and charged to your account automatically.

7.f. Other Fees

Membership fees, returned check penalty fee, charge slip retrieval fee, card replacement fees, lost card fee, check protect fee, Special Installment Plan (S.I.P.) pre-termination fees, express start cancellation fee, gaming fee, closed account maintenance and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

Statement of Account

Customer Number 020100-4-10-6508501

IMPORTANT ADVISORY: UPDATES ON BPI REWARDS PROGRAM

In December, your BPI Credit Cards started earning BPI Points under the bigger and better BPI Rewards program.


As part of the transition, we converted all your Real Thrills Rewards (RTR) Premium points, if any, to Real Thrills Rewards points at a conversion rate of 1 RTR Premium = 2 RTR. In your upcoming Statement of Account, Real Thrills Rewards points -- the combination of RTR and RTR Premium -- will be displayed as BPI Points.


New things are about to happen soon! Experience the convenience of viewing and redeeming your points through a mobile app. Please wait for further announcements.

BPI REWARDS: UNDERSTANDING YOUR SOA

In November, there were no changes in the Statement of Account (SOA) for cardholders with Real Thrills Rewards (RTR) points. For cardholders with RTR Premium points, the points were deducted and converted into RTR points with a conversion rate of 2 RTR points for every RTR Premium point.

See illustration below:


	Previous Points Balance	(+) Points Earned/Adjusted	(-) Points Redeemed / Adjusted	Available Points
	0	20,000	0	20,000

	Previous Points Balance	(+) Points Earned/Adjusted	(-) Points Redeemed / Adjusted	Available Points
	10,000	0	10,000	0

Soon, "Real Thrills Rewards points" in your SOA will be changed to "BPI Points."

REWARDS

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	Previous Cards Points Balance	(+) Points Earned this SOA	(-) Points Adjustment	Total Credit Card Points
	20,000	1,000	0	21,000

This will show:

Previous Cards Points Balance – Credit Card points balance from previous statement
Points Earned this SOA - earned Credit Card points for the current statement
Points Adjustments – debited Credit Card points for adjustments
Total Credit Card Points – cumulative points earned from Credit Cards

Important Reminder

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Visit www.bpi.com.ph for the complete promo mechanics or upcoming programs.

Statement of Account

Customer Number 020100-4-10-6508501

BPI EXPRESS CREDIT GOLD MASTERCARD

Transaction Date	Post Date	Description	Amount
June 2	June 5	Payment - Thank You	-51,344.27
		Finance Charge	0.00
		Previous Balance	51,344.27
		Past Due	0.00
		Ending Balance	35,690.28
		Unbilled Installment Amount	211,199.94

545512-2-80-5859015 - LADYN B ALTAREJOS

		Installment Purchase:	
June 4	June 6	Istudio App Store-Sm M Ma: (24 Mos.)	79,990.00
		Installment Amortization:	
June 14	June 14	Power Mac-Sm Aura Ta: 21/24	874.17
June 14	June 14	Power Mac Center-Verti Qu: 04/24	2,165.83
June 14	June 14	Powermac Bay Area Pa: 03/24	2,478.75
June 14	June 14	Globe-Sm North Edsa Qu: 07/24	2,150.00
June 14	June 14	Istudio App Store-Sm M Ma: 01/24	3,332.92
May 14	May 15	Nonos Makati	3,436.88
May 12	May 15	The Forest Lodge At Ca Baguio City	295.00
May 16	May 17	Grab Makati	369.00
May 16	May 18	Starbucks 121 Torre L Manila	500.00
May 21	May 22	349 Lakeshore Mexico	282.00
May 21	May 22	Grab Makati	8.00
May 21	May 22	Grab Makati	189.00
May 21	May 23	Petron Dian Zobel Mkt Makati	2,192.80
May 23	May 24	Grab Makati	293.00
May 26	May 29	Grab Makati	411.00
May 27	May 29	Grab Makati	332.50
May 27	May 29	Grab Makati	561.00
May 28	May 30	Scorched Manila	1,454.00
May 27	May 30	Every Nation Leadershi Taguig	3,000.00
May 29	May 30	Foodpanda Pay Makati	238.00
May 29	May 30	Food Panda Makati	279.16
May 29	May 30	Food Panda Makati	659.00
May 29	May 30	Grab Makati	375.00
May 31	May 31	Netflix.Com Singapore	549.00
May 30	May 31	Every Nation Leadershi Taguig	1,000.00
May 31	June 1	Watsons-R Square Mall Manila	272.10
June 4	June 5	Ramen Kuroda Smmnl Manila	814.82

Statement of Account

Customer Number 020100-4-10-6508501

June 2	June 5	Food Panda	Makati	430.00
June 3	June 5	Food Panda	Makati	204.00
June 3	June 5	Food Panda	Makati	434.25
June 4	June 5	Food Panda	Makati	363.00
June 4	June 5	Grab	Makati	186.00
June 4	June 6	Sm Supermarket	Sm Man Manila	2,058.95
June 5	June 6	Food Panda	Makati	723.75
June 5	June 6	Food Panda	Makati	1,199.20
June 7	June 8	Grab	Makati	356.00
June 8	June 13	Starbucks 121 Torre L	Manila	500.00
June 9	June 13	Foodpanda Pay	Makati	302.00
June 10	June 13	Food Panda	Makati	134.20
June 9	June 13	Grabsubscription	Makati	49.00
June 12	June 13	Grab	Makati	237.00

BPI E-CREDIT

Transaction Date	Post Date	Description	Amount
June 2	June 5	Payment - Thank You	-6,984.30
		Finance Charge	0.00
		Previous Balance	6,984.30
		Past Due	0.00
		Ending Balance	8,467.81
		Unbilled Installment Amount	0.00

542458-7-00-4157775 - LADYN B ALTAREJOS

May 13	May 15	Lazada Ph Payment	Taguig City	2,854.40
May 13	May 15	Grab	Makati	886.00
May 23	May 24	Grab	Makati	200.00
May 27	May 29	Lazada Ph	Makati	1,248.00
May 27	May 29	Lazada Ph	Makati	2,490.41
June 2	June 5	Lazada Ph	Makati	295.00
June 5	June 6	Lazada Ph Payment	Taguig City	494.00

S.I.P. BALANCE SUMMARY

Transaction Date	Last Payment Date	Description	Purchase Amount	Remaining Balance
092521	091423	Power Mac-Sm Aura Ta	20,980.00	2,622.43

Statement of Account

Customer Number 020100-4-10-6508501

120422	111424	Globe-Sm North Edsa Qu	51,600.00	36,550.00
021923	021425	Power Mac Center-Verti Qu	51,980.00	43,316.68
031523	031425	Powermac Bay Area Pa	59,490.00	52,053.75
060423	051425	Istudio App Store-Sm M Ma	79,990.00	76,657.08
Total				211,199.94

