

WILFREDO JR GUTIERREZ ALBARDA 9 JOLO STREET BO BARRETTO **OLONGAPO CITY ZAMBALES** 2200

EASTWEST EVERYDAY MASTERCARD 5242-XXXX-XXXX-4003

Credit Limit		704,000.00
Available Credit Limit		3,906.62
Cash Advance Limit		211,200.00
Interest Charge	Basic	3.00%
	Non-basic	3.00%

YOUR CASH REBATE/RAFFLE SUMMARY	
Rebate Balance Forwarded :	134
Rebate Earned from Previous SOA/Cycle :	0
Rebate Credited this Statement:	0
Rebate Adjustments (+/-) :	0
Total Rebate Credited the Past 12 Months	167
Raffle Entries :	0













Up to 50% OFF at Tasteless Food Group

Promo runs until March 31, 2025. Per DTIFTEB-210950, S2025.

Visit ewbank.cc/TFG25 for more details.



Up to 20% OFF at SM Hotels

Book now until September 30, 2025 Per DTIFTEB-204243, S2024.

Visit ewbank.cc/SMHotels2024 for more details.

YOUR CREDIT CARD ACCOUNT SUMMARY Statement Date FEB 23 2025 Payment Due Date MAR 19 2025 **Previous Balance** 129,790.11 Plus: Purchases/Debits 138,321.67 Cash Advances 0.00 Installment 119,072.46 Fees/Charges 500.00

For inquiries and feedback, you may chat with EastWest System Tech Assistant chatbot at www.ewlend.com/esta, call the EastWest 24-Hour Customer Service Hotline at +63288881700, or e-mail cards@eastwestbanker.com. For Lost Card, please call +63288881700 (press 1).

Payments

Credits

Total Statement Balance

Minimum Payment Due

Security Advisory:

Less:

If you are travelling overseas, please inform our 24-Hour Customer Service at least five (5) days prior to your departure date to ensure convenient and uninterrupted use of your EastWest credit card

When calling our Customer Service Hotline, please make sure to have your EastWest credit card with you.

PAGE 1

129,790.11

129.790.11

128,104.02

4.483.64

Advisory on Cash Advance Facility

The credit limit of the cash advance facility has been adjusted to 30% of the Total Credit Limit on your EastWest credit card(s).

We encourage you to regularly view your balance, transactions, including your available cash advance limit through the EastWest mobile banking app EasyWay and EastWest System Tech Assistant (ESTA) chatbot.

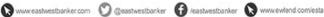
Visit bit.ly/EWCCTandC for the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards.

IMPORTANT PAYMENT ADVICE

Lessen the charges and time to pay your credit card balance. We encourage you to pay the Total Amount Due or more than the Minimum Payment Due stated in your Statement of Account on or before your due date to avoid late payment fee, reduce interest charge, and shorten the time it takes to repay your balance.

It's always free on EastWest. No multiple Payment Fee when you pay for your Statement of Account Payment Due through EastWest Payment channels, regardless of the number of times you pay in a billing period.

For payments through non-EastWest channels, a minimal fee of Php 50 will be charged for each payment exceeding the three (3) complimentary payment transactions on every billing period.











WILFREDO JR GUTIERREZ ALBARDA 5242-2401-3571-4003

YOUR CARD ACTIVITIES PAGE 2

SALE DATE	POST DATE	TRANSACTION DESCRIPTION	CURRENCY AMOUNT	PESO AMOUNT
		PREVIOUS BALANCE		129,790.11
FEB 10 FEB 10 FEB 18 FEB 18 FEB 20 FEB 20 FEB 21 FEB 21 FEB 21 FEB 21 FEB 21 FEB 21	FEB 10 FEB 18 FEB 18 FEB 19 FEB 20 FEB 21 FEB 21 FEB 21 FEB 21 FEB 21 FEB 21 FEB 21	WILFREDO JR G ALBARDA 5242-2401-3571-4003 NON-BASIC TRANSACTIONS CHATBOT BALCON INSTL CHATBOT BALCON INSTL CHATBOT BALCON INSTL GOOGLE WM MAX LLC LONDON GBR NETFLIX.COM LOS GATOS SGP SPOTIFY P342A68229 STOCKHOLM SWE LINKEDINPRE *98444856 SINGAPORE SGP AXA PHILIPPINES LIFE A MAKATI CITY PHL INSTL CELLBOY SMOLONGPOCENT 010 OF 012 INSTL POWERMAC-SMOLONG BNPL 008 OF 024 INSTL INSTA CASH-CHATBOT 005 OF 036 INSTL POWER MAC - SUBIC 022 OF 024 INSTL INSTA CASH-CHATBOT 009 OF 036 INSTL CHATBOT BALCON INSTL 001 OF 006		129,790.11 -129,790.11 -129,790.11 -204.97 718.94 246.17 782.29 6,579.19 1,433.25 2,478.75 4,991.67 6,872.50 9,983.33 22,670.01
FEB 21	FEB 21 FEB 21 FEB 21	INSTL CHATBOT BALCON INSTL 003 OF 003 INSTL CHATBOT BALCON INSTL 002 OF 003 INST PROCESSING FEE		30,933.64 39,709.31 500.00
		Total Statement Balance		128,104.02

END OF STATEMENT

IMPORTANT PAYMENT ADVICE: Lessen the charges and time to pay your credit card balance. We encourage you to pay the Total Amount Due or more than the Minimum Payment Due stated in your Statement of Account on or before your due date to avoid late payment fee, reduce interest charge, and shorten the time it takes to repay your balance.

It's always free on EastWest. No multiple Payment Fee when you pay for your Statement of Account Payment Due through EastWest Payment channels, regardless of the number of times you pay in a billing period. For payments through non-EastWest channels, a minimal fee of Php 50 will be charged for each payment exceeding the three (3) complimentary payment transactions on every billing period.

Please ensure that payment for your EastWest credit card account is updated to avoid endorsement of your account to EGY Collection and Business Consultancy, Inc. +63285282700.



PAYMENT DETAILS

Total Statement Balance
Minimum Payment Due
Payment Due Date

128,104.02
4,483.64
MAR 19 2025

Cardholder Name	WILFREDO JR GUTIERREZ ALBARDA
Credit Card Numbe	r 5242-2401-3571-4003
Amount Paid	
Date Paid	

^{*} Please make your check payments payable to EASTWEST CREDIT CARD.

^{*}Please make your Statement of Account immediately. If no error is reported within thirty (30) calendar days from Statement Date, contents of this Statement will be considered correct.





WILFREDO JR GUTIERREZ ALBARDA 5242-2401-3571-4003

YOUR CARD ACTIVITIES PAGE 3

SALE	POST	TRANSACTION RESCRIPTION	CURRENCY	PESO
DATE	DATE	TRANSACTION DESCRIPTION	AMOUNT	AMOUNT

Keep on using your EastWest EveryDay Titanium Mastercard so you may earn cash rebates!

*Crediting shall be done upon accumulation of Php200 equivalent amount in Rebates.



IMPORTANT INFORMATION ABOUT YOUR EASTWEST CREDIT CARD

Use of the Card is subject to the Terms and Conditions Governing the Issuance and Use of

The Payment Due Date is the monthly date when the Total Statement Balance or at least the Minimum Payment Due is to be paid to avoid late payment charges. Refer to the EastWest Payment Centers at the bottom of the page for information on the crediting of your payment.

MINIMUM PAYMENT DUE

The Minimum Payment Due is the minimum amount that must be paid on or before your Payment Due Date to avoid Late Payment Charge. It is composed of the following: (a) a percentage of your Total Statement Balance inclusive of all fees and charges and monthly installment/s, if any, but exclusive of any unbilled installment amount, and any amount in excess of your credit limit; (b) past due amount, if any; and (c) any amount in excess of your credit limit. The Minimum Payment Due is the sum of (a), (b) and (c); or a fixed amount set by the Bank, whichever is higher.

INTEREST CHARGE COMPUTATION

At every billing cycle, you have the option to pay the Total Statement Balance, the Minimum Payment Due, or any amount in between. If you do not pay the Total Statement Balance on or before the Payment Due Date as set out in your Statement of Account, an Interest Charge will be imposed. The Interest Charge in your current Statement of Account is based on the daily interest rate (monthly interest rate divided by 30) multiplied by (a) your unpaid Total Statement Balance from your previous Statement date until the date prior to payment, and (b) your cash advance amount and Cash Advance Service Fee from the date of availment until full settlement or payment of the

CREDIT LIMIT

EastWest has the sole discretion to determine the amount of your credit limit, including subsequent increase or decrease in credit limit, expressed in Philippine Peso and which will be inclusive of your cash advance limit. Your credit limit will be shared between and strictly observed by you and your Supplementary Cardholder/s. Your maximum allowable outstanding balance must not exceed your credit limit at any time. Any outstanding balance that exceeds your credit limit shall become immediately due and demandable without further notice or demand. Your payments do not automatically adjust your available credit limit as the adjustments may occur from one (1) to three (3) banking days following receipt of your payment, depending on the mode and channel of payment, and there may be transactions posted after your last statement date. An Over Credit Limit Fee will be charged whenever the outstanding balance exceeds the prescribed credit limit within the

Your Cash Advance limit is a percentage of your Credit Limit. A Cash Advance Service Fee will be charged for every cash advance transaction availed through an Automated Teller Machine (ATM). Cash advances can be availed using your unique Cash Advance Personal Identification Number (CA-PIN) and an Interest Charge will be imposed on the cash advance amount and Cash Advance Service Fee which shall accrue from the date of availment until full settlement or payment of the latest Total Statement Balance. The Cash Advance Facility is available at EastWest ATM or at any ATM displaying the BancNet, Mastercard, Cirrus, Visa, Visa Plus and JCB logos.

TRANSACTIONS MADE IN FOREIGN CURRENCIES/MERCHANTS

A service fee comprised of Mastercard/Visa/JCB Assessment Fee and EastWest's Service Fee is applied to the following transactions, whether made in/outside the Philippines or online: a) Transactions that are charged in foreign-denominated currency then converted and billed in Philippine Peso using the prevailing Mastercard/VisaUCB currency conversion rate on the day the transaction is processed; and b) Transactions that are automatically converted then charged in Philippine Peso by a foreign acquirer at point-of-sale.

All fees may be changed from time to time upon prior notice to you by EastWest. Visit www.eastwestbanker.com for updated fees and charges of your EastWest credit card.

DELINQUENT ACCOUNT

Your Card Account becomes delinquent if you fail to pay the Minimum Payment Due on your Payment Due Date. You shall be liable to pay the Late Payment Charge, Interest Charge and other charges as applicable. EastWest reserves the right to demand payment of your entire unpaid obligation in case of default or if the payment is less than the Minimum Payment Due

CHANGE OF NAME, ADDRESS & TELEPHONE NUMBER REQUEST FORM

Keep your contact details updated. Notify us of any change in your name, address, telephone/mobile number or other personal information. Call the EastWest 24-Hour Customer Service Hotline at +6328881700 or send this portion to

Please update you	it teco	n to bi	ıy L	Nar	me [l ei	epno	ne r	lumb	er [В	illing	AOO	ess
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For outside Metro Manila, include area code

Cardholder's Signature (as it appears on the Card)

Your record will be updated at least 10 days from receipt of your instructions.

EastWest shall not be held liable or responsible: (a) if your Card is not accepted, honored or processed by any merchant or any person for any reason whatsoever, notwithstanding the availability of your credit limit; (b) in respect of any product or service purchased through the Card; or (e) any merchant benefits given to or availed of by you or your Supplementary Cardholder's. You acknowledge that the circumstances enumerated above are matters that you shall directly raise to the merchant. The existence of any claims or disputes between any merchant and you and/or your Supplementary Cardholder/s shall not relieve you of your obligation to pay your liabilities on your

LOST AND STOLEN CARD PROTECTION

Immediately contact the EastWest 24-Hour Customer Service Hotline at +63288881700 to report a lost or stolen EastWest credit card and request for its replacement. You will be free of any financial liability from fraudulent charges made on your EastWest credit card from the time you reported the loss or theft of the card

A Card Replacement Fee will be charged to your EastWest credit card.

ERRORS OR QUESTIONS ABOUT YOUR STATEMENT OF ACCOUNT

For errors or inquiries about your Statement of Account, you may call the EastWest 24-Hour Customer Service Hotine at +63288881700. Errors must be reported within thirty (30) calendar days from your Statement Date. If no error is reported, the Statement of Account will be considered true and correct. It is your responsibility as a Cardholder to notify EastWest of your non-receipt of Statement of Account. within twenty (20) days from Statement Date. You may also view your Statement of Account through EastWest Online Banking at www.eastwestbanker.com. To enroll in EastWest Online Banking, simply log-on to www.eastwestbanker.com and click on the enrollment link.

	PAYMENT CENTERS	
PAYMENT CENTERS	CREDITING OF PAYMENT	
EastWest Payment Channels	N. 200003 MARCHA MARCHA	
	Cash payment - Next banking day	
EastWest stores	EastWest check payment - Next banking day	
100010000000000000000000000000000000000	Non-EastWest check payment ² - Two (2) banking days	
2. EastWest Online	Next banking day	
EastWest Automatic Debit Arrangement	Next banking day	
EastWest ATMs	Two (2) banking days	
5. EastWest Rural Bank stores	Cash payment only - Next banking day	
EastWest Accredited Payment Channels		
Komo (powered by EastWest)	Next banking day	
2. BancNet ATMs	Two (2) banking days	
3. GCash Mobile App	Two (2) banking days	
4. Maya App	Two (2) banking days	
SM Bills Payment Centers a. Selected SM Markets b. The SM Store c. Servicio (SM Business Service Centers) d. Selected Walter Mart Malls	Cash payment - Two (2) banking days Check payment - Three (3) banking days	
6. BDO branches	Cash payment - Two (2) banking days Check payment - Three (3) banking days	

Note: Payment made through any channel shall be considered as same day transaction.

- From payment transaction date
- 2 If payment is received before check clearing cut-off

PAYMENT INSTRUCTIONS

For EastWest Stores, EastWest Rural Bank Stores, and SM Bills Payment Centers:

You or a representative can pay at any Payment Center.

- Too or a representative can pay at any Payment Center. Simply fill out the Payment Instruction Slip in case you are not able to bring your printed Statement of Account. All check payments should be payable to EASTWEST CREDIT CARD. Write legibly the principal cardholder's name and the EastWest credit card number at the back of the check. Only on-us or local checks are accepted.
- For Komo (powered by EastWest)

 Log in to your Komo account and choose Pay on your dashboard. Select Credit Card then choose EastWest Credit Card and input your credit card details. Review correctness of payment details, swipe up to confirm, and then authorize payment via OTP or biometrics. You will receive an SMS notification of your successful transaction.

For GCash Mobile App.

 Log in to the GCash app and choose Pay Bills. Select Credit Cards then choose EastWest from the list of accredited banks. Enter the 16-digit EastWest credit card number, payment amount, and your e-mail address. Review correctness of payment details, then press Confirm. You will receive an e-mail confirmation of the

EASTWEST CREDIT CARD SAMPLE INTEREST COMPUTATION

A. Retail Transaction and Installment Amortization

New Retail Purchase Amount

Php19,000
Php 1,000 (Example: Merchant Installment, Insta-Cash, Balance Transfer, or Convert-to-Installment)
3.00% per month or 36% annually
Every 1st of the month Interest Loan Amortization (3/3)

Interest Charge Statement Cut-off Date Payment Due Date

3.50% of the Total Statement Balance or Php200, whichever is higher

Minimum Payment Due Total Interest Charge Average Outstanding Balance

Php 6,385.71
Php 19,436.74
2.74%, computed as the average monthly interest over the total monthly outstanding balance Monthly Effective Interest Rate

STATEMENT MONTH	TOTAL STATEMENT BALANCE	RETAIL PURCHASE	INSTALLMENT AMORTIZATION	MINIMUM PAYMENT DUE	PAYMENT	INTEREST CHARGE	OUTSTANDING PRINCIPAL BALANCE	TOTAL OUTSTANDING BALANCE
1	Php 20,000.00	Php 19,000.00	Php 1,000.00	Php 700.00	Php 0.00	Php 0.00	Php 20,000.00	Php 20,000.00
2	19,895.80			696.35	700.00	595.80	19,300.00	19,895.80
3	19,792.14			692.73	696.35	592.70	19,199.45	19,792.14
4	19,689.03			689.12	692.73	589.61	19,099.42	19,689.03
5	19,586.45			685.53	689.12	586.54	18,999.91	19,586.45
6	19,484.40			681.95	685.53	583.48	18,900.92	19,484.40
7	19,382.89			678.40	681.95	580.44	18,802.45	19,382.89
8	19,281.90			674.87	678.40	577.42	18,704.49	19,281.90
9	19,181.44			671.35	674.87	574.41	18,607.04	19,181.44
10	19,081.51			667.85	671.35	571.42	18,510.09	19,081.51
11	18,982.09			664.37	667.85	568.44	18,413.66	18,982.09
12	18,883.20			660.91	664.37	565.48	18,317.72	18,883.20

- Previous Total Statement Balance is paid in full on due date.
 New retail purchases are posted on the 4st day of the date. New retail purchases are posted on the 1st day of Statement Month 1.

- Last monthly installment amortization is posted on out-off date in Statement Month 1.

 Except for the Interest Charge, no other charge or fee is posted from Statement Month 1 to Month 12.

 No other purchase, cash advance or installment transaction is posted from Statement Month 2 to Month 12.

 Customer pays Minimum Payment Due on Payment Due Date.

B. Cash Advance Transaction

Php 200.00 per cash advance transaction 3.00% per month, which shall accrue from the date of transaction until full payment using 30 days Every 1st of the month

Cash Advance Transaction Amount : Php 20,000
Cash Advance Service Fee : Php 200,00
Interest Charge : 3,00% per in
Statement Cut-off Date : Every 1st of

Every 25th of the month 3.50% of the Total Statement Balance or Php200, whichever is higher Php 7,249.06

Statement Cut-off Date
Payment Due Date
Minimum Payment Due
Total Interest Charge
Average Outstanding Balance
Monthly Effective Interest Rate Php 20.220.04

2.99%, computed as the average monthly interest over the total monthly outstanding balance inclusive of the Cash Advance Service Fee

STATEMENT	TOTAL STATEMENT BALANCE	MINIMUM PAYMENT DUE	CASH ADVANCE TRANSACTION	CASH ADVANCE SERVICE FEE	PAYMENT	INTEREST CHARGE	OUTSTANDING PRINCIPAL BALANCE (CA Tran + GA SF)	TOTAL OUTSTANDING BALANCE
1	Php 20,806.00	Php 728.21	Php 20,000.00	Php 200.00	Php 0.00	Php 606.00	Php 20,200.00	Php 20,806.00
2	20,697.60	724.42			728.21	619.81	20,077.79	20,697.60
3	20,589.77	720.64			724.42	616.58	19,973.18	20,589.77
4	20,482.49	716.89			720.64	613.37	19,869.12	20,482.49
5	20,375.78	713.15			716.89	610.17	19,765.61	20,375.78
6	20,269.62	709.44			713.15	606.99	19,662.63	20,269.62
7	20,164.02	705.74			709.44	603.83	19,560.19	20,164.02
8	20,058.96	702.06			705.74	600.69	19,458.28	20,058.96
9	19,954.46	698.41			702.06	597.56	19,356.90	19,954.46
10	19,850.49	694.77			698.41	594.44	19,256.05	19,850.49
11	19,747.07	691.15			694.77	591.35	19,155.73	19,747.07
12	19,644.19	687.55			691.15	588.27	19,055.92	19,644.19

- Assumptions:
 a. Previous Total Statement Balance is paid in full on due date.
 b. Cash advance is transacted on the 1st day of Statement Mor
- Cash advance is transacted on the 1st day of Statement Month 1.

 No additional cash advance transaction is posted from Statement Month 2 to Month 12.

 No retail purchase or installment transaction is posted from Statement Month 1 to Month 12.
- Except for the Cash Advance Fee and Interest Charge, no other charge/fee is posted from Statement Month 1 to Month 12 Customer pays Minimum Payment Due on Payment Due Date.

C. Installment Loan Transaction

The computation of the loan amortization uses the diminishing balance method, where the interest is computed based on the outstanding balance of the installment loan at the beginning of each installment period. This means that the interest portion of the monthly amortization will be higher during the early part of the installment term and lower towards the end of the installment term.

Principal Loan Amount on Installment Php10,000 Monthly Factor Rate Computation: Installment Loan Term (in months) Monthly Add-on Interest Rate Factor Rate = Monthly Add-on Interest Rate x Term + 1
Installment Term 12 1.00% = (0.01 x 12) + 1 Monthly Factor Rate

0.093 = (0.01 x 12).

Php 933.33
3.50% of the Total Statement Balance of Php200, whichever is higher

Factor Rate = 0.0933333 Monthly Installment Loan Amortization Minimum Payment Due

STATEMENT	TOTAL STATEMENT BALANCE	MINIMUM PAYMENT DUE	INSTALLMENT AMORTIZATION	PAYMENT	PRINCIPAL	ADD-ON INTEREST	OUTSTANDING PRINCIPAL BALANCE
1	PHP 933.33	PHP 200.00	PHP 933.33	PHP 0.00	PHP 754.52	PHP 178.81	PHP 10,000.00
2	933.33	200.00	933.33	933.33	768.02	165.32	9,245,48
3	933.33	200.00	933.33	933.33	781.75	151.59	8,477,46
4	933.33	200.00	933.33	933.33	795.73	137.61	7,695.71
5	933.33	200.00	933.33	933.33	809.95	123.38	6,899.99
6	933.33	200.00	933.33	933.33	824.44	108.90	6,090.03
7	933.33	200.00	933.33	933.33	839.18	94.15	5,265.59
8	933.33	200.00	933.33	933.33	854.18	79.15	4,426.42
9	933.33	200.00	933.33	933.33	869.46	63.88	3,572.23
10	933.33	200.00	933.33	933.33	885.01	48.33	2,702.77
11	933.33	200.00	933.33	933.33	900.83	32.50	1,817.77
12	933.33	200.00	933.33	933.33	916.94	16.40	916.94
13			-	933.33	-		

- Previous Total Statement Balance is paid in full on due date.
 Installment is transacted on the 1st day of Statement Month 1.
 No additional Installment transaction is posted from Statement Month 2 to Month 13.
 No retail purchase or cash advance transaction is posted from Statement Month 1 to Month 13.
 Except for the monthly installment due which includes the monthly add-on interest, no other charge/fee is posted from Statement Month 12.
 Payment for the 12th month / last month loan amortization is posted in Statement Month 13.
- Customer pays in full the monthly installment due amount on Payment Due Date.