

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

**EASTWEST EVERYDAY MASTERCARD**  
**5242-XXXX-XXXX-4003**

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

**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

**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
Less: Payments	129,790.11
Credits	129,790.11
Total Statement Balance	128,104.02
Minimum Payment Due	4,483.64

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

**Security Advisory:**

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 abroad.

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

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**Up to 50% OFF**  
**at Tasteless Food Group**

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

Visit [ewbank.cc/TFG25](http://ewbank.cc/TFG25)  
 for more details.

**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](http://bit.ly/EWCCTandC) for the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards.



**Up to 20% OFF at SM Hotels**

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

Visit [ewbank.cc/SMHotels2024](http://ewbank.cc/SMHotels2024)  
 for more details.

**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

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

Total Statement Balance 128,104.02

\*\*\*END OF STATEMENT\*\*\*

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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 128,104.02  
Minimum Payment Due 4,483.64  
Payment Due Date MAR 19 2025

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

\* Please make your check payments payable to **EASTWEST CREDIT CARD.**

\* Please examine 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

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

Use of the Card is subject to the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards as amended from time to time.

**PAYMENT DUE DATE**

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 avancement until full settlement or payment of the latest Total Statement Balance.

**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 billing period.

**CASH ADVANCE**

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 avancement 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/Visa/JCB 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.

**CHANGES IN FEES AND CHARGES**

All fees may be changed from time to time upon prior notice to you by EastWest. Visit [www.eastwestbanker.com](http://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 +63288881700 or send this portion to [csdocs@eastwestbanker.com](mailto:csdocs@eastwestbanker.com).

Please update your record of my ☐ Name ☐ Telephone Number ☐ Billing Address

NAME<sup>1</sup>

CARD NO.

BIRTHDATE  M  M  D  D  Y  Y MOTHER'S MAIDEN NAME

TIN

TEL. NO/S.<sup>2</sup>

or

MOBILE NO/S.

E-MAIL ADDRESS:

BILLING ADDRESS ☐ Home ☐ Business

## EASTWEST CREDIT CARD SAMPLE INTEREST COMPUTATION

## A. Retail Transaction and Installment Amortization

New Retail Purchase Amount	: Php19,000
Interest Loan Amortization (3/3)	: Php 1,000 (Example: Merchant Installment, Insta-Cash, Balance Transfer, or Convert-to-Installment)
Interest Charge	: 3.00% per month or 36% annually
Statement Cut-off Date	: Every 1 <sup>st</sup> of the month
Payment Due Date	: Every 25 <sup>th</sup> of the month
Minimum Payment Due	: 3.50% of the Total Statement Balance or Php200, whichever is higher
Total Interest Charge	: Php 6,385.71
Average Outstanding Balance	: Php 19,436.74
Monthly Effective Interest Rate	: 2.74%, computed as the average monthly interest over the total monthly outstanding balance

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

## Assumptions:

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

Cash Advance Transaction Amount	: Php 20,000
Cash Advance Service Fee	: Php 200.00 per cash advance transaction
Interest Charge	: 3.00% per month, which shall accrue from the date of transaction until full payment using 30 days
Statement Cut-off Date	: Every 1 <sup>st</sup> of the month
Payment Due Date	: Every 25 <sup>th</sup> of the month
Minimum Payment Due	: 3.50% of the Total Statement Balance or Php200, whichever is higher
Total Interest Charge	: Php 7,249.06
Average Outstanding Balance	: Php 20,220.04
Monthly Effective Interest Rate	: 2.99%, computed as the average monthly interest over the total monthly outstanding balance inclusive of the Cash Advance Service Fee

STATEMENT MONTH	TOTAL STATEMENT BALANCE	MINIMUM PAYMENT DUE	CASH ADVANCE TRANSACTION	CASH ADVANCE SERVICE FEE	PAYMENT	INTEREST CHARGE	OUTSTANDING PRINCIPAL BALANCE (CA Tran + CA 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:

- Previous Total Statement Balance is paid in full on due date.
- 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)	: 12	Factor Rate = $\frac{\text{Monthly Add-on Interest Rate} \times \text{Term} + 1}{\text{Installment Term}}$
Monthly Add-on Interest Rate	: 1.00%	
Monthly Factor Rate	: 0.093	
Monthly Installment Loan Amortization	: Php 933.33	
Minimum Payment Due	: 3.50% of the Total Statement Balance of Php200, whichever is higher	Factor Rate = 0.0933333
Monthly Effective Interest Rate	: 1.79%	

STATEMENT MONTH	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 1 to 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.