



HSBC GOLD VISA

The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office, 1250 Makati City, Metro Manila, Philippines

Page 1 of 3

CONTACT US

Customer Service (02) 8858 0000
From Overseas 63 2 7976 8000

JOSHUA CANTOR

Statement From 13 AUG 2025 to 14 SEP 2025

Please examine your statement immediately upon receipt.
If no error is reported within 30 days, the account will be considered correct.

| POST DATE | TRAN DATE | DESCRIPTION | AMOUNT(PHP) |
|-----------------------------------|--------------|---|-------------|
| Joshua Cantor 4028-XXXX-XXXX-4614 | | | |
| | | Previous Statement Balance | 11,578.85 |
| 15 Aug | 13 Aug | VANS ACIENDA MALL CAVI CAVITE PH | 2,999.00 |
| 15 Aug | 15 Aug | CARD MEMBERSHIP FEE IND 4614 | 2,500.00 |
| 18 Aug | 16 Aug | IZUYAMA RAMEN BULACAN GUIGUINTO PH | 1,350.30 |
| 19 Aug | 17 Aug | JOLLIBEE GUIGUINTO PH | 476.00 |
| 19 Aug | 17 Aug | REPHIL STA RITA GUIGUINTO PH | 1,500.00 |
| 20 Aug | 18 Aug | ROUTE 95 DINER MALOLOS CITY PH | 1,822.70 |
| 22 Aug | 19 Aug | MARUGAME TAGUIG PH | 225.00 |
| 22 Aug | 19 Aug | XDT*AUTOSWEEP RFID https://www.xe PH | 1,000.00 |
| 26 Aug | 21 Aug | GADC STARITAGUIGUIN GUIGUINTO PH | 353.00 |
| 26 Aug | 21 Aug | HSBC Visa Cashback Philippines PH | 309.33CR |
| 26 Aug | 23 Aug | MR DIY WMPL PLARIDEL PH | 118.00 |
| 26 Aug | 23 Aug | GADC STARITAGUIGUIN GUIGUINTO PH | 383.00 |

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| ACCOUNT SUMMARY | PHP |
|------------------------------|------------------|
| Previous Statement Balance | 11,578.85 |
| Payments & Credits | 13,927.33CR |
| Purchases & Debits | 34,182.09 |
| Outstanding Installments | 1,019.55 |
| Total Account Balance | 32,853.16 |

| PAYMENT SUMMARY | PHP |
|------------------------|-----------------|
| Payment Due Date | 06 Oct 2025 |
| Minimum Payment | 2,519.55 |

CREDIT LIMIT AND INTEREST RATES

| | |
|------------------------------|-----------|
| Credit Limit (PHP) | 58,000.00 |
| Cash Limit (PHP) | 11,000.00 |
| Available Credit (PHP) | 25,146.84 |
| Monthly Interest Rate | |
| Purchase | 3.00% |
| Cash Advance | 3.00% |

PLEASE DETACH AND RETURN THIS LOWER PORTION TOGETHER WITH YOUR PAYMENT.



The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office
1250 Makati City, Metro Manila, Philippines

Changes in your personal information? Call us or visit us at www.hsbc.com.ph

| HSBC GOLD VISA 4028-9391-1881-4614 | | | |
|------------------------------------|-----------------|------------------|------------------------|
| Total Due | Minimum Payment | Payment Due Date | Amount Paid |
| 31,833.61 | 2,519.55 | 06 Oct 2025 | P <input type="text"/> |

For your convenience, please make your payment via internet banking or other channels on the following page.

| | | | |
|-----------------------------|--|----------------------------|--|
| Amount in words | | | |
| Cheque No. / Cheque Date | | Bank Name / Branch Name | |

MR JOSHUA CANTOR
BLK 73 LOT 4B DAISY STREET CORNER
SUNFLOWER STREET CAMARIN BRGY 177
CAMARIN N CALOOCAN CITY
METRO MANILA PH 1422



IMPORTANT INFORMATION ABOUT YOUR HSBC CREDIT CARD

Finance Charge

If you pay less than the statement balance on your account, finance charge at prevailing interest rates will be assessed on your account. The average daily balance method will be used upon your outstanding balance as of statement cut-off date, excluding new retail transactions made in the current billing cycle, accrued from the statement cut-off date until the outstanding balance and applicable finance charges are fully paid. Fees, charges and pre-terminated instalments are accrued from transaction date until fully paid.

Cash Advance

Cash advance transaction may be made through any Bancnet ATM, and ATMS with the PLUS or Cirrus logo and will require a PIN (Personal Identification Number). If you have forgotten your PIN, please contact us for a reprint. Every cash advance transaction will be charged a cash advance fee of P200, or such other amounts as may be set by HSBC from time to time. Finance charge will be applied to the cash advance amount from transaction date until the amount is fully paid.

Where to pay

You may pay your credit card bill through any of the payment centers listed on <http://www.hsbc.com.ph/ccpayments>

When to pay

Payments should be made on or before the payment due date indicated on your statement, subject to the respective bank's/payment center's cut-off time. If the due date falls on a weekend or a regular national holiday, the due date shall be moved to the next business day. For check payments coursed through other payment centers, this will be posted on your account 2 banking days after payment date, or 3 banking days if the payment will be made through SM.

Lost or Stolen Cards

Immediately report your lost/stolen card through (02) 8858-0000, (02) 7976-8000 or 1-800-1-888-8555 (for PLDT users) if you are outside Metro Manila but within the Philippines. Otherwise, you will be held liable for all transactions prior to the report of loss.

Fees

Fees, such as annual fee, returned check fee, sales slip fee, card replacement fee, and cost of collection and/or attorney's fee may be charged to your account as applicable. Visit www.hsbc.com.ph for actual fees and charges.

Fees and charges are subject to change with prior notice.

Late Fee

A late fee of P1,000 or unpaid minimum amount due, whichever is lower, will be charged on your next billing statement for failure to pay at least the minimum amount due on or before the due date.

Overlimit Fee

An overlimit fee of P800 will be charged if your outstanding balance exceeds the credit limit at any time within the statement period. The overlimit fee will only be billed once within the statement period.

Instalment Amount Due

If you have instalment transactions (including balance transfer transactions), your monthly instalment amount (principal and interest) shall form part of the minimum amount due on each statement of account.

Foreign Currency Transactions

All charges, advances or amounts in currencies other than Philippine pesos shall be automatically converted at the time of posting to the billing currency (Philippine pesos) at Visa's/Mastercard's foreign exchange selling rate, and shall be charged the following: 2.5% of the converted sum plus reimbursement of the assessment fee charged by Visa/Mastercard to HSBC equivalent to 1% of the converted sum. HSBC only accepts payment in Philippine pesos.

If statement balance is not paid in full on or before the due date, finance charge will be assessed on the service fee for foreign currency transactions:

- Starting from the transaction date until the fee is fully paid, for Mastercard transactions.
- Starting from the statement cut-off date until the fee is fully paid, for Visa transactions.

Minimum Amount Due

The minimum amount due will be the higher of:

- 1) PHP500 OR
- 2) The sum of the following:
 - a. 1% of the full current amount you owe (which includes retail purchase, cash advance, cash advance fees, and other fees/charges excluding annual fee, finance and late charge, overlimit fee), PLUS
 - b. One-twelfth (1/12) of your annual fee, if applicable, PLUS
 - c. 100% of the monthly instalment amount (principal and interest), overlimit fee, finance charge and late charge

AND any past due amount or overlimit amount, whichever is higher.

If you pay at least the minimum due amount on time, we'll apply your payment in this logic and order:

- 100% on any monthly instalment amount,
- 100% on Cash Advance finance charge,
- 1% on Cash Advance fee,
- 1% on Cash Advance principal amount,
- 100% finance charge on remaining transactions,
- 1% on service fee,
- 100% on late fee,
- 1/12 of latest billed annual fee,
- 100% overlimit fee, and
- 1% on the principal amount of your remaining transactions

Any payment in excess of the minimum due amount will be applied to the unpaid portion of the cash advance fee and principal amount, and finally to the remaining unpaid transactions in your account.

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From Overseas 63 2 7976 8000

| POST DATE | TRAN DATE | DESCRIPTION | AMOUNT(PHP) |
|-----------------------------------|--------------|---|--------------|
| Joshua Cantor 4028-XXXX-XXXX-4614 | | | |
| 26 Aug | 23 Aug | UNIQLO SM BALIWAG BULACAN PH | 1,172.00 |
| 26 Aug | 24 Aug | JOLLIBEE JB1134 GUIGUINTO PH | 176.00 |
| 27 Aug | 25 Aug | GADC STARITAGUIGUIN GUIGUINTO PH | 249.00 |
| 28 Aug | 26 Aug | JOLLIBEE JB3342 GUIGUINTO PH | 330.00 |
| 28 Aug | 26 Aug | WILCON TUKTUKAN BULACAN PH | 1,379.92 |
| 29 Aug | 27 Aug | PEPPER LUNCH FORT TAGUIG PH | 505.00 |
| 01 Sep | 29 Aug | REPHIL PULILAN PULILAN PH | 1,500.00 |
| 01 Sep | 29 Aug | WILCON BALIUAG D20 BALIUAG PH | 3,869.32 |
| 01 Sep | 29 Aug | STARBUCKS 642 DHBLIUAG BALIUAG PH | 600.00 |
| 02 Sep | 30 Aug | WILCON TUKTUKAN BULACAN PH | 108.00 |
| 02 Sep | 31 Aug | GADC STARITAGUIGUIN GUIGUINTO PH | 136.00 |
| 02 Sep | 31 Aug | KFC STA RITA GUIGUINTO GUIGINTO PH | 225.00 |
| 02 Sep | 01 Sep | PAID THRU BANCNET FORMAT | 13,618.00 CR |
| 04 Sep | 02 Sep | GADC 580MALOLOSARCH MALOLOS PH | 144.00 |
| 04 Sep | 02 Sep | GADC STARITAGUIGUIN GUIGUINTO PH | 270.00 |
| 05 Sep | 03 Sep | KENNY ROGERS TIKAY MAL MALOLOS CITY PH | 1,690.00 |
| 05 Sep | 03 Sep | ERICAHLICIOUS BREW & BULACAN PH | 220.00 |
| 08 Sep | 05 Sep | PANDA EXPRESS PX0020 D BALIUAG PH | 525.00 |
| 08 Sep | 06 Sep | CHOWKING 1207 PLARIDEL PH | 404.00 |
| 09 Sep | 07 Sep | IZUYAMA RAMEN BULACAN GUIGUINTO PH | 993.30 |

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| POST DATE | TRAN DATE | DESCRIPTION | AMOUNT(PHP) |
|-----------------------------------|--------------|---|-------------|
| Joshua Cantor 4028-XXXX-XXXX-4614 | | | |
| 09 Sep | 07 Sep | GADC STARITAGUIGUIN GUIGUINTO PH | 140.00 |
| 09 Sep | 07 Sep | HAKEDA MART AND LAUN MALOLOS CITY PH | 680.00 |
| 10 Sep | 08 Sep | CITIHARDWARE GUIGUINTO GUIGUINTO PH | 2,000.00 |
| 10 Sep | 08 Sep | REPHIL STA RITA GUIGUINTO PH | 1,000.00 |
| 11 Sep | 09 Sep | KENNY ROGERS TIKAY MAL MALOLOS CITY PH | 505.00 |
| 11 Sep | 09 Sep | GADC ROBGALLE OK2 QUEZON CITY PH | 86.00 |
| 11 Sep | 09 Sep | XDT*AUTOSWEEP RFID https://www.xe.ph | 1,000.00 |
| 11 Sep | 09 Sep | KFC FORT BONIFACIO FORT BONIFACI PH | 175.00 |
| 12 Sep | 10 Sep | GADC STARITAGUIGUIN GUIGUINTO PH | 353.00 |
| 12 Sep | 12 Sep | SM DEPT STORE-NORTH ED 5TH OF 6 INSTALLMENTS | 1,019.55 |
| Total Due | | | 31,833.61 |

YOUR INSTALLMENT PLAN

| DATE | EXPIRY | AMOUNT(PHP) | BALANCE(PHP) |
|------------------------|-------------|-------------|--------------|
| SM DEPT STORE-NORTH ED | | | |
| 01 May 2025 | 14 Nov 2025 | 6,117.30 | 1,019.55 |