

Prepared for
Reference No. 100A3630-1



JAN MICHAEL S FERNANDEZ

* Block6 Lot7 Lincoln St
Cuesta Verde Subd Brgy Dalig
Antipolo City

STATEMENT DATE JANUARY 15, 2025
CUSTOMER NUMBER 020100-1-10-3630100

RATES AND FEES TABLE

CARD TYPE	BPI Rewards	BPI Edge	BPI Gold Rewards	BPI Platinum Rewards	BPI Signature	Petron-BPI Card	BPI Amore Cashback	BPI Amore Platinum Cashback	BPI Corporate	BPI eCredit
INTEREST RATES & CHARGES										
Monthly Finance Charge / Nominal Interest Rate (Effective Interest Rate per month ¹)	3% (2.73%) <i>Incurred when Cardholder pays any amount less than, or does not pay on Payment Due Date, the Total Amount Due; Applicable on regular purchases, monthly installment amortizations, fees, and interest charges, exclusive of those incurred during the current cycle.</i>									
Cash Advance Monthly Finance Charge / Nominal Interest Rate (Effective Interest Rate per month ²)	3% (3.16%) <i>Incurred when the Cardholder avails a Cash Advance transaction; Applicable on the cash advance transaction amount and cash advance fees, imposed from transaction posting date until full payment date.</i>									N/A
MONTHLY ADD-ON RATE FOR CREDIT CARD INSTALLMENT LOANS AND OTHER INSTALLMENT-RELATED FEES										
Special Installment Plan (S.I.P.) Add-on Rate	Up to 1.00% <i>Incurred upon application of a S.I.P. Loan, applied to the total loan principal amount monthly for the duration of the loan. The specific rate applied is dependent on the loan type, offer, and term availed.</i>								N/A	
Special Installment Plan (S.I.P.) Loan Service Fee	PHP 500 for each Balance Transfer, Credit to Cash, and Balance Conversion S.I.P. Loans above PHP 50,000. PHP 300 for all Balance Transfer, Credit to Cash, Balance Conversion S.I.P. Loans up to PHP 50,000, or for all other S.I.P. Loan variants. <i>Incurred per approved S.I.P. Loan availment</i>								N/A	
Special Installment Plan (S.I.P.) Loan Pre-Termination Fee	PHP 550 pre-termination fee plus 2% of the loan principal amount, if the installment is pre-terminated before the first billing. If pre-termination is done after the first billing, pre-termination fee of PHP 550 plus applicable interest of the next monthly payment using the diminishing balance method will be charged. <i>Incurred upon processing of the S.I.P. Loan pre-termination request</i>								N/A	
CARD FEES										
<i>Membership Fees Incurred yearly or monthly after the first year of card ownership; upon the card's anniversary date, charged for the use of the card</i>										
Principal Card	PHP 1,550/yr	PHP 110/mo	PHP 2,250/yr	PHP 4,000/yr	PHP 5,500/yr	PHP 1,550/yr	PHP 2,050/yr	PHP 5,000/yr	PHP 1,700/yr	Free
1st Supplementary	Free for Life								N/A	
2nd to 6th Supplementary	PHP 775/yr	PHP 55/mo	PHP 1,125/yr	PHP 2,000/yr	PHP 2,750/yr	PHP 775/yr	PHP 1,025/yr	PHP 2,500/yr		
Transaction Fees										
Cash Advance Fee	PHP 200 <i>Incurred per Cash Advance transaction</i>									N/A
Foreign Transaction Service Fee	0.85% + 1.00% Mastercard/Visa Assessment Fee applies to foreign-denominated transactions converted using the Mastercard/Visa exchange rate at posting. The assessment fee shall also apply to all foreign currency transactions converted to Philippine Peso or transactions charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in/outside the Philippines or online. <i>Incurred by transactions denominated in foreign currencies or originating from foreign merchants and/or acquirers</i>									
Gaming Transaction	PHP 500 or 3% of the gaming transaction, whichever higher, shall be charged for every gaming transaction in casinos and/or online betting <i>Incurred by any gambling-related transaction</i>									
Service Fees										
Card Replacement	PHP 400 <i>Incurred per replacement requested for lost, stolen, and damaged cards</i>									
Check Protect	PHP 1,200 or 2% of the funded check amount, whichever is higher <i>Incurred per check funded by the BPI Credit Card limit, for Cardholders enrolled in BPI Deposit's Check Protect service</i>									
Statement of Account	PHP 200 per statement of account <i>Incurred per requested printed copy of the BPI Credit Card Statement of Account</i>									
Account Maintenance Fee	PHP 200/month or the overpayment balance if less than PHP 200 will be debited from: A) closed credit card accounts with overpayment for more than one (1) month from the date of termination/cancellation, B) credit card accounts with overpayment and no activity in the past twelve (12) months									
Express Start Cancellation Fee ³	PHP 1,500 <i>Incurred if the first-issued BPI Credit Card enrolled under the Express Start program is cancelled before the first anniversary date</i>								N/A	
Penalty Fees										
Late Payment	PHP 850 or equivalent to the value of the unpaid Minimum Amount Due, whichever lower, will be charged per occurrence per card <i>Incurred if no payment is applied or payment applied to the BPI Credit Card is less than the Minimum Amount Due by the Payment Due Date</i>									
Returned Check	PHP 100 for every dishonored check and additional 6% of the check amount <i>Incurred for every dishonored check issued by the Cardholder in payment of his/her account</i>									
In case of default, Cardholder shall pay the following in addition to penalty and charges										
Attorney's Fees	25% of the amount due <i>Incurred if the Cardholder's account is referred to a lawyer or collection agency</i>									
Liquidated Damages	25% of the unpaid amount, plus litigation and judicial costs <i>Incurred if the payment of the Cardholder's account is enforced through court action</i>									
IMPORTANT REMINDER: Paying less than the Total Amount Due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.										

¹Effective Interest Rate is the average monthly interest divided by the Average Principal Balance.
²Cash Advance Effective Interest Rate per Month is the average monthly interest plus the Cash Advance Fee of PHP 200 divided by the Average Principal Balance.
³Express Start Cancellation Fee only applies to cardholders with accounts under deposit holdout. Terms and Conditions apply.

Sample Interest Computation for a Retail Transaction

Purchase Date	First day after statement date	Transaction Amount	PHP 20,000.00
Payment Due Date	20 days after statement date	Minimum Amount Due	3.57% of the Outstanding Balance

BPI Mastercard / BPI Visa

Total Interest : 5,242.24
Average Outstanding Balance : 16,009.
Finance Charge (per month) : 3.00%
Effective Interest Rate (per month) : 2.73%

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	20,000	20,000
2		850	610	19,150	19,760
3		1,460	540	18,300	18,840
4		1,390	567	17,450	18,017
5		1,417	525	16,600	17,125
6		1,375	514	15,750	16,264
7		1,364	473	14,900	15,373
8		1,323	461	14,050	14,511
9		1,311	434	13,200	13,634
10		1,284	395	12,350	12,745
11		1,245	380	11,500	11,850
12		1,230	343	10,650	10,993

Effective Interest Rate per month is the total interest divided by the Average Principal Balance.

Assumptions:

- Cardholder has no outstanding balance on his/her first statement and makes a transaction of PHP 20,000 during the month.
- Cardholder will pay only the Minimum Amount Due and the interest charges posted every statement cycle on his/her due date.

Sample Computation:

Given: Current Statement Date: January 1
Payment Due Date: January 21
Next Statement Date: February 1
Previous Balance: 20,000.00
Date of Payment: January 21
Amount Paid: 850.00

Monthly Finance Charge: 3.00%

Factor rate in Step i: 3.00% x 12 months = 36.00%
No. of Days in Step ii.a: Jan 2 to Jan 20 = 19
No of Days in Step ii.b: Jan 21 to Feb 1 = 12

Step i: 36.00% / 360 days = 0.001
Step ii.a: PHP 20,000 x 0.001 x 19 days = 380.00
Step ii.b: (PHP 20,000 - 850) x 0.001 x 12 days = 229.80
Step iii: PHP 380 + PHP 229.80 = 609.80

Finance Charge to appear in the next statement:
BPI Mastercard / BPI Visa **609.80**

Sample Interest Computation for a Cash Advance Transaction

BPI Mastercard / BPI Visa

Total Interest : 5,942.27
Average Outstanding Balance : 16,184
Finance Charge (per month) : 3.00%
Effective Interest Rate (per month) : 3.16%

Month	Cash Advance	Total Payment	Interest	Cash Advance Fee	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	626	200	20,000	20,826
2		1,476	570		19,350	19,920
3		1,420	600		18,500	19,100
4		1,450	557		17,650	18,207
5		1,407	548		16,800	17,348
6		1,398	505		15,950	16,455
7		1,355	494		15,100	15,594
8		1,344	467		14,250	14,717
9		1,317	427		13,400	13,827
10		1,277	413		12,550	12,963
11		1,263	375		11,700	12,075
12		1,225	360		10,850	11,210

Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee of PHP 200 divided by the Average Principal Balance.
Cash Advance Fee is PHP 200 per transaction.

Assumptions:

- Cardholder has no outstanding balance on his/her first statement and makes a Cash Advance transaction of PHP 20,000 during the month.
- Cardholder will pay only the Minimum Amount Due and the interest charges posted every statement cycle on his/her due date.
- Effective Interest Rate for Cash Advance will vary depending on the amount of the transaction and number of cash advance transactions made within the statement cycle.

Sample Computation:

Given: Current Statement Date: January 1
Payment Due Date: January 21
Next Statement Date: February 1
Cash Advance Transaction: 20,000.00
Date of Cash Advance Posting: January 2
Cash Advance Fee: 200.00

Monthly Finance Charge: 3.00%

Factor rate in Step i: 3.00% x 12 months = 36.00%
No. of Days in Step ii.a: Jan 1 to Feb 1 = 31

Step i: 36.00% / 360 days = 0.001
Step ii.a: PHP 20,200 x 0.001 x 31 days = 626.20

Finance Charge to appear in the next statement:
BPI Mastercard / BPI Visa **626.20**

Sample Interest Computation for a Special Installment Plan

Loan Amount : 20,000.00
Term : 12
Add-on Rate (per month) : 1.00%
Effective Interest Rate (per month) : 1.79%

Factor Rate : 0.093333
Monthly Amortization : 1,866.67
Total Interest : 2,400.00

Month	SIP Loan Amount	Monthly Amortization	Interest	Principal Payments	Outstanding Principal Balance
1	20,000	-20,000			20,000.00
2		1,866.67	357.62	1,509.05	18,490.95
3		1,866.67	330.64	1,536.03	16,954.92
4		1,866.67	303.17	1,563.50	15,391.43
5		1,866.67	275.21	1,591.45	13,799.97
6		1,866.67	246.76	1,619.91	12,180.06
7		1,866.67	217.79	1,648.88	10,531.19
8		1,866.67	188.31	1,678.36	8,852.83
9		1,866.67	158.30	1,708.37	7,144.46
10		1,866.67	127.75	1,738.92	5,405.55
11		1,866.67	96.66	1,770.01	3,635.53
12		1,866.67	65.01	1,801.66	1,833.88
			32.79	1,833.88	0.00

To know more about BPI Credit Cards S.I.P. Loans and current rates available, visit www.bpi.com.ph
Unpaid billed installment amortizations shall be subject to finance charges billed at a monthly finance charge rate, computed in the same manner as outstanding retail balances.

Note: Rates are subject to change by Bank of the Philippine Islands from time to time.

Updated as of September 2024

Prepared for
Reference No. 100A3630-1



JAN MICHAEL S FERNANDEZ
* Block6 Lot7 Lincoln St
Cuesta Verde Subd Brgy Dalig
Antipolo City

CUSTOMER NUMBER	020100-1-10-3630100
STATEMENT DATE	JANUARY 15, 2025
PAYMENT DUE DATE	FEBRUARY 4, 2025
CREDIT LIMIT	160,000.00
TOTAL AMOUNT DUE	16,892.03
MINIMUM AMOUNT DUE	850.00

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
BPI Edge Card e-Credit	16,805.88 40,870.29	32,846.98 85,126.88	16,041.10 61,148.62	0.00 0.00	0.00 0.00	0.00 0.00	0.00 16,892.03
Total	57,676.17	117,973.86	77,189.72	0.00	0.00	0.00	16,892.03
Past Due Amount							0.00
Minimum Amount Due							850.00
Unbilled Installment Amount							0.00
Total Outstanding Balance							16,892.03

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.

	Previous Cards Points Balance	(+) Points Earned this SOA	(-) Points Adjustment	Total Credit Card Points
	38,815	1,969	97	40,687

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.

PAY BILLS VIA BPI CREDIT CARD

EASILY CHARGE YOUR BILLS TO YOUR BPI CREDIT CARD

Now you can use your BPI Credit Card to pay 400+ billers. Just log in to the new BPI App and tap "Pay/Load"

& 400+ MORE BILLERS

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-XXXXXXXXXX
2. BPI depositor can enroll at their branch of account to pay through the following:
 - a. 24-hour BPI Contact Center (+632) 889-10000
 - b. BPI Online Banking at <https://online.bpi.com.ph>
 - c. BPI Mobile Banking
 - 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. Minimum Amount Due

The Cardholder is required to pay at least the Minimum Amount Due on or before the Payment Due Date. Paying less than the Total Amount Due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.

2. 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 the 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.

3. Fees and Charges

Finance Charge on regular purchases, fees, interest charges, monthly installment amortizations and cash advances 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 advances and its fees, and the day after the Statement of Account (SOA) date for retail purchases, unpaid finance charges and other fees, and monthly installment amortizations.

Given: Sample Computation

Current Statement Date	Jan 1
Payment Due Date	Jan 21
Next Statement Date	Feb 1
Previous Balance	P 20,000.00
Date of Payment	Jan 21
Amount Paid	P 850.00
Date of New Cash Advance	Jan 25
Amount of Cash Advance	P 5,000.00
Cash Advance Fee	P 200.00

Monthly Finance Charge	3%
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:	$P380 + P229.80$	= 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	$P609.80 + P41.60$	= P651.40

Finance Charges to appear in the next statement:

BPI Mastercard / Visa: P651.40

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 (+632) 889-10000 or visit any BPI Branch.

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, computed in the same manner as outstanding retail balances.

3.a Foreign Transaction Service Fee

The Foreign Transaction Service Fee representing the Issuer's Foreign Exchange Markup (0.85%) and Mastercard/Visa Assessment Fee (1%), shall apply to foreign currency transactions using the CARD. The transaction and fee shall be billed and payable in Philippine currency, using the Mastercard/Visa foreign exchange rate on the date the transaction is posted.

For transactions charged in Philippine currency by a foreign acquirer at point of sale, the Foreign Transaction Service Fee representing the Mastercard/Visa Assessment Fee (1%) shall apply. This fee applies to whether the transaction is made in or outside the Philippines, or online.

3.b Other Fees

For a complete list of all BPI Credit Cards Rates and Fees, visit www.bpi.com.ph/creditcards.

Updated September 2024

Statement of Account

Customer Number 020100-1-10-3630100

PAY BILLS VIA BPI CREDIT CARD

EASILY CHARGE YOUR BILLS TO YOUR BPI CREDIT CARD

Now you can use your BPI Credit Card to pay 400+ billers. Just log in to the new BPI App and tap "Pay/Load".



Statement of Account

Customer Number 020100-1-10-3630100

BPI EDGE CARD

Transaction Date	Post Date	Description	Amount
December 20	December 20	Payment - Thank You	-16,805.88
December 20	December 23	Payment - Thank You	-9,969.64
December 23	December 26	Payment - Thank You	-449.46
December 26	December 27	Payment - Thank You	-5,622.00
		Finance Charge	0.00
		Previous Balance	16,805.88
		Past Due	0.00
		Ending Balance	0.00
		Unbilled Installment Amount	0.00

520365-0-60-3832029 - JAN MICHAEL S FERNANDEZ

December 30	January 2	Payment Reapplied - Debit	72.46
December 19	December 20	Pancake House Antipolo Antipolo	2,533.18
December 21	December 23	Gap-Ayala Manila Bay Paranaque Cit	1,365.00
December 23	December 26	Payment Reapplied - Debit	6,071.46
December 23	December 26	Toys R Us Rp Antipol Philippines	5,999.00

BPI ECREDIT CARD

Transaction Date	Post Date	Description	Amount
December 30	January 2	Payment - Thank You	-72.46
December 20	December 20	Payment - Thank You	-67,194.42
December 23	December 26	Payment - Thank You	-5,622.00
		Finance Charge	0.00
		Previous Balance	40,870.29
		Past Due	0.00
		Ending Balance	16,892.03
		Unbilled Installment Amount	0.00

542458-7-00-3507699 - JAN MICHAEL S FERNANDEZ

Statement of Account

Customer Number 020100-1-10-3630100

January 4	January 6	Shopee Ph	Taguig	5,156.00
January 4	January 6	Shopee Ph	Taguig	-3,240.00
January 12	January 13	Shopee Ph	Mandaluyong	-199.00
January 15	January 15	Netflix.Com	Singapore	554.49
December 14	December 16	Netflix.Com	Los Gatos	554.49
December 12	December 16	Shopee Ph	Taguig	868.00
December 16	December 18	Shopee Ph	Taguig	853.00
December 18	December 19	Shopee Ph	Taguig	-3,177.00
December 18	December 20	Shopee Ph	Taguig	5,504.00
December 18	December 20	Shopee Ph	Taguig	11,752.00
December 20	December 23	Payment Reapplied - Debit		9,969.64
December 19	December 23	Shopee Ph	Taguig	5,622.00
December 24	December 26	Shopee Ph	Taguig	-5,622.00
December 26	December 27	Payment Reapplied - Debit		5,622.00
December 27	December 30	Shopee Ph	Taguig	2,116.00
December 28	December 30	Shopee Ph	Taguig	3,240.00
December 28	December 30	Shopee Ph	Taguig	8,836.00
December 28	December 30	Grab	Makati	501.00

