

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 MAY 15, 2025
PAYMENT DUE DATE JUNE 4, 2025
CREDIT LIMIT 300,000.00
TOTAL AMOUNT DUE 111,442.00
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
BPI Signature	0.00	0.00	58,898.40	0.00	0.00	0.00	58,898.40
BPI Edge Card	4,870.26	8,874.93	4,004.67	0.00	0.00	0.00	0.00
e-Credit	12,904.98	14,125.07	53,763.69	0.00	0.00	0.00	52,543.60
Total	17,775.24	23,000.00	116,666.76	0.00	0.00	0.00	111,442.00
Past Due Amount							0.00
Minimum Amount Due							1,700.00
Unbilled Installment Amount							0.00
Total Outstanding Balance							111,442.00

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
	43,605	7,070	0	50,675

Please use your customer number when paying your credit card.

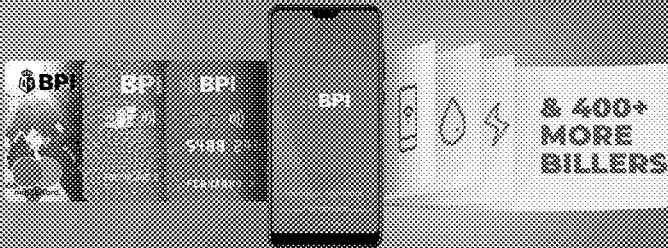
All MasterCard and Visa credit card international transactions shall be automatically converted at the time of posting to Philippine Pesos based on the respective MasterCard or Visa Foreign Exchange Rate.

For inquiries regarding this statement, please call BPI Express Phone 89-100.

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"



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

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Statement of Account

Customer Number 020100-1-10-3630100

BPI SIGNATURE CARD

Transaction Date	Post Date	Description	Amount
		Finance Charge	0.00
		Previous Balance	0.00
		Past Due	0.00
		Ending Balance	58,898.40
		Unbilled Installment Amount	0.00

460888-7-80-1141308 - JAN MICHAEL S FERNANDEZ

April 19	April 21	Mg Rob Antipolo Cafe Antipolo	1,557.68
April 23	April 24	Bruno S Barbers Ortig Mandaluyong	580.00
April 23	April 24	Sichu Malatang Podium Mandaluyong	1,338.00
April 26	April 28	Philippine Airl-Xr4bzh Pasay	41,271.00
April 26	April 28	Manam Rizal	4,599.44
April 25	April 28	Zus Vista Mall Antipolo Antipolo	885.00
May 3	May 5	Rustic Mornings Bake Marikina	495.00
May 3	May 6	Rustic Mornings Marikina City	2,173.13
May 9	May 12	Sichu Malatang Podium Mandaluyong	1,040.00
May 9	May 12	Venchi Podium Mandaluyong	350.00
May 9	May 12	Venchi Podium Mandaluyong	400.00
May 14	May 15	Wms Antipolo Antipolo	4,209.15

BPI EDGE CARD

Transaction Date	Post Date	Description	Amount
April 20	April 21	Payment - Thank You	-8,874.93
		Finance Charge	0.00
		Previous Balance	4,870.26
		Past Due	0.00
		Ending Balance	0.00
		Unbilled Installment Amount	0.00

520365-0-60-3861622 - JAN MICHAEL S FERNANDEZ

Statement of Account

Customer Number 020100-1-10-3630100

April 15	April 16	Petron Bf & Mf Enterpr	Rizal	1,436.42
April 16	April 18	Waltermart Antipolo	Antipolo	2,568.25

BPI ECREDIT CARD

Transaction Date	Post Date	Description	Amount
April 20	April 21	Payment - Thank You	-14,125.07
		Finance Charge	0.00
		Previous Balance	12,904.98
		Past Due	0.00
		Ending Balance	52,543.60
		Unbilled Installment Amount	0.00

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

April 15	April 16	Grab	Makati	778.00
April 16	April 18	Grab	Makati	483.00
April 17	April 21	Shopee Ph	Mandaluyong	5,810.00
April 18	April 21	Grab	Makati	1,013.00
April 20	April 22	Shopee Ph	Mandaluyong	8,718.00
April 24	April 24	Google *Disneyplus	G.Co/Helppay#	4,231.90
April 26	April 28	Philippine Airl-Xsddrn	Pasay	13,757.00
April 27	April 28	Grab	Makati	1,096.00
April 29	April 30	Grab	Makati	516.00
April 30	May 2	Grab	Makati	733.00
May 1	May 2	Grab	Makati	931.00
May 1	May 5	Shopee Ph	Mandaluyong	512.00
May 1	May 5	Shopee Ph	Mandaluyong	10,190.00
May 2	May 5	Grab	Makati	506.00
May 3	May 5	Zus Coffee	Pasig	555.00
May 10	May 12	Shopee Ph	Mandaluyong	336.00
May 10	May 12	Shopee Ph	Mandaluyong	458.00
May 10	May 12	Shopee Ph	Mandaluyong	1,112.00
May 10	May 12	Shopee Ph	Mandaluyong	1,746.00
May 15	May 15	Netflix.Com	Singapore	281.79

