

MA-0000623

MIRASOL DE ASIS
355 A ALGECIRAS ST
BRGY 441 SAMPALOC
MANILA
MANILA 1008
MA

CREDIT CARD ACCOUNT NUMBER

5181-7800-0110-3420



CUT-OFF STATEMENT DATE05 DEC 2021
PAYMENT DUE DATE27 DEC 2021
CREDIT LIMITPHP120,000.00
TOTAL AMOUNT DUEPHP34,995.49
MINIMUM AMOUNT DUEPHP1,049.87

ACCOUNT SUMMARY

PREVIOUS BALANCE	37,480.81	TOTAL AMOUNT DUE	PHP	34,995.49
LESS: PAYMENTS/CREDITS	8,600.00	MINIMUM AMOUNT DUE	PHP	1,049.87
PLUS: PURCHASES/ADV/DEBITS	6,114.68			

REWARDS POINTS SUMMARY

AS OF 05 DEC 2021		
PREVIOUS REWARDS PTS TOTAL	17,500	Use your points to redeem the rewards that you deserve.
REWARDS PTS EARNED THIS CUT-OFF	270	From the latest gadgets, flyer miles, dining and shopping deals, to even waived fees, you can get the most out of
BONUS PTS EARNED THIS CUT-OFF	0	your points with Security Bank credit card rewards.
LESS: REWARDS PTS REDEEMED/ADJUSTED	0	Log on to www.securitybank.com/rewards/ to redeem.
TOTAL REWARDS PTS AVAILABLE	17,770	

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.

IMPORTANT ADVISORY





We've made some changes to our Terms and Conditions (T&Cs) governing the issuance and use of your Security Bank Credit Card.

You may visit bit.ly/SBC-CardsTCs to view the latest Security Bank credit card T&Cs.

Thank you and keep safe.

We care about your security.

Keep these tips in mind to protect yourself from identity theft:

- Keep your personal info updated with us.
- Dispose your old cards properly.
- Never sign on blank documents.
- Always look out for suspicious objects found in ATM terminals.



A friendly reminder from our Fraud Team. For incidents of fraud/unauthorized cases, send us an e-mail at FCD@securitybank.com.ph or call (+632) 8814-2664.

SAMPLE FINANCE CHARGE COMPUTATION					
ASSUMPTION					
Retail Transaction:			Php 8,000.00		
Cash Advance Transaction:			Php 10,000.00		
Cash Advance Fee:			Php 200.00		
Interest Charge:			2%		
Minimum Payment Made:			Php 2,400 per statement cycle		
Total Interest Billed:			Php 1,622.17		
Month	Total transaction	Fees	Interest	Total Payment	Outstanding Balance
1	18,000.00	200.00	0.00	0.00	18,200.00
2	-	-	360.13	2,400.00	16,160.13
3	-	-	308.80	2,400.00	14,068.94
4	-	-	266.98	2,400.00	11,935.91
5	-	-	224.32	2,400.00	9,760.23
6	-	-	180.80	2,400.00	7,541.04
7	-	-	136.42	2,400.00	5,277.46
8	-	-	91.15	2,400.00	2,968.61
9	-	-	44.97	2,400.00	613.58
10	-	-	8.59	612.36	-
FC Computation:					
Statement 1:					
Cardholder has no previous transactions and has availed a total transaction of Php 18,000 and incurred a cash advance fee amounting to Php 200.					
No interest was billed since transaction is due after 21 days from statement date.					
Statement 2:					
1. Total Outstanding Balance multiply by the annualized interest rate divided by 360 days X 21 days (no. of days : Statement date to Payment date)					
Interest: Php 18,200 x 24% divided by 360 days x 21 days = Php 254.80					
2. Remaining total outstanding balance after payment multiply by the annualized interest rate divided by 360 calendar days X 10 days (no. of days: From Payment date to Statement Cut off date)					
Interest: Php 15,800 x 24% divided by 360 days X 10 days = Php 105.33					
Total Interest : Php 360.13					

INSTALLMENT AMORTIZATION SCHEDULE					
Amount of Loan:			Php 18,000.00		
Add-on-Rate Monthly:			1.000%		
Add-on-Rate Annually:			12.00%		
Term:			9 Months		
Monthly Amortization:			2,180.00		
Effective Yield:			21.109%		
Monthly Due Date	Diminishing Balance				
	Beginning Balance	Monthly Amortization	Payments		Ending Balance
			Principal	Interest	
Month 1	18,000.00	2,180.00	1,863.36	316.64	16,136.64
Month 2	16,136.64	2,180.00	1,896.14	283.86	14,240.50
Month 3	14,240.50	2,180.00	1,929.49	250.51	12,311.01
Month 4	12,311.01	2,180.00	1,963.44	216.56	10,347.57
Month 5	10,347.57	2,180.00	1,997.97	182.03	8,349.60
Month 6	8,349.60	2,180.00	2,033.12	146.88	6,316.48
Month 7	6,316.48	2,180.00	2,068.89	111.11	4,247.59
Month 8	4,247.59	2,180.00	2,105.28	74.72	2,142.31
Month 9	2,142.31	2,180.00	2,142.31	37.69	0.00

IMPORTANT REMINDERS

Please examine this statement to ensure that all charges are valid. This will be considered accurate if no error is reported to us within 75 calendar days from the statement date. Should there be unknown transactions, please give us a call at (632) 8887-9188 immediately.

Present this statement when paying. This serves as your official receipt when machine validated/stamped and signed by the teller.

For inquiries and comments, please call our 24-Hour Customer Service hotline at (632) 8887-9188 or email us at customercontact@securitybank.com.ph. Security Bank Corporation is regulated by the Bangko Sentral ng Pilipinas with contact number (632) 8708-7087 and email consumeraffairs@bsp.gov.ph.

Lost or Stolen Card.

In the event that your Card is lost or stolen, you are highly encouraged to report this immediately to Security Bank hotline at (632) 8887-9188 stating the place, date, circumstance of the loss/theft and the last purchases made to free you from any liability arising from the possible misuse of your Card. Unauthorized charges made against your lost/stolen Card prior to the phone-in report shall be charged to you. Your failure to report immediately the loss/theft of your Card to Security Bank after discovery and to state the required information as to the place, date, circumstance of loss and theft and last purchases made, shall be deemed proof of fraud and Security Bank and its accredited establishments shall be free and harmless from any and all claims for damages. A fee shall be charged by Security Bank for the publication of lost or stolen card. This fee is subject to change.

Payment

Payment through any authorized mode or made to any accredited payment center of the bank, shall be considered as payment to the bank made on the same date. Should you choose to pay an amount less than the total amount due, finance charges may be imposed. We shall compute the interest by adding your daily balances within the billing cycle. The daily balance will take into account the unpaid outstanding balance, and all payments made within the same billing cycle. The sum of the daily balances shall then be divided by the number of days within the billing cycle, resulting to the average daily balance. To arrive at the interest, the average daily balance is multiplied by the applicable interest rate based on your card type.

The stipulated interest shall accrue on all charges that remain unpaid after the last day as stated in the monthly statement of account. This will be computed using the average daily balance method.

Failure to pay any two (2) succeeding minimum amount due shall suspend your revolving credit facility. Failure to pay any four (4) succeeding minimum amount due shall constitute default and result in the total unpaid balance to become due and demandable.

Payment Options.

You can settle your card purchases through the following options:

- (a) Pay the total outstanding balance in full;
- (b) Pay the minimum amount due which is 3% of total amount due or PHP 500 (USD 10), whichever is higher, or such other minimum amount due that may be set by Security Bank from time to time.
- (c) Pay any amount in between the total amount due (a) and the minimum amount due (b).

If you choose option (b) or (c) above, a finance charge will be imposed on a per transaction basis, using the average daily balance method. This will be reflected in your billing statement on the succeeding month. Failure to pay any two succeeding minimum amount dues shall result in total unpaid balance to become due and demandable.

Please be advised that ChargeLight Installment Plan interest, purchases of merchandising items and purchases from promotional tie-ups, annual & processing fees, other service fees, revolving interest and penalty charges, overlimit & overdue amounts are considered non-revolvable transactions and form part of the minimum payment option which should be paid in full.

You can pay for your Card through any of the following payment centers:

- (a) Security Bank Branches (Over-the-Counter or ATMs)
- (b) Security Bank Automatic Debit Arrangement (ADA)
If you are a depositor, you may enroll in an ADA which authorizes Security Bank to debit in your current or savings account. Enrollment in ADA must be done at the Security Bank branch where your deposit is located.
- (c) Security Bank Online via <http://securitybankonline.securitybank.com> (via enrollment)
- (d) Security Bank Mobile Banker (via enrollment)
- (e) Security Bank Telebanker (via enrollment)
- (f) Union Bank of the Philippines (Over-the-Counter or online banking)
- (g) Metrobank Branches (Over-the-Counter, ATMs or Internet banking)
- (h) Philippine National Bank branches (Over-the-Counter, ATMs or Internet banking)
- (i) Bank of the Philippine Islands (online banking)
- (j) SM Payment Centers
- (k) BancNet ATM centers nationwide
- (l) 7-Eleven (any branch)
- (m) ECPAY (any outlet)
- (n) RD Pawnshop
- (o) Gemmary Pawnshop
- (p) CVM Pawnshop
- (q) Gcash
- (r) Cebuana Lhuillier

For check payments, please make the check payable to any of the following:

- Security Bank Mastercard
- Security Bank Corporation
- Security Mastercard
- Security Bank Corp.
- SBC Mastercard

Please note that if the last day of payment falls on a weekend or a holiday, payment is due on the next working day. However, for local and regional check payments or for

payments coursed through other banks and other payment centers, payment should be made at least (3) banking days before payment due date. Indicate the card number and cardholder name at the back of the check. Payments shall be posted to your account within 2-3 banking days.

Check payment is posted only when checks are cleared and payment is already credited to Security Bank account. For dual currency accounts, Security Bank reserves, in the absence of any specific instruction from the Cardholder, the right to apportion payments from the Peso to the Dollar Account and vice-versa, without need of further instructions from the Cardholder.

Interest and Penalties.

Should you fail to pay the total amount due or minimum amount due as reflected on your monthly statement of account on or before Payment Due Date, you shall be charged a late payment fee of PHP 1,000 (USD 20) or the unpaid minimum amount due, whichever is lower.

Furthermore, an additional interest charge of 2% per month (or 24% per annum) will be imposed on the total amount due, based on your average daily balance and your account will be aged accordingly.

It is the cardholder's responsibility to monitor his/her total obligations so as not to exceed the approved credit limit at any given time. Thus, an overlimit fee amounting to PHP 500 shall be charged if your card outstanding balance including all transactions whether purchases, refunds, interest and fees, goes beyond the approved limit. Overlimit fee will be charged upon occurrence:

- If your outstanding balance and your balance across all cards (including billed principal on installment transaction, unbilled transactions, purchases, refunds, interest and fees, if any) exceeds the consolidated single credit limit
- If your card's outstanding balance (including billed principal on installment transactions, unbilled transactions, purchases, refunds, interest and fees, if any) exceeds the specific card's credit limit.

Note that depending on the date when a cardholder's statement date is due, the Statement of Account (SOA) would include the previous month's transactions and thus, the overlimit fee will be applied to the said balance.

The overlimit fee amounting to PHP 500 will be added to the Minimum Amount Due. The following threshold limits for charging of overlimit fee shall apply:

- Overlimit fee will be suppressed as long as the Overlimit amount does not exceed the threshold of PHP 500 (Applicable to Classic, Gold, Next and Cashback Mastercard)
- Overlimit fee will be suppressed as long as the Overlimit amount does not exceed the threshold of 10% of your approved credit limit (Applicable to Platinum and World Mastercard)

Outstanding balance or Total amount due refers to the amount to be repaid as of statement cut-off date. It is inclusive of all charges and fees, debit/credit adjustments, cash advance, retail transactions, including due and demandable installments as of statement cut-off date.

Suspension or Termination.

Security Bank shall have the option of reinstating Cardholder's privileges.

A reinstatement fee of PHP 200 shall be charged including, but not limited to the following:

- Cancelled cards within 30 days
- Past due accounts that have been reinstated after having settled the minimum amount due and/or having fully paid/settled the balance before reaching 90 days past due status

Additional Charges.

By signing at the back and/or use of the Card, you hereby authorize Security Bank to charge additional fees as may be deemed necessary in order to maintain its services. Security Bank reserves the right to change the fees and charges from time to time. We will notify you of any changes in the fees and charges before these take effect.

Use of the Card.

The use of the Card is subject to the Terms and Conditions stated in the Credit Card Pack that came with your Card. By using the card, you agree to fully comply and abide with the laws, statutes and regulations, and BSP Circulars relevant to credit cards and credit accommodations as well as the provisions of Republic Act 8484 governing the use of the credit card and other access devices in commercial transactions. In case of conflict between these reminders and the said Terms and Conditions, the latter shall prevail. It is understood that you are liable for any and all charges and/or use of the Card even without a signed Application Form. The outstanding balance should always be maintained in current status and within the approved credit limit. Accounts with balances over such limits or with returned checks or past due may automatically be suspended or canceled, without any prior notice to you.

In compliance with BSP Circular Nos. 472, 549, and 622 the cardholder must submit the following:

- A copy of the latest Income Tax Return or BIR Form 1700, or BIR Form 2316 or pay slips for the past 3 months if income is derived solely from compensation
- If engaged in business, a copy of the latest Financial statements as submitted for taxation purposes to the BIR
- VALID government-issued ID with photo in compliance with BSP Circular No. 706

For the latest Security Bank Credit Card Terms and Conditions and Fees and Charges, please visit <https://www.securitybank.com/personal/credit-cards/>.

Security Bank reserves the right to amend, update or revise the contents as it may deem fit from time to time.

TRANSACTION DETAILS

Tran Date	Post Date	Description	Amount
5181-7800-0110-3420 MIRASOL DE ASIS			
12/05/21	12/05/21	INTEREST CHARGES	690.78
5181-7800-0110-3420 MIRASOL DE ASIS			
11/05/21	11/07/21	DISCORD* NITROCLASSICM, SAN FRANCISCO 840 USD 4.99	258.07
11/25/21	11/26/21	PAYMENT - PHP/BANC1	8,600.00 CR
12/04/21	12/04/21	SM APPLIANCE CTR SM CENTE 2/12	5,165.83
TOTAL			34,995.49