

Prepared for
Reference No. 758A3406-4



GEYVIE P TAMAYO

325 Rolling Hills
San Nicolas
2317 Bamban

CUSTOMER NUMBER	020100-4-20-3406758
STATEMENT DATE	FEBRUARY 16, 2025
PAYMENT DUE DATE	MARCH 10, 2025
CREDIT LIMIT	200,000.00
TOTAL AMOUNT DUE	42,392.11
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
Amore Cashback	25,568.32	27,618.32	41,779.80	2,662.31	0.00	0.00	42,392.11
Total	25,568.32	27,618.32	41,779.80	2,662.31	0.00	0.00	42,392.11

Past Due Amount	0.00
Minimum Amount Due	850.00
Unbilled Installment Amount	24,010.54
Total Outstanding Balance	66,402.65

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
	0	0	0	0

	Total Amore Cashback Available	1,247.00
--	--------------------------------	----------

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.

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 (2) banking days.
Example: Pay to the order of BPI.020100-xxxxxxx
2. BPI depositor can enroll at their branch of account to pay through the following:
 - a. 24-hour BPI Contact Center (02) 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.

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 (02) 889-10000 or visit any BPI Branch.

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 a regular purchases, fees, interest charges, monthly installment amortization and cash advance 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.

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.

Sample Computation

Given:	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 next statement:		
	BPI Mastercard / Visa:	P651.40

Statement of Account

Customer Number 020100-4-20-3406758

BPI AMORE CASHBACK CARD

Transaction Date	Post Date	Description	Amount
January 23	January 23	Payment - Thank You	-25,568.32
		Finance Charge	0.00
		Previous Balance	25,568.32
		Past Due	0.00
		Ending Balance	42,392.11
		Unbilled Installment Amount	24,010.54

418898-4-90-6605515 - GEYVIE P TAMAYO

Installment Amortization:

February 14	February 14	Sm Appliance-Clark : 07/24	1,245.73
February 14	February 14	Sm Hypermarket-Pampanga : 10/12	1,416.58
January 15	January 16	McDo 917 Bamban Dt Bamban	121.43
January 21	January 22	Rob Supermarket Xevera Pampanga	280.25
January 22	January 23	Rob Supermarket Xevera Pampanga	333.36
January 23	January 24	McDo 917 Bamban Fc Bamban	268.43
January 27	January 27	Reversal-Annual/Memb	-2,050.00
January 25	January 27	Shell Bamban Tarlac	3,602.39
January 24	January 27	Cmei Clark Gate 569 Angelles City	563.00
January 25	January 27	Wendys Capas Tarlac Tarlac	278.57
January 27	January 28	Rob Supermarket Xevera Pampanga	349.50
January 28	January 30	Rob Supermarket Xevera Pampanga	261.20
January 27	January 30	Shopee Ph Mandaluyong	832.00
January 27	January 30	Shopee Ph Mandaluyong	1,079.00
January 27	January 30	Shopee Ph Mandaluyong	1,444.00
January 29	January 30	Sm Hypermarkt Pampanga Pampanga	3,291.85
January 29	January 31	Shopee Ph Mandaluyong	238.00
January 29	January 31	Shopee Ph Mandaluyong	342.00
February 1	February 3	Starbucks 563 Friends Angeles	135.00
February 1	February 3	Starbucks 563 Friends Angeles	146.00
February 3	February 4	McDo 917 Bamban Dt Bamban	95.71
February 3	February 4	G1 Lodge Cafe Benguet	500.00
February 4	February 5	Lemon And Olives Baguio	4,164.86
February 3	February 5	Shopee Ph Mandaluyong	343.00
February 3	February 5	G1 Lodge Benguet	5,191.43
February 4	February 5	Grumpy Upper Session Baguio	1,065.23
February 5	February 6	Ace Hardware Sm Clark Pampanga	49.00
February 5	February 6	Dakasi Sm Clark Angeles	100.00
February 4	February 6	Wendys Capas Tarlac Tarlac	278.57

Statement of Account
Customer Number 020100-4-20-3406758

February 5	February 7	Shopee Ph	Mandaluyong	298.00
February 9	February 10	Rob Supermarket Xevera	Pampanga	170.00
February 9	February 10	Rob Supermarket Xevera	Pampanga	396.00
February 8	February 10	Pldt	Makati	1,528.59
February 6	February 10	Shopee Ph	Mandaluyong	10,282.00
February 10	February 11	McDo 917 Bamban Dt	Bamban	151.43
February 10	February 11	Animal Care Mabalacat	Mabalacat Pam	3,600.00

S.I.P. BALANCE SUMMARY

Transaction Date	Last Payment Date	Description	Purchase Amount	Remaining Balance
042024	041525	Sm Hypermarket-Pampanga	16,999.00	2,833.20
071424	071526	Sm Appliance-Clark	29,897.45	21,177.34
		Total		24,010.54

