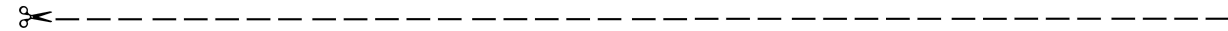


MR NOEL JEFFREY P PINTON
108 TOPAZ ST
FAIRVIEW VILLAGE
BRGY LAWAAN II
TALISAY CITY CEBU
06045 PHILIPPINES

PLATINUM MASTERCARD (PHP)
Statement Date Oct 21, 2025
Card Number 5243-0102-6593-8840
Credit Limit ₱ 1,160,000
Cash Advance Limit ₱ 348,000
Interest Rate per Month 3.00%

Minimum Amount Due	₱	2,815.77
Total Amount Due	₱	93,859.23
Payment Due Date		Nov 17, 2025



Your Account Summary

Previous Balance	Purchases and Advances (+)	Finance Charge (+)	Fees/Other Debits (+)	Late Charge (+)	Payments/Other Credits (-)	Total Amount Due
₱ 79,774.19	₱ 93,859.23	₱ 0.00	₱ 0.00	₱ 0.00	₱ 79,774.19	₱ 93,859.23

Your Credit Card Points Summary

Previous Balance	(+) Points Earned	(+/-) Adjustment	(-) Points Redeemed	Total Available Points
2,489.85	81.79	0.00	0.00	2,571.64

Sale Date	Post Date	Transaction Details	Amount
		PREVIOUS STATEMENT BALANCE	79,774.19
		CARD NUMBER 5243-0102-6593-8840	
10/21/25	10/21/25	NPC PURCON SMS PHP MANDALUYONG PH INSTALMENT 2 OF 6	8,149.63
09/21/25	09/22/25	SHISH KEBAB CEBU CEBU CITY PHL	859.52
09/21/25	09/22/25	CBTL SM STORE CEBU CEBU CITY PHL	398.57
09/22/25	09/23/25	MOVE IT MAKATI PHL	34.00
09/22/25	09/23/25	KFCAYALACEBU2 CEBU CITY PHL	137.14
09/22/25	09/23/25	THE MARKETPLACE CEBU CEBU CITY PHL	670.00
09/23/25	09/24/25	MOVE IT MAKATI PHL	34.00
09/25/25	09/28/25	MOVE IT MAKATI PHL	34.00
09/25/25	09/28/25	GADC 588CEBUBUSPRK CEBU CITY PHL	109.00
09/25/25	09/28/25	THE BURGER JOINT CEBU CITY PHL	175.00
09/29/25	09/30/25	MOVE IT MAKATI PHL	34.00
09/30/25	10/01/25	MOVE IT MAKATI PHL	34.00
09/30/25	10/01/25	GADC 588CEBUBUSPRK CEBU CITY PHL	109.00
10/01/25	10/01/25	SM SUPERMARKET SM CEB CEBU CITY PH	5,500.96
10/01/25	10/02/25	S&R PIZZA SM CEBU CEBU CITY PHL	1,248.00
10/01/25	10/02/25	GADC 342CEBUESCARIO CEBU CITY PHL	208.00
10/02/25	10/05/25	MR DIY APMC CEBU CITY PHL	594.00
10/05/25	10/05/25	SUMMIT GALLERIA HOTEL CEBU PH	204.75

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>

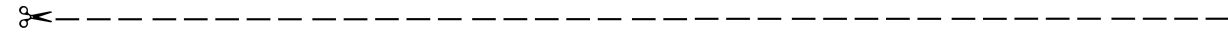
The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

For more details, please log on to bdo.com.ph or call our BDO Customer Contact Center at (+632) 8888-0000, International Toll-Free at (IAC)+800-8-CALLBDO (2255236).

MR NOEL JEFFREY P PINTON
108 TOPAZ ST
FAIRVIEW VILLAGE
BRGY LAWAAAN II
TALISAY CITY CEBU
06045 PHILIPPINES

PLATINUM MASTERCARD (PHP)
Statement Date Oct 21, 2025
Card Number 5243-0102-6593-8840
Credit Limit ₱ 1,160,000
Cash Advance Limit ₱ 348,000
Interest Rate per Month 3.00%

Minimum Amount Due	₱	2,815.77
Total Amount Due	₱	93,859.23
Payment Due Date	Nov 17, 2025	



Your Account Summary

Previous Balance	Purchases and Advances (+)	Finance Charge (+)	Fees/Other Debits (+)	Late Charge (+)	Payments/Other Credits (-)	Total Amount Due
₱ 79,774.19	₱ 93,859.23	₱ 0.00	₱ 0.00	₱ 0.00	₱ 79,774.19	₱ 93,859.23

Your Credit Card Points Summary

Previous Balance	(+) Points Earned	(+/-) Adjustment	(-) Points Redeemed	Total Available Points
2,489.85	81.79	0.00	0.00	2,571.64

Sale Date	Post Date	Transaction Details	Amount
10/05/25	10/06/25	ROB DS-GALLERIA CEBU CEBU PHL	4,148.25
10/05/25	10/06/25	MR DIY AYCB CEBU CITY PHL	119.00
10/05/25	10/06/25	JONIES EXPRESS ROBI CEBU CITY PHL	328.00
10/06/25	10/06/25	SM STORE-CEBU CEBU CITY PH	1,900.00
10/06/25	10/06/25	SM STORE-CEBU CEBU CITY PH	99.00
10/06/25	10/07/25	GADC 342CEBU ESCARIO CEBU PHL	242.00
10/06/25	10/07/25	MINISO-SM CITY CEBU CEBU PH	499.00
10/08/25	10/09/25	CBTL TAFT EAST GATE CEBU CITY PHL	357.86
10/10/25	10/12/25	MOVE IT MAKATI PHL	34.00
10/10/25	10/12/25	JOLLIBEE JB3056 CEBU CITY PHL	234.00
10/10/25	10/12/25	STARBUCKS 288 MACTAN LAPU LAPU PHL	225.00
10/10/25	10/12/25	STARBUCKS 288 MACTAN LAPU LAPU PHL	390.00
10/10/25	10/12/25	STARBUCKS 288 MACTAN LAPU LAPU PHL	139.00
10/11/25	10/12/25	MANAM SM CEBU CEBU PH	8,124.55
10/11/25	10/12/25	JOLLIBEE JB0128 CEBU S CEBU CITY PHL	133.71
10/11/25	10/12/25	KFCSMCEBU CEBU CITY PHL	185.71
10/11/25	10/12/25	TRONIX SM CEBU CEBU CITY PHL	424.00
10/13/25	10/14/25	GRAB MAKATI PHL	25.00
10/13/25	10/14/25	GRAB MAKATI PHL	109.00
10/13/25	10/14/25	JOLLIBEE JB3056 CEBU CITY PHL	218.57
10/13/25	10/14/25	ZUS COFFEE GALLERIA CE CEBU CITY PHL	210.00

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>

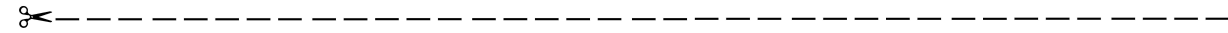
The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

For more details, please log on to bdo.com.ph or call our BDO Customer Contact Center at (+632) 8888-0000, International Toll-Free at (IAC)+800-8-CALLBDO (2255236).

MR NOEL JEFFREY P PINTON
108 TOPAZ ST
FAIRVIEW VILLAGE
BRGY LAWAAN II
TALISAY CITY CEBU
06045 PHILIPPINES

PLATINUM MASTERCARD (PHP)
Statement Date Oct 21, 2025
Card Number 5243-0102-6593-8840
Credit Limit ₱ 1,160,000
Cash Advance Limit ₱ 348,000
Interest Rate per Month 3.00%

Minimum Amount Due	₱	2,815.77
Total Amount Due	₱	93,859.23
Payment Due Date	Nov 17, 2025	



Your Account Summary

Previous Balance	Purchases and Advances (+)	Finance Charge (+)	Fees/Other Debits (+)	Late Charge (+)	Payments/Other Credits (-)	Total Amount Due
₱ 79,774.19	₱ 93,859.23	₱ 0.00	₱ 0.00	₱ 0.00	₱ 79,774.19	₱ 93,859.23

Your Credit Card Points Summary

Previous Balance	(+) Points Earned	(+/-) Adjustment	(-) Points Redeemed	Total Available Points
2,489.85	81.79	0.00	0.00	2,571.64

Sale Date	Post Date	Transaction Details	Amount
10/13/25	10/15/25	CLAUDE.AI SUBSCRIPTION SAN FRANCISCO USA 20.00 U.S.DOLLARS	1,189.37
10/14/25	10/15/25	STARBUCKS 605 MA NUSTA CEBU CITY PHL	225.00
10/14/25	10/15/25	STARBUCKS 605 MA NUSTA CEBU CITY PHL	365.00
10/14/25	10/15/25	STARBUCKS 605 MA NUSTA CEBU CITY PHL	143.00
10/15/25	10/16/25	PAYMENT RECEIVED - THANK YOU	-79,774.19
10/16/25	10/19/25	TMP GALLERIA CEBU CEBU CITY PHL	3,104.65
10/16/25	10/19/25	ROB DS-GALLERIA CEBU CEBU PHL	897.50
10/16/25	10/19/25	GHL*EXPRESSIONS-SM CIT CEBU CITY PHL	178.75
10/18/25	10/19/25	JOLLIBEE JB3056 CEBU CITY PHL	151.72
10/18/25	10/19/25	JOLLIBEE JB3056 CEBU CITY PHL	419.81
10/18/25	10/19/25	SUMMIT GALLERIA HOTEL CEBU PH	8,240.00
10/18/25	10/19/25	SUMMIT GALLERIA HOTEL CEBU PH	540.00
10/19/25	10/20/25	GRAB MAKATI PHL	10.00
10/19/25	10/20/25	GRAB MAKATI PHL	92.00
		SUBTOTAL	52,236.02
		CARD NUMBER 5188-6907-4578-8100	
10/21/25	10/21/25	SAMSUNG SM SEASIDE CEBU PH INSTALMENT 20 OF 24	1,457.92
10/21/25	10/21/25	POWER MAC CENTER CEBU PH	6,562.08

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>

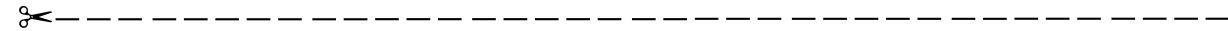
The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

For more details, please log on to bdo.com.ph or call our BDO Customer Contact Center at (+632) 8888-0000, International Toll-Free at (IAC)+800-8-CALLBDO (2255236).

MR NOEL JEFFREY P PINTON
108 TOPAZ ST
FAIRVIEW VILLAGE
BRGY LAWAAN II
TALISAY CITY CEBU
06045 PHILIPPINES

PLATINUM MASTERCARD (PHP)
Statement Date Oct 21, 2025
Card Number 5243-0102-6593-8840
Credit Limit ₱ 1,160,000
Cash Advance Limit ₱ 348,000
Interest Rate per Month 3.00%

Minimum Amount Due	₱	2,815.77
Total Amount Due	₱	93,859.23
Payment Due Date	Nov 17, 2025	



Your Account Summary

Previous Balance	Purchases and Advances (+)	Finance Charge (+)	Fees/Other Debits (+)	Late Charge (+)	Payments/Other Credits (-)	Total Amount Due
₱ 79,774.19	₱ 93,859.23	₱ 0.00	₱ 0.00	₱ 0.00	₱ 79,774.19	₱ 93,859.23

Your Credit Card Points Summary

Previous Balance	(+) Points Earned	(+/-) Adjustment	(-) Points Redeemed	Total Available Points
2,489.85	81.79	0.00	0.00	2,571.64

Sale Date	Post Date	Transaction Details	Amount
10/21/25	10/21/25	INSTALMENT 8 OF 24	
		ROB APP RP GALLERIA CE CEBU PH	20,531.67
		INSTALMENT 5 OF 6	
		SUBTOTAL	28,551.67
		CARD NUMBER 5243-0102-7012-6258	
09/22/25	09/23/25	ROSE PHARMACY AYALA CEBU CITY PHL	227.25
09/24/25	09/25/25	Google YouTubePremium London GBR	382.79
09/25/25	09/25/25	SM STORE-CEBU CEBU CITY PH	1,200.00
09/25/25	09/28/25	GRAB MAKATI PHL	102.00
09/25/25	09/28/25	JOLLIBEE JB0128 SOK3 CEBU PHL	176.00
09/25/25	09/28/25	ROSE PHARMACY SM CEBU CEBU CITY PHL	80.00
09/27/25	09/29/25	SHOPEE PH MANDALUYONG PHL	623.00
09/27/25	09/29/25	SHOPEE PH MANDALUYONG PHL	626.00
09/27/25	09/29/25	SHOPEE PH MANDALUYONG PHL	282.00
09/29/25	09/30/25	GRAB MAKATI PHL	99.00
09/30/25	10/01/25	GADC 325CLNSOUTHCBU CEBU CITY PHL	134.00
10/02/25	10/02/25	SM STORE-CEBU CEBU CITY PH	699.00
10/02/25	10/02/25	SM STORE-CEBU CEBU CITY PH	889.00
10/02/25	10/05/25	ROSE PHARMACY SM CEBU CEBU CITY PHL	1,155.00
10/03/25	10/05/25	SHOPEE PH MANDALUYONG PHL	368.00

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>

The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

For more details, please log on to bdo.com.ph or call our BDO Customer Contact Center at (+632) 8888-0000, International Toll-Free at (IAC)+800-8-CALLBDO (2255236).



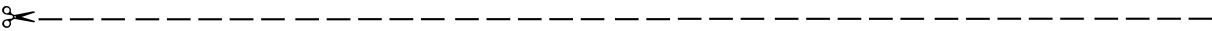
Credit Cards
Statement of Account

MR NOEL JEFFREY P PINTON
108 TOPAZ ST
FAIRVIEW VILLAGE
BRGY LAWAAN II
TALISAY CITY CEBU
06045 PHILIPPINES

PLATINUM MASTERCARD (PHP)

Statement Date Oct 21, 2025
Card Number 5243-0102-6593-8840
Credit Limit ₱ 1,160,000
Cash Advance Limit ₱ 348,000
Interest Rate per Month 3.00%

Minimum Amount Due	₱	2,815.77
Total Amount Due	₱	93,859.23
Payment Due Date	Nov 17, 2025	



Your Account Summary

Previous Balance	Purchases and Advances (+)	Finance Charge (+)	Fees/Other Debits (+)	Late Charge (+)	Payments/Other Credits (-)	Total Amount Due
₱ 79,774.19	₱ 93,859.23	₱ 0.00	₱ 0.00	₱ 0.00	₱ 79,774.19	₱ 93,859.23

Your Credit Card Points Summary

Previous Balance	(+) Points Earned	(+/-) Adjustment	(-) Points Redeemed	Total Available Points
2,489.85	81.79	0.00	0.00	2,571.64

Sale Date	Post Date	Transaction Details	Amount
10/04/25	10/06/25	ROSE PHARMACY INC MANDAUE PHL	1,513.50
10/06/25	10/07/25	BOS COFFEE SOHO CEBU CITY PHL	165.00
10/07/25	10/09/25	SHOPEE PH MANDALUYONG PHL	277.00
10/07/25	10/09/25	SHOPEE PH MANDALUYONG PHL	249.00
10/07/25	10/09/25	SHOPEE PH MANDALUYONG PHL	78.00
10/07/25	10/09/25	SHOPEE PH MANDALUYONG PHL	82.00
10/08/25	10/12/25	SHOPEE PH MANDALUYONG PHL	65.00
10/09/25	10/12/25	METRO GAISANO AYALA-D/ CEBU PHL	3,599.00
SUBTOTAL			13,071.54
TOTAL			93,859.23

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>

The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

For more details, please log on to bdo.com.ph or call our BDO Customer Contact Center at (+632) 8888-0000, International Toll-Free at (IAC)+800-8-CALLBDO (2255236).

FOREX CONVERSION FEE ADVISORY

Travel better with your BDO Elite Cards with a low FX conversion fee of **1.85%** on your foreign currency transactions, effective **August 1, 2025**.

Low FX conversion fee is exclusive to BDO World Elite Mastercard, BDO Platinum Mastercard, Visa Platinum, Platinum Card by Amex, Amex Platinum Credit Card, Amex Gold Card, JCB Platinum, and Diners Club Premiere.

IMPORTANT UPDATE FOR BDO CREDIT CARDHOLDERS WITH BDO DEPOSIT ACCOUNTS

To continue enjoying the benefits of your BDO Credit Card, ensure that you settle at least the minimum amount due or the outstanding balance within the payment due date. Otherwise, effective **August 26, 2025**, BDO will automatically debit your BDO Credit Card’s outstanding balance or any amount due from your BDO Deposit Account, if applicable.

Updated Terms and Conditions Governing the Issuance and Use of BDO Credit Card will be uploaded on **August 26, 2025**. To view the full terms and conditions, visit the Card Forms and Related Information page.

UPDATES ON INSTALLMENT AVAILMENT FEE AND INSTALLMENT PROCESSING FEE

Effective **January 1, 2026**, there will be changes to BDO Credit Cards’ Installment Availment Fee and Installment Processing Fee:

Installment Products	Installment Availment Fee	Installment Processing Fee
Cash Installment	P350 for every approved transaction	5% of the total remaining balance or P500 for PHP-denominated transactions, USD10 for USD-denominated transactions, whichever is higher.
Balance Transfer	P350 for every approved transaction	
Balance Convert	P350 for every approved Peso transaction US\$10 for every approved Dollar transaction	
Purchase Convert	P100 for every approved Peso transaction for amounts up to P20,000 , and P200 for amounts above P20,000 US\$5 for every approved Dollar transaction	
Buy Now Pay Later	N/A	

For details, visit the BDO website and search Credit Cards Fees and Charges Update.

Choose Your Credit Card Payment Channels:

PAYMENT POSTED ON THE SAME BANKING DAY

- BDO Online Banking
- BDO Branches & Network Bank Branches
- BDO Automated Teller Machines (ATMs)
- BDO Cash Acceptance Machines (CAMs)
- Auto-Debit Arrangement (ADA) Payment Facility

PAYMENT POSTED ON THE NEXT BANKING DAY

- BancNet
- Savemore Market Branches
- SM Bills Payment Counters (including SM Supermarket and SM Hypermarket)

For American Express Dollar Charge Cards and accounts with Dual Currency feature, USD payments for your Dollar account/s are accepted only via: BDO Branches, BDO Online Banking (USD account) and ADA Payment Facility (USD account). For American Express Dollar Charge Cards, ADA payment is scheduled 25 days from Statement Date.

Notes:

- BDO Credit Card payments made via BDO Online, ATMs, and Cash Deposit Machines will be reflected within the same banking day. Payments to all other billers made after 10PM are considered next banking day transactions.
- For BDO Online Banking and ADA Payment Facility, enrollment is via any BDO Branch or bdo.com.ph.
- For Check Payment (Peso and Dollar), payment is subject to clearing cut-off.

When making credit card payments, please be reminded of the following:

- To pay at any BDO branch, present the upper portion of the statement and keep the machine validated copy as proof of payment or you may accomplish a transaction slip and indicate the applicable Institution Code to ensure that payment will be properly posted to the account.

Payment Type	Institution Code
Peso Payment to Peso Card	0800
Dollar Payment to Dollar Card	0802
Peso Payment to Dollar Card	0803

- For check payments*, please make the check payable to “BDO Unibank, Inc.”. Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.
- Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.
- * Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.

IMPORTANT REMINDER

1. 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. Applicable Monthly Effective Interest Rate (MEIR) will be imposed on the account if:
 - a.No payment was made on the Card on Payment Due Date,
 - b.Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),
 - c.Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA, or
 - d.There is a cash advance transaction.

Terms & Conditions

To view the latest version of the Terms & Conditions, visit bdo.com.ph/bdo-card-terms

Fees & Charges

To view the latest version of the Fees & Charges, visit bdo.com.ph/elite-card-fees