

Prepared for
Reference No. 701A5503-4



RENZ CHRISTIAN M CABATO

* Phil Foremost Milling 29f
South Corporate Plaza Twr 1
1634 26th Bgc Taguig

CUSTOMER NUMBER	020100-4-10-5503701
STATEMENT DATE	MAY 14, 2020
PAYMENT DUE DATE	JUNE 3, 2020
CREDIT LIMIT	50,000.00
TOTAL AMOUNT DUE	36,079.00
MINIMUM AMOUNT DUE	1,288.54

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Blue	149.00	6,114.44	42,044.44	0.00	0.00	0.00	36,079.00
Total	149.00	6,114.44	42,044.44	0.00	0.00	0.00	36,079.00
Past Due Amount							0.00
Minimum Amount Due							1,288.54
Unbilled Installment Amount							0.00
Total Outstanding Balance							36,079.00

REWARDS	EXPRESS ADVICE
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Real Thrills Rewards	Previous Points Balance	(+) Points Earned / Adjusted	(-) Points Redeemed / Adjusted	Available Points
	502	1,175	24	1,653

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.



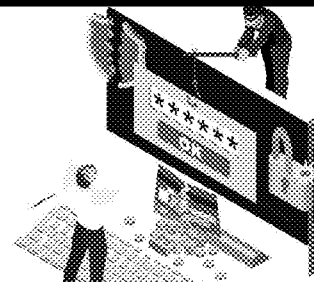
Keep using your BPI Express Credit Card
and enjoy rewards instantly, right where you love to shop

IMPORTANT ADVISORY ON ACCOUNT SECURITY

We have received reports of fraudsters pretending to be BPI personnel so they can obtain personal and account information from our customers. Beware of these fraudulent activities that may trick you into sharing your account information. Remember the following:

- Don't surrender your physical credit card to anyone.
- Don't share your credit card details via email or phone.
- Don't respond to emails asking for your personal information or account password.
- Don't share your One-Time Password (OTP) to anyone.

BPI will never ask for your personal and account details through emails, SMS, or phone calls.
Monitor your statement of account (SOA) regularly and report any unauthorized transaction immediately.



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-xxxxxx
2. BPI depositor, can enroll at their branch of account to pay through the following:
 - a. BPI ATMs
 - b. BPI Phonebanking (02) 889-10000
 - c. BPI Online Banking at <https://online.bpi.com.ph>
 - d. BPI Mobile Banking
 - e. 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.

Contact Us

For any concern, you may contact Bank of the Philippine Islands at 889-10000 (all areas with "02" area code), 1-800-188-88100 (domestic toll-free for PLDT) and +632 889-10000 (mobile phone and international calls) and International Toll-Free Numbers (refer to www.bpi.com.ph at Contact Us link for details) or email help@bpi.com.ph.

Bank of the Philippine Islands is regulated by the Bangko Sentral ng Pilipinas with email address consumeraffairs@bsp.gov.ph.

KEEP US UPDATED

For change in Name, Address, Phone Number and/or Email Address, please make a request by calling BPI Phonebanking (02) 889-10000 or email to help@bpi.com.ph.

Important Reminders

1. Statement Date and Payment Due Date

The billing cycle represented by this statement closes on your Statement Date. If the Payment Due Date falls on a Saturday, Sunday, or a regular national holiday, the Payment Due Date shall be moved to the next banking day.

2. Minimum Amount Due

The Minimum Amount Due (MAD) is equivalent to 3.57% of the total outstanding balance (TOB) or P850, whichever is higher; provided that if the TOB is less than P850, the MAD is the TOB. Any amount past due, amounts over credit limit and billed monthly installment amortizations form part of the minimum amount due and should be paid in full when billed for each Card type. The Minimum Amount Due (MAD) shall be computed as follows:

- i. If the Total Outstanding Balance is less than or equal to P850, MAD is equal to the Total Outstanding Balance.
- ii. If the Total Outstanding Balance is more than P850, compute for the sum of (a) 3.57% of the total amount of the retail purchases, cash advances, fees, charges and monthly installment amortizations, and (b) 100% of past due amount, if any. If the computed amount:
 - a. Is less than P850, the MAD is P850
 - b. Is more than P850, the MAD is equal to the computed amount

Cardholder is required to pay at least the Minimum Amount Due on or before Payment Due Date. Failure to pay at least the Minimum Amount Due shall result in imposition of finance charges, additional interest and penalty fees.

3. 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 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.

4. Credit Limit

Your credit limit is the maximum amount available for use. BPI reserves the right to disapprove any purchases or cash advance that exceeds your credit limit. Your total credit limit can be used for regular purchases and Special Installment Plan (S.I.P.), for items of value payable on fixed monthly installment amounts with terms ranging from 3 to 24 months. Principal cardholders share their credit limit with their supplementary cardholder. If you have a BPI eCredit, its limit is part of your credit limit and whenever you charge a purchase to your eCredit, your credit limit will be reduced. If you have two or more BPI Credit Cards, it also shares one credit limit. If you find your limit insufficient for your requirements, please make a request by calling BPI Phonebanking (02) 889-10000 or logging on to <https://online.bpi.com.ph>.

5. Income Tax Form

In compliance with BSP Circular 472, you are required to submit your latest ITR form to complete your credit card application. Please send it to BFI Cardholder Services, BPI Buendia Center, Sen. Gil J. Puyat Avenue, Makati City.

6. Lost Card

Report a lost or stolen card immediately by calling (02) 889-10000. The line is open 24 hours everyday.

7. Fees and Charges

7.a. Finance Charges

Finance charge on 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 posting date until payment date for BPI Credit Card Cash Advance transactions and cash advance fee, and the day after the Statement of Account (SOA) date for retail purchases, unpaid finance charges and other fees, and monthly installment amortizations.

Sample Computation

Given:	
Current Statement Date:	Feb. 1 2019
Payment Due Date:	Feb. 21, 2019
Next Statement Date:	Mar. 1, 2019

Previous Balance:	P20,000.00
Date of Payment:	Feb. 21, 2019
Amount Paid:	P714.00
Date of New Cash Advance:	Feb. 25, 2019
Monthly Finance Charge:	3.50%

Factor Rate in Step i:	3.50% x 12 months = 42%
No. of Days In Step ii.a:	19 days (Feb 1 to 19)
No. of Days In Step ii. b:	9 days (Feb 21 to Mar 1)
No. of Days in Step iii:	5 days (Feb 25 to Mar)

Step i:	42% / 360 days	= 0.0011667
Step ii.a:	P20,000 x 0.00116667 x 19 days	= P443
Step ii.b:	(P20,000 - P714) x 0.00116667 x 9 days	= P203
Total Retail Interest:	P443 + P203	= P646
Step iii:	P5,000 x 0.01166667 x 5 days	= P29
Total Cash Advance Interest		= P29
Step iv:	P646 + P29	= P675

Finance Charges to appear in the next statement:

BPI Mastercard/Visa: P675

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.

7.b. Late Payment Charge Fee

Failure to pay at least the minimum amount due on or before the Payment Due Date, shall bear a late payment charge fee as stated in the table of fees. BPI shall have the option to adjust the rate of interest and penalty due on the obligation with prior notice to the cardholder. If the account is suspended or cancelled, and thereafter referred to a collection agency or lawyer, BPI shall impose additional charges/fees in accordance with the Terms and Conditions Governing the Issuance and Use of the BPI Credit Card.

7.c. Cash Advance Fee

Availments are subject to a cash advance fee per transaction. It can be availed at any BPI branch or BPI ATM's nationwide and through the Cirrus (for Mastercard credit cards) and Visa/Plus (for Visa credit cards) networks worldwide. Cash Advance shall be earmarked against the Cardholder's Credit Limit and is not an additional line of credit. To avail of Cash Advance via ATM, the Cardholder must have a Cash Advance PIN (CAPIN). A CAPIN may be provided to the Cardholder which upon receipt, must immediately be changed by the Cardholder. If the Cardholder is not provided with a CAPIN, the Cardholder may call (02) 889-10000, to request for a CAPIN. The Cardholder must not disclose the CAPIN to any person or compromise its confidentiality under any circumstance.

7.d. Issuer's Service Fee on Foreign Currency Transactions

Transactions made outside the Philippines are converted from transaction currency to Philippine Pesos based on Mastercard/Visa rates on the day the transaction is posted plus Issuer's service fee on foreign currency transactions.

7.e. Statement of Account Copy Fee

Request to reprint your monthly statement of account is subject to a service fee of P200. It is applicable per statement copy and charged to your account automatically.

7.f. Other Fees

Membership fees, returned check penalty fee, charge slip retrieval fee, card replacement fees, lost card fee, check protect fee, Special Installment Plan (S.I.P.) pre-termination processing fees, express start cancellation fee, gaming fee, closed account maintenance and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

Statement of Account

Customer Number 020100-4-10-5503701

SERVICE ADVISORY

Please be advised that we have successfully reversed the late payment fees, other fees, and interest on interest, as applicable, in relation to Bayanihan Act RA11469. Please refer to your Statement Details.



Statement of Account

Customer Number 020100-4-10-5503701

BPI EXPRESS CREDIT BLUE MASTERCARD

Transaction Date	Post Date	Description	Amount
May 4	May 4	Payment - Thank You	-5,234.69
		Finance Charge	0.00
		Previous Balance	149.00
		Past Due	0.00
		Ending Balance	36,079.00
		Unbilled Installment Amount	0.00

548809-3-70-6457236 - RENZ CHRISTIAN M CABATO

April 22	April 22	Credit Adjustment-Bayanihan	-850.00
April 22	April 22	Debit Adjustment-Bayanihan	850.00
April 22	April 23	Mercury Drug Manila	2,500.25
April 22	April 23	Ever Supermarket Yusec Manila	719.86
April 22	April 23	Ever Supermarket Yusec Manila	1,895.33
April 24	April 24	Interest Reversal-Bayanihan	-29.75
May 2	May 4	Netflix.Com Amsterdam	149.00
May 4	May 5	Lazada Ph Makati	35,930.00