

Fees & Charges	Titanium MasterCard	Platinum MasterCard
Principal Card Annual Membership Fee	P3,500	P4,500
Supplementary Card Annual Membership Fee	P1,750*	FREE for Life for 6 Supplementary
Monthly Effective Interest Rate	Peso: 2.50% / Dollar: 2.50%	Peso: 2.50% / Dollar: 2.50%
Cash Advance Fee	Peso: 5% or P300 whichever is higher; Dollar: 5% or US\$ 6, whichever is higher	
Minimum Amount Due	This is the sum of the following a) 3% of your Outstanding Balance (less Installment Amortization, if any); b) Installment Amortization; c) Overdue Amount; d) Over-limit Amount. You pay the sum of a,b,c and d or P200 or US\$ 5 for Dollar transactions, whichever is higher.	
Late Payment Fee	Peso: 5% of the Overdue Amount or P300 whichever is higher; Dollar: 4.5% of the Overdue Amount or US\$ 6 whichever is higher	
Returned Check Fee / ADA Return Fee	P500 or US\$ 25 per returned check / insufficient ADA account	
Sales Slip Retrieval Fee	P250 for each sales slip retrieved for Local transactions or P450 for each sales slip retrieved for International transactions	
Lost Card Replacement Fee	P250 for each card	
Foreign Exchange Conversion Rate	Assessment fee of 1% plus service fee of 1% of the converted amount will be charged by MasterCard and BDO respectively, and shall be imposed at the sole and absolute discretion of BDO and may be subject to change.	
Installment Acceleration Fee	5% of the total remaining balance or P300 whichever is higher	

\* First Supplementary is FREE for Life

Note: Interest rates are determined by BDO and are subject to change in accordance with prevailing market rates. In case of conflict between the provisions of these reminders and the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards as stated in your Card Carrier, the latter shall prevail.

Fees & Charges	Shop More MasterCard	Classic MasterCard	Gold MasterCard
Principal Card Annual Membership Fee	P75*	P1,500	P2,400
Supplementary Card Annual Membership Fee	P50*	P750	P1,200
Monthly Effective Interest Rate	3.50%	Peso: 3.25% / Dollar: 2.50%	Peso: 3.00% / Dollar: 2.50%
Cash Advance Fee	5% or P300, whichever is higher	Peso: 5% or P300, whichever is higher Dollar: 5% or US\$ 6, whichever is higher	
Minimum Amount Due	This is the sum of the following a) 3% of your Outstanding Balance (less Installment Amortization, if any); b) Installment Amortization; c) Overdue Amount; d) Over-limit Amount. You pay the sum of a,b,c and d or P200 or US\$5 for Dollar transactions, whichever is higher.		
Late Payment Fee	Peso: 5% of the Overdue Amount or P300, whichever is higher; Dollar: 4.5% of the Overdue Amount or US\$ 6, whichever is higher		
Returned Check Fee / ADA Return Fee	P500 or US\$ 25 per returned check / insufficient ADA account		
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Foreign Exchange Conversion Rate	Assessment fee of 1% plus service fee of 1% of the converted amount will be charged by MasterCard and BDO respectively, and shall be imposed at the sole and absolute discretion of BDO and may be subject to change.		
Installment Acceleration Fee	5% of the total remaining balance or P300, whichever is higher		

\* Monthly Membership Fee

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Fees & Charges	Forever 21 MasterCard	Bench MasterCard
Principal Monthly Membership Fee	P 200 / month	
Supplementary Monthly Membership Fee	P 100* / month	
Monthly Effective Interest Rate	3.00% / month	
Cash Advance Fee	5% or P 300, whichever is higher	
Minimum Amount Due	This is the sum of the following a) 3% of your Outstanding Balance (less Installment Amortization, if any); b) Installment Amortization; c) Overdue Amount; d) Over-limit Amount. You pay the sum of a,b,c and d or P 200 or US\$5 for Dollar transactions, whichever is higher.	
Late Payment Fee	Peso: 5% of the Overdue Amount or P 300, whichever is higher	
Returned Check Fee / ADA Return Fee	P 500 or US\$ 25 per returned check / insufficient ADA account	
Sales Slip Retrieval Fee	P 250 for each sales slip retrieved for Local transactions or P 450 for each sales slip retrieved for International transactions	
Lost Card Replacement Fee	P 250 for each card	
Foreign Exchange Conversion Rate	Assessment fee of 1% plus service fee of 1% of the converted amount will be charged by MasterCard and BDO respectively, and shall be imposed at the sole and absolute discretion of BDO and may be subject to change.	
Installment Acceleration Fee	5% of the total remaining balance or P 300, whichever is higher	

\* First Supplementary Credit Card is FREE for Life.

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