

# BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

**1** Log-in using your registered **User ID and Password** (One-Time-PIN is required)

### Login to BDO Online Banking

User ID:

Password:

Login

[Forgot your password?](#)  
[Forgot your user ID?](#)  
[Forgot your telephone PIN?](#)

[Not Yet Enrolled? Enroll Now!](#)

[Security Features](#)   [Online Banking Privacy Policy](#)   [FAQs](#)

**2** In order to proceed with application, select **More Services>Credit Card Services>Select your Account**

NAVIGATE

My Accounts >

Send Money >

Pay Bills and Reload >

Enrollment >

**More Services >**

Profile Settings >

My Quick Links >

Welcome, JUANDELACRUZ

Your last login was April 06, 2021, 12:36:58 GMT +8

You have 0 invalid login attempt(s).

Savings and Checking

Choose an option:

Checkbook Reorder

Stop Payment Order

**Credit Card Services**

NAVIGATE

Statement of Account >

My Favorites >

Account Details >

**Services >**

Bills Payment >

Promos >

Home » Customer Service

Customer Service

Please select the credit card and type of inquiry

Select your Account

Select your Account

**3** Once account has been chosen, select a request. Choose **'Purchase Convert'** to proceed with Purchase Convert application.

## Services

Home » Customer Service

Select a request

- Apply for a BDO Virtual Card
- Apply for a Supplementary Card
- Assign a Supplementary Sub-Limit
- Auto-Debit Arrangement
- Balance Transfer
- Card Replacement Due to Change in Color
- Card Replacement Due to Damaged Card
- Card Replacement Due to Defective Magnetic Stripe
- Cash-It-Easy
- Collections Request Call Out
- Copy of Charge Slip
- Decrease in Credit Limit
- Purchase Convert**
- Request for Certification

Select a request

Select a concern

Submit

# BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

4

In Welcome Page, click ‘Apply Now’

Request for Purchase Convert

Convert big purchases on BDO Credit Card to installment at a low 0.88% monthly add-on rate!

Choose the most convenient term for you.  
Minimum amount of Php 5,000

Term (months)	Factor Rate	Add-On-Rate Per Month	Effective Rate Per Annum
3	0.342128176	0.88%	15.78%
6	0.175470425	0.88%	17.89%
12	0.092137489	0.88%	18.96%
18	0.064360104	0.88%	19.16%
24	0.050466939	0.88%	19.12%

Sample Computation for a P20,000 Purchase Convert amount on 24 months

Purchase Convert PHP Amount x Factor Rate

Monthly Amortization\*

P20,000 x 0.050466939

P1,009.34 per month for 24 months

\*Above computation is presented as a guide to derive the monthly amortization.

[Quick access to Purchase Convert Calculator](#)

An Installment Availment Fee of P100 will be charged for every approved Purchase Convert transaction. The Installment Availment Fee is non-refundable and will be due even if Cardholder decides to pay the entire remaining balance before the end of the payment term.

Monthly installment due on Purchase Convert applications for transactions using Principal, Supplementary or Virtual Card, together with monthly interest and penalty charge (if any) will be billed to the Principal Cardholder starting on the next statement cycle after the Purchase Convert transaction posting date and every month thereafter until the total amount payable is paid in full.

Offer is until January 31, 2023. Per DTI Fair Trade Permit No. FTEB-154105, Series of 2022.

Please ensure that the BDO Credit Card (including card replacement/renewal) used for your application is ACTIVE.

Additional Reminders

Total add-on interest should be within the Cardholder's available credit limit.

Transaction should be single-receipt purchase of at least P5,000.

Transactions not allowed for Purchase Convert:

USD-denominated transactions

Any transaction associated with Gambling

Cash Advance transactions

Money Transfers or any similar cash transaction

Other BDO installment transactions or any amortizing transaction like 0% interest, Regular Installment, etc.

To avoid duplicate processing of Purchase Convert request, please ensure that transaction conversion request is made only through one application channel.

Application status will be available after 5 banking days.

Click [here](#) for the Purchase Convert Low Rate Promo Mechanics.

Click [here](#) for the complete Terms and Conditions.

Apply Now

5

Input all required information to proceed with application. Click ‘Submit’

Request for Purchase Convert

Establishment Name Where Purchase was Made\*

Transaction Currency\*

Transaction Amount\*

Transaction Date (MM/DD/YYYY)\*

Preferred Installment Term\*

\*Establishment name should be the same with the transaction written in the Statement of Account. Transactions like Gambling, Cash Advance, Money Transfers or any similar Cash Transactions, and Installment Transactions (i.e. Absolutely 0% Interest, EasyPay Regular Installment, etc.) are NOT qualified. Application is subject to approval.

\*By clicking the Submit Button, I agree to be bound by the Terms and Conditions of the Purchase Convert Promotion and agree to pay the Installment Availment Fee that will be charged to my account.

Submit

6

Application acknowledgment and reference number will be provided at the end of application.

Request for Purchase Convert

Thank you for using the BDO Online Banking.

We have received your request for Purchase Convert

with reference number 20221103-128.

Please allow five (5) banking days for processing.

Return

Make Another Request