

BDO CREDIT CARD FEES AND CHARGES

Membership Fee	Principal	Supplementary
Shop More	P75/month	P50/month
Classic Cards ¹	P1,500/year	P750/year
Gold Cards	P2,400/year	P1,200/year

Monthly EIR ²	Peso	Dollar
Shop More	3.50%	N.A.
Classic Cards ¹	3.25%	N.A.
Gold Cards	3.00%	2.50%

Cash Advance Fee ³	5% of amount withdrawn or P300, whichever is higher	5% of amount withdrawn or US\$6, whichever is higher
Late Payment Charge	5% of the overdue amount or P300, whichever is higher	4.5% of the overdue amount or US\$6, whichever is higher
Minimum Amount Due	The sum of the following: a) 3% of the 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	
Sales Slip Retrieval Fee	P250 for each sales slip retrieved for local transactions or P450 each for international transactions	
Lost Card Replacement	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 / Visa / JCB / UnionPay 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	
Returned Check Fee / ADA Return Fee	P500	US\$25

1. Includes BDO Visa Classic and JCB Lucky Cat

2. Effective Interest Rate

3. Effective Interest Rate (EIR) for Cash Advance will vary depending on the amount of transaction made within the statement cycle. If you don't pay full amount, it will incur additional charges on the next cycle date.

All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges. For updated information, please contact BDO Customer Contact Center at 631-8000 (within Metro Manila) or Domestic Toll-Free Numbers at 1-800-10-6318000 (PLDT), 1-800-3-6318000 (Digitel), 1-800-5-6318000 (Bayantel) and 1-800-8-6318000 (Globe).

APPLY for a BDO Credit Card NOW and enjoy special perks and privileges!

REWARDS

Shop, dine and travel with your BDO Credit Card and get instant savings and free items from our merchant partners. Watch out for our exclusive treats and enjoy our gifts while you spend.

BANKING CONVENIENCE

Settle your BDO Credit Card bill at any of over 750 branches nationwide with selected branches open on weekends and up to 7pm. Plus, enjoy the convenience of paying your bills through ATMs, BDO Phonebanking*, e-Banking*, Automatic Debit Arrangement Facility*, Charge-on-demand, or through any SM Bills Payment counters nationwide.

For any BDO Credit Card related concerns, call the 24-hour BDO Customer Contact Center at 631-8000.

EASYPAY INSTALLMENT PROGRAMS**

We offer you various ways to manage your finances with ease and lots of savings. Anything you need: Cash, Balance Transfer, Absolutely Zero Percent Interest Installment purchase at partner stores -- we have it.

* Enrollment with BDO is required.

** Applicable to specific products only.

For more details on the Credit Card features, please log on to www.bdo.com.ph.

PRINT DATE: MARCH 2013

BDO



Credit Cards

**Make the most out of life!
Choose a BDO Credit Card.
APPLY NOW!**

BDO Credit Cards: 631-8000 or 1-800-10-6318000
(Domestic Toll-Free) or visit www.bdo.com.ph

We find ways®

SC	IC
CTP	CTS



APPLICATION FORM

Please personally submit completed Application Form and requirements to any BDO Branch near you.

BDO CREDIT CARDS



Color *:
☐ White
☐ Black

☐ Shop More MasterCard*



Color *:
☐ Blue
☐ Black

☐ Visa Classic*



☐ JCB Lucky Cat



☐ Gold MasterCard**



☐ Gold Visa**



☐ Gold JCB



☐ Gold UnionPay

* Please check your color preference. If no color preference is indicated, default will be Black.
 ** Just call the BDO Customer Contact Center at 631-8000 for the BDO Dual Currency feature.

REQUIREMENTS

BASIC APPLICATION REQUIREMENTS

- Must be 21 to 70 years old for PRINCIPAL Cardholders; at least 13 years old for SUPPLEMENTARY Cardholders
- Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
- Minimum Gross Fixed Income Requirement:
 - P180,000 - Shop More MasterCard Credit Card
 - P240,000 - Visa Classic and JCB Lucky Cat Credit Card
 - P420,000 - Gold Credit Cards
- Must be a regular employee or self-employed with business operating for at least 2 years
- Must have at least 1 landline phone
- Residence or office address must be within any area where a BDO branch is located

DOCUMENTS REQUIRED

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

Filipino

Any one of the following valid photo-bearing identification document* (front and back):

- Company ID, if company is SEC, IC or BSP supervised / registered
- Passport
- Driver's License
- SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type)
- PhilHealth Card
- GSIS ID
- PRC ID
- Voter's ID
- All other ID's issued by the Philippine government and its instrumentalities

* Supplementary applicants who are studying may submit a valid school ID instead.

Foreigners

Any one of the following valid documents:

- Valid VISA and work permit
- Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I
- Valid passport with any of the following:
 - Special Investors Resident VISA
 - Special Non-Immigrant VISA for PEZA investors and employees
 - VISA with EO226

B. PROOF OF INCOME

Employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative (MANDATORY) PLUS any of the following:
 - Latest full-month's payslip/s
 - Original Certificate of Employment indicating status, service tenure, and compensation breakdown

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least 2 years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY):
 - Single Proprietorship: DTI Registration
 - Partnership / Corporation: SEC Registration
- Last 3 months' bank statements (OPTIONAL)

Note: • Complete the application form (placing N/A if Not Applicable)
 • Applications without required documents or with incomplete information will not be processed
 • Submitted documents will not be returned to the applicant

☐ Existing BDO Credit Cardholder

☐ Existing Credit Cardholder with other banks

MY PERSONAL INFORMATION

Gender ☐ Female ☐ Male
 First Name Middle Name Last Name

Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

Birthdate Place of Birth

TIN SSS/GSIS/Passport No.

Nationality No. of Dependents ☐ I agree that my dependent/s above 13-years old, if qualified, be issued a Supplementary Credit Card.

Dependent/s Information:

- Full Name Date of Birth Relationship
- Full Name Date of Birth Relationship
- Full Name Date of Birth Relationship
- Full Name Date of Birth Relationship

Car Ownership: No. of cars owned ☐ Mortgaged ☐ Owned

Marital Status ☐ Single ☐ Married ☐ Widow/er ☐ Separated

School Last attended

Educational Attainment ☐ High School ☐ College ☐ Post Graduate ☐ Others

Mother's Full Maiden Name:

First Name Middle Name Last Name

Spouse's Full Name:

First Name Middle Name Last Name

Spouse's Birthdate

MY COMMUNICATION & DELIVERY INSTRUCTIONS

Home Ownership

☐ Owned by Applicant ☐ Mortgaged/Financed ☐ Living w/ Relatives
☐ Rented ☐ Company Quarters ☐ Boarding

Home Address:

House No. & Street

District

City/Province Zip Code

Residence Phone Number ☐ Post Paid ☐ Prepaid Mobile Number

e-Mail Address*

Years at Present Address Years at Previous Address

Office Address:

Company Name & Dept.

Floor & Bldg. Name

Street & District

City/Province Zip Code

Office Phone Number () Fax Number ()

e-Mail Address*

Please deliver my BDO Credit Card and Monthly Billing Statement to my:

☐ Home Address ☐ Office Address
 e-Mail: ☐ Personal ☐ Business

* For BDO Shop More and Classic Credit Cards, provision of an e-mail address is MANDATORY. Monthly Billing Statement (MBS) will be sent to your e-mail address. If preferred MBS Address is not indicated, default e-Mail will be your personal e-Mail. There will be no printed MBS.

MY WORK

Employment

☐ Private Sector ☐ Government ☐ Employed Professional
☐ Self-Employed w/ Business ☐ Self-Employed Professional ☐ Retired/Unemployed

Nature of Business

Rank ☐ Non-Officer ☐ Junior Officer Position
☐ Senior Officer (AVP up) (Supervisor to Manager)

Job / Business Tenure Current Job / Business Yrs. Mos.
Previous Job Yrs. Mos.

Gross Annual Income

MY WORK (REQUIRED FOR SELF EMPLOYED ONLY)

Business Type ☐ Proprietorship ☐ Partnership ☐ Corporation

MY FINANCES / BANK RELATIONSHIP

Are you a BDO Customer? ☐ Yes ☐ No
If yes: ☐ Credit Cards ☐ Deposit ☐ Loan

BDO Credit Cards/Other Credit Cards

Credit Card	Card Number	Credit Limit	Outstanding Balance	Member Since

MY PERSONAL / TRADE REFERENCES

Personal references not living with me:

Name:

Relationship:

Company Name / Address (P.O. Box address not acceptable):

Contact Number (Include local number if any):

Mobile Number:

Name:

Relationship:

Company Name / Address (P.O. Box address not acceptable):

Contact Number (Include local number if any):

Mobile Number:

MY SUPPLEMENTARY CARD*

Sub-Limit Assignment*: Php

Sub-Limit Assignment begins at a minimum of Php 2,000 and increments of Php 1,000.

First Name Middle Name Last Name

Name to appear on the card (Limited to 19 characters only, including spaces; aliases/nicknames are not acceptable)

Relationship Gender Birthdate

☐ Spouse ☐ Parent ☐ Child ☐ Male

☐ Siblings Others ☐ Female d d m m y y y y

Residence Phone Number Office Phone Number

() ()

House No. & Street

District

City/Province Zip Code

Company Name & Address:

Mother's Full Maiden Name

First Name Middle Name Last Name

Supplementary Sub-Limit Assignment

Sub-Limit Assignment for Supplementary Cardholders begins at a minimum of Php 2,000 and can increase in increments of Php 1,000. If no sub-limit is assigned for Supplementary Cardholders ages 13-15 years old, the default amount will be the minimum sub-limit assignment. If no sub-limit is assigned for ages 16 and above, the Supplementary Cardholder shares in the Principal Cardholder's credit limit.

UNDERTAKING

By signing below, and or at the back of the BDO Credit Card, and/or by using the BDO Credit Card, I/we have agreed to abide by the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards and all future amendments thereto. I/we hereby certify that all information and documents given in this application are true and correct. I/we understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my/our application, immediate termination of my/our credit card privileges once approved, and/or legal action against me/us.

I/we hereby agree to waive my/our rights regarding the confidentiality of deposits under R.A. 1405, as amended, as the disclosure is necessary and relevant in the evaluation of my/our application, and as it may be required by applicable rules and laws, and to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our BDO Bank Account should I/we decide to avail of the Auto-Debit Payment Facility for my/our BDO Credit Card. I/we further authorize and consent Banco De Oro Unibank, Inc. (BDO) to be the recipient of these information. I further authorize BDO to conduct random verification with the BIR, any other appropriate government agencies or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to my application as it may be necessary for processing and evaluating my application and hereby further waive confidentiality rules and laws as applicable.

I hereby authorize the transfer, disclosure and communication of any information relating to my accounts with BDO to any of the offices, branches, subsidiaries, affiliates, agents and representatives of BDO and third parties selected by any of them for data processing/storage, customer satisfaction surveys, product and service offers made to me through mail/e-mail/fax/SMS or telephone, and for any other purpose as BDO may deem appropriate, and as may be required by law or regulation. I hereby authorize the regular submission and disclosure to any and all credit information service providers such as, but not limited to, Credit Card Association of the Philippines, Credit Information Corporation, of any information, whether positive or negative relating to my basic credit data (as defined under R.A. No. 9510) with BDO as well as any updates or corrections thereof. The foregoing constitutes my written consent for any such submission and disclosure of information relating to my accounts for the purpose indicated above and under applicable laws, rules and regulations. I agree to hold BDO free and harmless from any liabilities that may arise from any transfer, disclosure or storage of information relating to my accounts.

I/we hold ourselves, jointly and severally liable for all obligations and liabilities incurred with the use of the BDO Credit Card and extension cards. The entire unpaid obligation and all other fees, charges, and amounts payable to BDO under the Terms and Conditions shall become due and payable without demand, protest, or further notice of any kind, all of which will be deemed expressly waived by me/us. Any action made by BDO which may be construed as demand or notice shall not in any way serve as an amendment or modification of this provision. In case of disapproval, I/we understand that BDO is under no obligation to disclose the reason/s for such disapproval. I understand, as Principal Cardholder, I shall be sharing my Credit Limit to the Supplementary Cardholder(s) and shall be liable for all the purchases and cash advances made, including all interest and charges incurred through the use of supplementary card(s).

I hereby declare that this also serves as my application to all other BDO Credit Card products for myself and my dependent/s 13-years old and above and I hereby allow BDO to issue such BDO Credit Cards as I, and my dependent/s may be deemed qualified.

The accomplished application form and requirement(s) submitted becomes the property of BDO. BDO is under no obligation to return the said documents to me/us regardless of the outcome of the application.

APPLICANT'S SIGNATURE

Please sign within the box.

Date signed

SUPPLEMENTARY'S SIGNATURE

Please sign within the box.

Date signed

Should there be more than one Supplementary Card Request, kindly attach another application form with the complete supplementary card details.

SIGNATURE OF PRINCIPAL CARD APPLICANT (1)

SIGNATURE OF SUPPLEMENTARY CARD APPLICANT (2)

SIGNATURE OF SUPPLEMENTARY CARD APPLICANT (3)

* For Dual Currency Cards, the Dollar Sub-Limit is the equivalent of the Peso Sub-Limit based on the Bank's conversion rates. Transactions made by the Supplementary CARDHOLDER in excess of the monthly Sub-Limit Assignment may be accommodated subject to the card status and limit of the Principal Cardholder. Principal Cardholder is accountable for Supplementary Cardholder's usage.