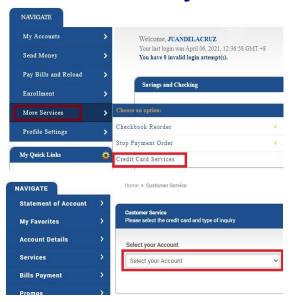
BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

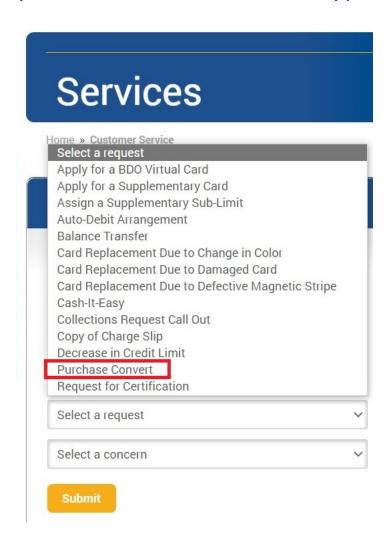
1 Log-in using your registered **User ID** and **Password** (One-Time-PIN is required)



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



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



BDO ONLINE BANKING PROCESS: PURCHASE CONVERT

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	0.342138176	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.

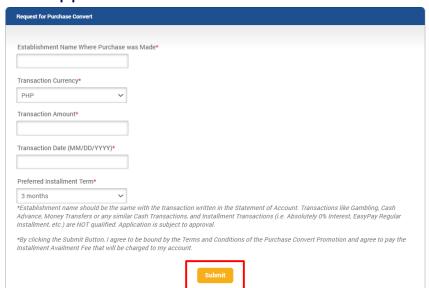
Additional Reminders

- 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 <u>here</u> for the complete Terms and Conditions.

Apply Now

5 Input all required information to proceed with application. Click 'Submit'



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

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	
	We have received your request for Purchase Convert with reference number 20221103-128. Please allow five (5) banking days for processing.