

# AMERICAN EXPRESS® CARDS TABLE OF FEES & CHARGES

Fees and Charges	Blue From American Express®	American Express® Cashback Credit Card	American Express® Explorer™ Credit Card	American Express® Platinum Credit Card	American Express® Credit Card	American Express® Gold Credit Card	BDO Dual Gold American Express® Card	American Express® Co-Brand Credit Card	American Express® Co-Brand Elite Credit Card	American Express® Green Card	American Express® Gold Card	Platinum Card®
<b>Basic Membership Fee</b>	<b>P150</b> /month	<b>P250</b> /month	<b>P4,000</b> /year	<b>P5,000</b> /year	<b>N.A.</b>				<b>US\$65</b> /year	<b>US\$150</b> /year	<b>US\$750</b> /year	
<b>Supplementary Membership Fee</b>	<b>P75</b> /month	<b>P125</b> /month	<b>P2,000</b> /year	<b>P2,500</b> /year <sup>1</sup>	<b>N.A.</b>				<b>US\$40</b> /year	<b>US\$75</b> /year	<b>FREE for Life</b> (for 4 supplementary accounts)	
<b>Monthly Interest Rate</b>	<b>3.00%</b>											
	Retail and Cash Advance transactions (inclusive of cash advance fee) <sup>2</sup>											
<b>Installment Availment Fee</b>	<b>P200</b> for every approved Cash Installment transaction											
	<b>P250</b> for every approved Balance Transfer transaction											
	<b>P250</b> for every approved Balance Convert Peso transaction or <b>US\$10</b> for every approved Balance Convert Dollar Transaction											
	<b>P100</b> for every approved Purchase Convert Peso transaction or <b>US\$5</b> for every approved Purchase Convert Dollar Transaction											
<b>Cash Advance Fee<sup>3</sup></b>	<b>P200 / US\$3.30</b>											
<b>Late Payment Charge</b>	<b>P850 / US\$20</b> or unpaid minimum amount due, whichever is lower									<b>US\$20 / 7%</b> of unpaid amount, whichever is lower		
<b>Minimum Amount Due</b>	This is the sum of the following: a) <b>3%</b> of the outstanding balance less installment amortizations, over-limit amount and new transactions posted within the current statement period <sup>4</sup> , or <b>P850 / US\$17</b> , whichever is higher; b) <b>3%</b> of Installment Amortization; c) Overdue Amount; and d) Over-Limit Amount.									<b>N.A.</b>		
<b>Returned Check Fee / Auto-Debit Arrangement (ADA) Fee</b>	<b>P1,250 / US\$35</b> per returned check or insufficient ADA account									<b>US\$35</b> per returned check or insufficient ADA account		
<b>Sales Slip Retrieval Fee</b>	<b>P300</b> for each sales slip retrieved for local transactions or <b>P500</b> for each sales slip retrieved for international transactions									<b>US\$10</b> for each sales slip retrieved		
<b>Lost Card Replacement Fee</b>	<b>P400</b> for each Card									<b>US\$10</b> for each Card		
<b>Gambling or Gaming Fee</b>	<b>5%</b> of transacted amount or <b>P500 / US\$10</b> , whichever is higher											
<b>Foreign Exchange Conversion Rate</b>	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of <b>2.5%</b> will be applied to the converted amount, of which <b>1%</b> is retained by American Express. Any charges converted by third parties prior submission to BDO are at rates selected by them.									All transactions made in foreign currency other than U.S. Dollars will be converted to U.S. Dollars by American Express. A foreign currency factor of <b>2.5%</b> will be applied to the converted U.S. Dollar amounts, of which <b>1%</b> is retained by American Express.		
<b>Installment Processing Fee</b>	<b>5%</b> of the total remaining balance or <b>P300</b> for PHP-denominated transactions or <b>USD10</b> for USD-denominated transactions, whichever is higher											
<b>Annual Membership Rewards® Program Fee</b>	<b>FREE</b> for Non-Frequent Traveler Option (NFTO)	<b>N.A.</b>			<b>FREE</b> for Non-Frequent Traveler Option (NFTO)	<b>N.A.</b>				<b>FREE</b> for Non-Frequent Traveler Option (NFTO)		
	<b>P800</b> for Frequent Traveler Option (FTO) (prior enrollment is required)	<b>N.A.</b>			<b>FREE</b> for Frequent Traveler Option (FTO) (pre-enrolled to FTO)	<b>N.A.</b>				<b>US\$20</b> for Frequent Traveler Option (FTO) (prior enrollment is required)		<b>FREE</b> for FTO (pre-enrolled to FTO)
<b>SOA Reprint Fee</b>	<b>P30</b> or <b>US\$1.00</b> per SOA request											
<b>Refund Fee</b>	<b>1%</b> of the amount to be refunded or <b>P100 / US\$2.50</b> , whichever is higher											
<b>Overseas Card Delivery Fee</b>	<b>P2500</b>									<b>US\$50</b>		<b>NA</b>

- 1 First 5 Supplementary is FREE for Life.
- 2 Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full.
- 3 If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner.
- 4 The new transactions posted within the current statement period will not be deducted from the computation of the 3% of the Outstanding Balance in case the Credit Card account is in past due status or has an over-limit amount.

Note: Interest rates are determined by BDO and 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 the American Express Credit Cards, the latter shall prevail. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

### IMPORTANT REMINDER

1. **Paying less than the total amount due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.**
2. **Applicable Monthly Interest Rate will be imposed on the account if:**
  - a. **No payment was made on the Card on Payment Due Date,**
  - b. **Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),**
  - c. **Outstanding Balance is paid in full by its Payment Due Date, but with unsettled balances from the previous SOA reflected in the current SOA, or**
  - d. **There is a cash advance transaction.**

For the complete definition and imposition of the Fees and Charges, you may view the full Terms and Conditions of selected card by visiting [www.bdo.com.ph](http://www.bdo.com.ph) then search Forms and Related Information.

<p><b>Choose Your Credit Card Payment Channels:</b></p> <p><b>PAYMENT POSTED ON THE SAME BANKING DAY</b></p> <ul style="list-style-type: none"> <li>• BDO Online Banking</li> <li>• BDO Branches &amp; Network Bank Branches</li> <li>• BDO Automated Teller Machines (ATMs)</li> <li>• BDO Cash Acceptance Machines (CAMs)</li> <li>• Auto-Debit Arrangement (ADA) Payment Facility</li> </ul> <p>For American Express Dollar Charge Cards and accounts with Dual Currency feature, USD payments for your Dollar account/s are accepted only via: BDO Branches, BDO Online Banking (USD account) and ADA Payment Facility (USD account). For American Express Dollar Charge Cards, ADA payment is scheduled 25 days from Statement Date.</p> <p>Notes:</p> <ul style="list-style-type: none"> <li>• BDO Credit Card payments made via BDO Online, ATMs, and Cash Deposit Machines will be reflected within the same banking day. Payments to all other billers made after 10PM are considered next banking day transactions.</li> <li>• For BDO Online Banking and ADA Payment Facility, enrollment is via any BDO Branch or <a href="http://bdo.com.ph">bdo.com.ph</a>.</li> <li>• For Check Payment (Peso and Dollar), payment is subject to clearing cut-off.</li> </ul>	<p><b>When making card payments, please be reminded of the following:</b></p> <ul style="list-style-type: none"> <li>• To pay at any BDO branch, present the upper portion of the statement and keep the machine validated copy as proof of payment or you may accomplish a transaction slip and indicate the application Institution Code to ensure that payment will be properly posted to the account.</li> </ul>	<ul style="list-style-type: none"> <li>• For check payments*, please make the check payable to "BDO Unibank, Inc.". Indicate the Account Name, Account Number/Card Number and Contact Number at the back of the check.</li> <li>• Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.</li> </ul> <p>* Normal banking regulations on the acceptance and clearing or collection of check payments apply. Post dated checks and foreign checks drawn on banks outside the Philippines are not accepted as payments.</p>								
<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Payment Type</th> <th style="width: 50%;">Institution Code</th> </tr> </thead> <tbody> <tr> <td>Peso Payment to Peso Card</td> <td style="text-align: center;">0800</td> </tr> <tr> <td>Dollar Payment to Dollar Card</td> <td style="text-align: center;">0802</td> </tr> <tr> <td>Peso Payment to Dollar Card</td> <td style="text-align: center;">0803</td> </tr> </tbody> </table>			Payment Type	Institution Code	Peso Payment to Peso Card	0800	Dollar Payment to Dollar Card	0802	Peso Payment to Dollar Card	0803
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## SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS

### OPENING BALANCE

**none**

### MONTHLY INTEREST RATE

**3.00%**

MONTH	NO. OF DAYS		RETAIL PURCHASE	CASH ADVANCE	CASH ADVANCE FEE	TOTAL PAYMENT	INTEREST	OUTSTANDING PRINCIPAL BALANCE
	STATEMENT DATE TO PAYMENT DATE	PAYMENT DATE TO CYCLE CUT OFF DATE						
<b>1</b>			-	<b>10,000</b>	<b>200</b>	-	<b>316.20</b>	<b>10,516.20</b>
<b>2</b>	<b>24</b>	<b>4</b>	<b>10,000</b>	-	-	<b>(2,000.00)</b>	<b>286.45</b>	<b>18,802.65</b>
<b>3</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(2,000.00)</b>	<b>568.88</b>	<b>17,371.54</b>
<b>4</b>	<b>24</b>	<b>6</b>	-	-	-	<b>(2,000.00)</b>	<b>509.15</b>	<b>15,880.68</b>
<b>5</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(2,000.00)</b>	<b>478.30</b>	<b>14,358.98</b>
<b>6</b>	<b>24</b>	<b>6</b>	-	-	-	<b>(2,000.00)</b>	<b>418.77</b>	<b>12,777.75</b>
<b>7</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(2,000.00)</b>	<b>382.11</b>	<b>11,159.86</b>
<b>8</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(2,000.00)</b>	<b>331.96</b>	<b>9,491.82</b>
<b>9</b>	<b>24</b>	<b>6</b>	-	-	-	<b>(2,000.00)</b>	<b>272.75</b>	<b>7,764.57</b>
<b>10</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(2,000.00)</b>	<b>226.70</b>	<b>5,991.27</b>
<b>11</b>	<b>24</b>	<b>6</b>	-	-	-	<b>(2,000.00)</b>	<b>167.74</b>	<b>4,159.01</b>
<b>12</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(4,159.01)</b>	<b>99.82</b>	<b>99.82</b>
<b>13</b>	<b>24</b>	<b>7</b>	-	-	-	<b>(99.82)</b>	-	-
<b>Total</b>						<b>(24,258.83)</b>	<b>4,058.83</b>	

#### Assumptions:

- Cardmember has no beginning balance on his 1<sup>st</sup> statement and makes a Cash Advance transaction of P10,000 on the 1<sup>st</sup> day of the month
- Cardmember makes a retail transaction of P10,000 on the 1<sup>st</sup> day of the 2<sup>nd</sup> month
- Cardmember is paying every due date, which is every 25<sup>th</sup> of the month

### FC Computation - Month 1

(Interest is computed on the Cash Advance and Cash Advance Fee)

Interest is from day of availment to cycle cut-off date

$$\text{Interest} = P10,200 \times 3\% / 30 \text{ days} \times 31 \text{ days} = \mathbf{P316.20}$$

### FC Computation - Month 2

(No Interest Charges for Retail Purchase transactions made during the statement cycle)

1) Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date to Payment Date)

$$\text{Interest} = P10,516.20 \times 3\% / 30 \text{ days} \times 24 \text{ days} = \mathbf{P252.39}$$

2) Outstanding Balance less Payments x Interest Rate / 30 days x No. of days (From Payment Date to Cycle Cut-off Date)

$$\text{Interest} = (P10,516.20 - P2,000) \times 3\% / 30 \text{ days} \times 4 \text{ days} = \mathbf{P34.06}$$

Total Interest = **P286.45**

### FC Computation - Month 12

(Cardmember fully paid the Outstanding Balance)

Cardmember will be billed interest even after paying the total outstanding balance from statement date up to date of full payment

Outstanding Balance x Interest Rate / 30 days x No. of days (From Statement Date up to Full Payment Date)

$$\text{Interest} = P4,159.01 \times 3\% / 30 \text{ days} \times 24 \text{ days} = \mathbf{P99.82}$$