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

*   First 5 Supplementary is FREE for Life
**   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
***   If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner.

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 complete definition of Statement of Account terms, visit bdo.com.ph. To view the complete Terms and Conditions visit americanexpress.com.ph.

Choose Your Credit Card Payment Channels:

- BDO Online Banking*
- BDO Branches
- BDO Network Bank Branches
- BDO Automated Teller Machines (ATMs)
- BDO Cash Acceptance Machines (CAMs)

- Auto-Debit Arrangement (ADA) Payment Facility**
- BancNet
- Savemore Market Branches
- SM Bills Payment Counters

For 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).
*   Enrollment with BDO is required via bdo.com.ph
**   Enrollment via any BDO branch and BDO Online Banking

When making card payments, please be reminded of the following:

- 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 applicable Institution Code to ensure that payment will be properly posted to the account.

Payment Type	Institution Code
Peso Payment to Peso Card	0800
Dollar Payment to Dollar Card	0802
Peso Payment to Dollar Card	0803

- 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.
- Pay at least the Minimum Amount Due on or before your Payment Due Date to avoid late payment charges.

*   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.

SAMPLE FINANCE CHARGE (FC) COMPUTATION FOR RETAIL AND CASH ADVANCE TRANSACTIONS

OPENING BALANCE — none
MONTHLY INTEREST RATE — 3.00%

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

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

Interest = P10,200 x 3% / 30 days x 31 days = **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)

   Interest = P10,516.20 x 3% / 30 days x 24 days = **P252.39**

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

   Interest = (P10,516.20 - P2,000) x 3% / 30 days x 4 days = **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)

Interest = P4,159.01 x 3% / 30 days x 24 days = **P99.82**