American Express
Table of Fees & Charges and Sample Finance Charge Computation

Fees and Charges	Blue From American Express	The American Express® Credit Card	The Cathay Pacific American Express® Credit Card	The American Express® Cashback Credit Card	The American Express® Gold Credit Card	The Cathay Pacific American Express® Elite Credit Card	The American Express® Platinum Credit Card	BDO Dual Gold American Express® Card	The American Express® Green Card	The American Express® Gold Card	The Platinum Card®
Basic Membership Fee	P150/month	P1,800/year	P2,400/year	P3,000/year		P5,000/year		P2,400*/year	US$65/year	US$150/year	US$750/year
Supplementary Membership Fee	P70/month	P800/year	P800/year	P1,500/year		P2,000/year	FREE for Life for 5 Supplementary	P1,200*/year	US$40/year	US$75/year	FREE for Life (for 4 supplementary accounts)
Monthly Effective Interest Rate (MEIR)	3.50%				3.25%		3%	3.25%	N.A.		
	Retail and Cash Advance transactions (inclusive of cash advance fee)**										
Cash Advance Fee***	5% of the amount withdrawn or P500 / US$10, whichever is higher										
Late Payment Charge	7% of the overdue amount										
Minimum Amount Due	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								5% of transacted amount or 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 to being submitted to us have been 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, whichever is higher								N.A.		
Annual Membership Rewards® Fee****	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)						FREE for FTO (pre-enrolled to FTO)		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										

* Charged to the BDO Dual Gold Mastercard
** 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 transacted at BDO Branches Over-The-Counter, a P500 / US$10 fee will be added to the 5% cash advance fee
**** Not applicable to American Express Cashback Credit Card, Cathay Pacific American Express Credit Cards and BDO Dual Gold American Express Card
USD Fees and Charges are only applicable to cards with Dual Currency feature

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

Applicable MEIR will be imposed on the account if:

1. **No payment was made on the Card on Payment Due Date,**
2. **Payment made was less than the Total Outstanding Balance stated in the Statement of Account (SOA),**
3. **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**
4. **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 Payment Channels:

- **BDO Branches**
- **BDO eBanking***
- **BDO Phone Banking***
- **Auto-Debit Arrangement (ADA) Payment Facility****
- **BancNet**
- **Save More 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 eBanking (USD account) and ADA Payment Facility (USD account).

* Enrollment with BDO is required via bdo.com.ph
** Enrollment via any BDO branch

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.

AMEX: REVISED AS OF JUNE 2019

SAMPLE FINANCE CHARGE COMPUTATION FOR RETAIL TRANSACTIONS

OPENING BALANCE none
RETAIL TRANSACTION P 10,000
MONTHLY EFFECTIVE INTEREST RATE (MEIR) 3.50%*

MONTH	DAYS	TOTAL PAYMENT	INTEREST	OUTSTANDING PRINCIPAL BALANCE
Jan	31	-	-	10,000.00
Feb	28	(833.33)	322.78	9,489.44
Mar	31	(1,156.11)	333.76	8,667.09
Apr	30	(1,167.09)	295.18	7,795.18
May	31	(1,128.51)	272.71	6,939.38
Jun	30	(1,106.04)	235.14	6,068.47
Jul	31	(1,068.47)	210.75	5,210.75
Aug	31	(1,044.08)	179.93	4,346.60
Sep	30	(1,013.26)	145.04	3,478.37
Oct	31	(978.37)	117.81	2,617.81
Nov	30	(951.14)	84.97	1,751.63
Dec	31	(918.30)	55.85	889.18
Jan	31	(889.18)	-	(0.00)
Total		(12,253.91)	2,253.91	

Assumptions:

- Cardholder has no beginning balance on his first statement and makes retail transactions of P10,000 during the month
- Payment assumption is that the Cardholder will pay the principal amount in 12 months and pay as well all posted interest charges every statement cycle on or before due date

SAMPLE FINANCE CHARGE COMPUTATION FOR CASH ADVANCE TRANSACTIONS

OPENING BALANCE none
CASH ADVANCE TRANSACTION P 10,000
CASH ADVANCE FEE P500
MONTHLY EFFECTIVE INTEREST RATE (MEIR) 3.50%*

MONTH	DAYS	TOTAL PAYMENT	INTEREST	CASH ADVANCE FEE	OUTSTANDING PRINCIPAL BALANCE
Jan	31	-	343.00	500.00	10,843.00
Feb	28	(1,297.55)	691.15	-	10,236.60
Mar	31	(1,645.69)	356.78	-	8,947.69
Apr	30	(1,311.33)	303.99	-	7,940.35
May	31	(1,258.54)	276.90	-	6,958.72
Jun	30	(1,231.44)	234.93	-	5,962.21
Jul	31	(1,189.48)	205.92	-	4,978.65
Aug	31	(1,160.46)	170.58	-	3,988.77
Sep	30	(1,125.13)	131.73	-	2,995.37
Oct	31	(1,086.28)	99.46	-	2,008.55
Nov	30	(1,054.01)	62.92	-	1,017.47
Dec	31	(1,017.47)	28.49	-	28.49
Jan	31	(28.49)	-	-	(0.00)
Total		(13,405.86)	2,905.86	500.00	

Assumptions:

- Cardholder has no beginning balance on his first statement and makes a Cash Advance (CA) transaction of P10,000 during the month
- Cash Advance Fee is computed as 5% of CA amount or P500 whichever is higher. Interest is computed on the Cash Advance and Cash Advance fee
- Payment assumption is that the Cardholder will pay the CA amount and CA Fee in 12 months as well as all posted interest charges on or before due date
- EIR for Cash Advance will vary depending on the amount of transaction and number of cash advance transactions made within the statement cycle

NOTE: Applicable MEIR will vary depending on the following:
1) Amount of transaction made within the statement cycle; 2) Depending on the Credit Card product*.