

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 <small>(for 4 supplementary accounts)</small> | |
| Monthly Effective Interest Rate (MEIR) | 3.50% | | | 3.25% | | 3% | 3.25% | NA. | | | | |
| | 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| Cash Advance Fee*** | 5% of the amount withdrawn or P500 / US\$10 , whichever is higher | | | | | | | | | | | |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. | | | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 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 | | | | | | | | NA. | | | |
| Annual Membership Rewards® Fee**** | FREE for Non-Frequent Traveler Option (NFTO) | | | | | | FREE for FTO (pre-enrolled to FTO) | | NA. | | FREE for FTO (pre-enrolled to FTO) | |
| | P800 for Frequent Traveler Option (FTO) (prior enrollment is required) | | | | | | | | | | US\$20 for Frequent Traveler Option (FTO) (prior enrollment is required) | |
| SOA Reprint Fee | P30 or US\$1.00 per SOA request | | | | | | | | | | | |

| SAMPLE FINANCE CHARGE COMPUTATION FOR RETAIL TRANSACTIONS | | | | | |
|---|------|---------------|----------|-------------------------------|----------|
| OPENING BALANCE RETAIL TRANSACTION | | | | | none |
| | | | | | 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 CASH ADVANCE TRANSACTION | | | | | none |
| | | | | | 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*.

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), or
3. There is a cash advance transaction.

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

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| <p>Choose Your Payment Channels:</p> <ul style="list-style-type: none"> • BDO Branches • BDO eBanking* • BDO Phone Banking* <p>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).</p> <p>* Enrollment with BDO is required via www.bdo.com.ph ** Enrollment via any BDO branch</p> | <p>• Auto-Debit Arrangement (ADA) Payment Facility**</p> <p>• BancNet</p> | <p>• Save More Market Branches</p> <p>• SM Bills Payment Counters</p> | <p>When making card payments, please be reminded of the following:</p> <ul style="list-style-type: none"> To pay at any BDO branch, present your Statement of Account and keep the machine validated copy as proof of payment. 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. <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> |
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