

## Credit Card Fees and Charges

Type of Fee / Charge	Rate or Fee
<b>Monthly Membership Fee</b>	Php 125
<b>Monthly Interest Rate</b>	3.99%
<b>Minimum Amount Due</b>	7% of the statement balance or Php 700, whichever is higher
<b>Cash Advance Fee</b>	3.99% of the cash advance amount or Php 400, whichever is higher
<b>Late Payment Fee</b>	Php 500 or equivalent to the value of the unpaid minimum amount due, whichever is lower
<b>Card Replacement Fee</b>	Php 250
<b>Foreign Currency Conversion Fee</b>	2.50% of the transaction amount
<b>Installment Plan</b>	3.50% for 6 months
	3.00% for 9 months
	2.50% for 12 months
<b>Attorney's Fee</b>	Php 5,000

\*Rates and Fees as of November 12, 2018.