



Credit Card Fees and Charges

TYPE OF FEE / CHARGE	RATE OR FEE	
	CURRENT	NEW (Starting August 1, 2020)
Monthly Membership Fee	PHP 125	PHP 75 (waived if with at least 2 transactions within the billing period)
Monthly Interest Rate	3.99% Simple (charged to the principal portion of outstanding balance)	3.50% Simple (charged to the principal portion of outstanding balance)
Cash Withdrawal Fee	3.99% of the cash withdrawal amount or PHP 400, whichever is higher	Fixed Fee of PHP 400
Installment Plan	3.50% for 6 months	3.00% for 6 months
	3.00% for 9 months	
	2.50% for 12 months	
Minimum Amount Due	7% of the statement balance or PHP 700, whichever is higher	
Late Payment Fee	PHP 500 or equivalent to the value of the unpaid minimum amount due, whichever is lower	
Card Replacement Fee	PHP 250	
Foreign Currency Conversion Rate	2.50% of the transaction amount	
Attorney's Fee	PHP 5,000	
Monthly Card Protection Fee (Optional)	PHP 75	

*New Rates and Fees will be effective starting August 1, 2020.

*Note: The new Monthly Membership fee of PHP 75 will be effective August 1, 2020 onwards, except for Cardholders with 1-year free membership fee. They will continue to enjoy it until the 1-year period has ended, then the PHP 75 fee shall apply.