



## Credit Card Fees and Charges

TYPE OF FEE / CHARGE	RATE OR FEE	
	CURRENT	*NEW (Starting November 3, 2020)
<b>Monthly Interest Rate</b>	3.50% Simple (charged to the principal portion of outstanding balance)	2% Simple (charged to the principal portion of outstanding balance)
<b>Cash Withdrawal Fee</b>	Fixed Fee of PHP 400	Fixed Fee of PHP 200
<b>Monthly Membership Fee</b>	PHP 75 (waived if with at least 2 transactions within the billing period)	**PHP 75 (fixed monthly fee)
<b>Installment Plan</b>	3.00% for 6 months	***Installment Plan is unavailable until further notice
<b>Minimum Amount Due</b>	7% of the statement balance or PHP 700, 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 Rate</b>	2.50% of the transaction amount	
<b>Attorney's Fee</b>	PHP 5,000	
<b>Monthly Card Protection Fee (Optional)</b>	PHP 75	

\*New Rates and Fees will be effective starting November 3, 2020.

\*\*The new Monthly Membership Fee of PHP 75 will no longer be waivable effective November 3, 2020 onwards. All cardholders with 1-year free membership fee will continue to enjoy it until the 1-year period has ended, then the PHP 75 fee shall apply.

\*\*\*Installment Plan will be temporarily unavailable effective November 3, 2020 until further notice. All cardholders with existing Installment Plan will not be affected by this.