

BDO Diners Club Credit Card EasyPay Cash Terms and Conditions

Eligibility Requirements:

1. The program is open to all Principal Diners Club Cardholders whose accounts are active and current at the time of application.
2. Simply gather Official Receipts (ORs) of cash purchases.
 - a. The official receipts must meet the following criteria:
 - i. Must be addressed to "C", "Cash", or "Cardholder's name"
 - ii. Must contain the name of the establishment and its TIN
 - iii. Must not be more than 60 days from date of purchase/transaction
 - iv. May be electronically printed tape receipts
 - v. May be single or accumulated (for cash purchases/payments)
 - vi. Must be at least PhP500 per official receipt (for cash purchases/payments)
 - b. The following official receipts are NOT accepted:
 - i. Rental fees
 - ii. Pawnshop tickets
 - iii. Loan payments or any transaction being amortized
 - iv. Foreign exchange receipts
 - v. Receipts from purchases of stocks, bonds and other investments
 - vi. Gambling receipts
 - vii. Any recurring transactions like utilities, gasoline, groceries, drugstore/pharmacies
3. The amount that can be applied for EasyPay Cash is PhP5,000 and above.
4. To avail of EasyPay Cash:
 - a. The Cardholder shall apply online via www.dinersclub.ph/cardservices.
 - b. The Cardholder shall be required to provide the following:
 - i. Amount;
 - ii. Terms;
 - iii. Beneficiary bank account details where proceeds will be credited:
 - Bank name; and
 - Bank account number; and
 - Branch of Account
 - c. The Cardholder shall send the Official Receipts via email to dinersclub@bdo.com.ph.
5. The approved EasyPay Cash amount must not exceed the cardholder's available credit limit.
6. All EasyPay Cash transactions are subject to credit approval.

Terms and Conditions

1. BDO shall have the absolute and exclusive right to approve or reject applications for EasyPay Cash. If the Cardholder has no sufficient credit limit, BDO has the sole discretion to approve only a portion of the amount applied for. In case of rejection of the application, BDO is under no obligation to notify the Cardholder of the said rejection and of the reason therefore.
2. The Cardholder acknowledge liability to BDO for any EasyPay Cash request that has been implemented and the amount of cash together with interest and penalty charges, if any, will form part of the Cardholder's payment obligation to his/her BDO Diners Club Credit Card.
3. Once EasyPay Cash availment is approved, the proceeds of the availment shall be credited to the Cardholder's designated bank account under the cardholder's name. The designated bank must have a branch in the Makati Central Business District and must accept inter-branch/bank deposits. Any and all inter-branch/bank deposit or transaction fees shall be charged to the Cardholder's account.
4. Once the EasyPay Cash availment is approved, the monthly amortizations shall be posted on the Cardholder's monthly statement of account. These shall form part of the total outstanding balance

due in the Cardholder's statement of account. If the Cardholder revolves any portion of the total outstanding balance due in any given month, the account shall be subject to the computation of the Finance Charge and Late Payment Charge (if applicable) for that month.

5. If a portion of the EasyPay Cash availment remains unpaid after the chosen repayment period, the corresponding unpaid principal amount shall be charged the prevailing, standard monthly finance charges of the applicable BDO Diners Club Credit Card. Should any portion of the monthly add-on interest due in any given month remains unpaid, the corresponding late payment and finance charges under the EasyPay Cash shall be applicable.
6. Once approved, the EasyPay Cash transaction can no longer be reversed. In case of pre-termination or cancellation of the approved EasyPay Cash transaction before the end of the chosen repayment period, BDO reserves the right to charge the Cardholder's account Five Hundred Pesos (P500.00) as installment processing fee for the pre-termination of the EasyPay Cash transaction.
7. The add-on rates are determined by BDO and may be subject to change in accordance with the prevailing market rates for similar transactions and terms.
8. By submitting the form and/or application, the Cardholder thereby agrees that he/she is applying for the EasyPay Cash Facility at regular add-on rates notwithstanding that he/she may be qualified for promotional add-on rates which may be equal or lower than the regular add-on rates.
9. In the event that a Cardholder ceases to be of good credit standing through any of the following: (i) suspension, (ii) cancellation, or (iii) non-renewal of BDO Diners Club Credit Card due to non-payment or breach of these terms & conditions, the Terms and Conditions Governing the Issuance and Use of BDO Diners Club Credit Cards ("Cards T&C") and all related provisions of the BDO EasyPay Installment Programs shall be applicable, and all of the unpaid installment terms as well as other account balances shall immediately become due & demandable.
10. The Terms and Conditions governing the issuance and use of the BDO Diners Club Credit Cards shall continue to apply to the EasyPay Cash Program and to the cardholder's availment of such Program and shall be deemed incorporated with and made integral parts of these Terms and Conditions. In case of conflict between the above stated provisions and the BDO Diners Club Credit Cards Terms and Conditions, the latter shall prevail.
11. The above Terms and Conditions may be amended and supplemented by BDO from time to time.
12. The Cardholder's use/availment of the EasyPay Cash Program constitutes the Cardholder's agreement to the above Terms and Conditions.