

## PROMO MECHANICS

### CASH NOW, PAY LATER PROMO

1. The BDO Unibank Inc. (BDO) Cash Now, Pay Later<sup>1</sup> Promo ("Promo") is open to qualified Principal Credit Cardholders of Mastercard, Visa, UnionPay, JCB, Diners Club, and American Express® Credit Card issued by BDO ("Cardholder"), whose accounts are active & current at the time of application. Excluded from this Promo are Distribution Cards, Purchasing Cards, Corporate Cards, Tie-Up Cards, and Installment Cards.
2. The Promo will run from November 1, 2017 – February 28, 2018 ("Promo Period").
3. The Promo shall apply to all EasyPay Cash ("EPC") transactions made by the Cardholder during the Promo Period, subject to the Cardholder's available credit limit. The EPC amount with interest shall be within and will be deducted from the available credit limit.
4. To qualify for the Promo, the Cardholder must:
  - i. Apply and accomplish online application form for EPC via [bit.ly/CASH099](http://bit.ly/CASH099)
  - ii. Apply for EPC of **at least P30,000 at terms 3, 6, or 12 months** during the Promo Period and subsequently get approved.
5. The rates below shall apply:

Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
3	0.3533378	2.00%	35.66%
6	0.1846689	1.80%	36.14%
12	0.0932338	0.99%	21.25%
18	0.0685587	1.30%	27.77%
24	0.0546696	1.30%	27.57%

Sample computation:

EPC request amount of P30,000 payable in 12 months  
Request amount x Factor Rate = Fixed Monthly Amortization  
P30,000 x 0.0932338 = P2,797.01

6. Monthly installment due on the Cash Now, Pay Later transaction together with monthly interest and penalty charge (if any) **will be billed to the cardholder starting on the second statement cycle after the original transaction date** and every month thereafter until the total amount payable is paid in full.
7. All transactions filed in the online link are still subject to the Bank's approval and once approved shall be subject to the Terms and Conditions ("T&C") of the EPC Program and the T&C governing the issuance and use of the BDO Credit Cards.
8. In cases wherein the Cardholder's available credit limit are not able to cover the requested EPC request amounts, 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 thereof.
9. BDO may, at its sole and absolute option, accommodate Cardholder's request to accelerate the charging of the full amount of the remaining unbilled monthly amortization/s on the EPC installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding Installment Processing Fee of 5% of the total remaining balance or Php 300, whichever is higher, will be charged to the cardholder's account. After BDO has approved the Cardholder's acceleration, the total accelerated amount and the corresponding Installment Processing fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

<sup>1</sup>With one (1) month payment holiday