

Promo Mechanics**0.70% Cash-It-Easy Low Rate Promo**

1. The BDO 0.70% Cash-It-Easy Low Rate Promotion ("Promo") is open to pre-qualified Principal credit cardholders of MasterCard, Visa, Unionpay, JCB and The American Express Credit Card issued by BDO ("Cardholder"), whose accounts are active & current at the time of application and have received an SMS ("Communication") from BDO about the Promo, and are not prohibited by applicable laws, regulations and policies from participating in and/or qualifying for this Promo.
2. The Promo will run from January 1, 2017 to December 31, 2017 ("Promo Period").
3. A minimum Cash-It-Easy amount of Php10,000.00 charged on 12, 18 or 24 months installment term availed within the date specified in the communication received ("Availment Period") is required to avail of the Promo and shall be subject to available credit limit.
4. Approved Cash-It-Easy applications can no longer be reversed/cancelled.
5. All transactions are subject to the Bank's approval and once approved shall be subject to the Terms and Conditions ("T&C") of the Cash-It-Easy Program and the T&C governing the issuance and use of the BDO Credit Cards .
6. 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 Cash-It-Easy installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, an 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 installment processing fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

Cash-it Easy 0.70%			
Term	Factor Rate	Add-On Rate Per Month	Effective Rate Per Annum
12	0.0903338	0.70%	15.16%
18	0.0625591	0.70%	15.37%
24	0.0486674	0.70%	15.38%

Note: Subject to minimum amount requirement of at least P10,000 availed within the Availment Period

Sample Computation:

Cash-It-Easy amount of P10,000 at 24 months terms @ 0.70% add-on rate:

Cash-It-Easy amount	x Factor Rate	= Monthly Amortization
P10,000	x 0.0486674	= P486.67

Per DTI FTEB SPD Permit No. 13964, Series of 2016.