



TRANSFER your other credit card balances for as low as **0.60%**

No tricks! No hidden charges!

TERM	FACTOR RATE	ADD-ON RATE PER MONTH	EFFECTIVE INTEREST RATE PER ANNUM
3	0.3463382	1.30%	23.26%
6	0.1754704	0.88%	17.89%
12*	0.0893360	0.60%	13.04%
12**	0.0921375	0.88%	18.96%
18*	0.0615596	0.60%	13.24%
18**	0.0643601	0.88%	19.16%
24	0.0576674	1.60%	33.38%

*Valid for Balance Transfer transactions worth at least P20,000. Applications must be received from **July 1 to December 31, 2012**. Amount may come from one to a maximum of two Balance Transfer transactions applied at the same time.

**Valid for Balance Transfer transactions below P20,000 (subject to minimum amount requirement of P5,000).

Amount to be transferred x Chosen Factor Rate = Fixed Monthly Mortization
e.g **Php 20,000 x 0.0893360 = Php 1,786.72**

General Program Mechanics

- Cardholder can avail himself/herself of the Balance Transfer on Installment if his/her other credit card/s (Other Credit Card/s) is/are:
 - issued by a major card issuer in the Philippines and is at least six months old;
 - active and current at the time of application
- Balance Transfer amount per other credit card must be:
 - at least P5,000
 - equal or less than the outstanding balance of SOA attachment
 - within assigned credit limit
- Only principal cardholders can apply his/her principal and supplementary outstanding balance from his/her Other Credit Card/s for Balance Transfer.
- BDO will accept Balance Transfer from a maximum of two (2) enrolled Other Credit Cards, but may at its option, allow enrollment of more than two Other Credit Card/s subject to these program mechanics.
- Applications with incomplete documentation, incomplete information or without signature will not be processed (where applicable).
- Cardholder must continue to pay the minimum amount due on his Other Credit Card/s while application is still in process.
- If approved, BDO will issue a check equal to the approved Balance Transfer amount and will deposit/pay it directly to the nearest payment center of the Other Credit Card Company/ies.
- Approved Balance Transfer applications can no longer be reversed/cancelled.
- 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 Balance Transfer installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding 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 fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle and must be paid in full.

DETAILS OF MY BALANCE TRANSFER REQUEST

Documentation Requirements

- Completely filled out and signed Balance Transfer Request Form.
- Clear copy of latest one (1) month Statement of Account (SOA) of your other Credit Card showing good credit standing i.e. active and current, no past due balances, etc.

Cardholder's Name:

My existing BDO Credit Card No.

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Contact Details:

Home

Office

*Mobile

*Primary E-mail Address

*Secondary E-mail Address

(1) My Other Credit Card Card No.

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Card Company

Issue Date

Expiry Date

Credit Limit

Current Outstanding Balance

Amount to be Transferred:

Preferred Term/Add-on rate

Php

(2) My Other Credit Card Card No.

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Card Company

Issue Date

Expiry Date

Credit Limit

Current Outstanding Balance

Php

Amount to be Transferred:

Preferred Term/Add-on rate

Php

_____	X	_____	=	_____
Total Amount to be transferred		Factor rate of the preferred term		*Fixed Monthly Amortization

*Mandatory Field

"I/We hereby affirm and confirm that prior to signing this application, I/We have carefully read and understood the contents hereof, including the Terms and Conditions of the Balance Transfer Program. I/We hereby agree to comply with the requirements set forth herein, and agree to be bound fully and unconditionally to the Terms and Conditions of the Balance Transfer Program, and that the same are valid, binding, and legally enforceable against me/us."

Signature Over Printed Name

Date Requested

Balance Transfer

Terms and Conditions:

1. The Balance Transfer program/facility of BDO allows a Cardholder in good credit standing to transfer to his/her BDO Credit Card his other outstanding credit card balances with other banks or credit card companies.
2. BDO has the absolute and exclusive right to approve or reject applications for Balance Transfer and is of no obligation to disclose reasons in case of rejection or disapproval. If the Cardholder has no sufficient credit limit, BDO has the sole discretion to approve only a portion of the amount applied for.
3. Prior to the approval of the Cardholder's application for Balance Transfer, the Cardholder shall continue to pay the minimum amount due on his/her other credit card/s. The Cardholder agrees and understands that payment by BDO to the Other Credit Card company/ies may be remitted days after the posting of the Balance Transfer amount to his/her BDO Credit Card to allow BDO reasonable time for processing. In the event of delay in payment by BDO to the Other Credit Card company/ies for whatever reason/s, or rejection/non-acceptance of payment by the Other Credit Card company/ies, the Cardholder hereby absolutely holds BDO free from any liability for penalties, charges and damages, if any, which may be imposed by the Other Credit Card Company/ies upon the Cardholder as a result of the said delay, rejection or non-acceptance of payment by the Other Credit Card Company/ies.
4. Upon approval of the Balance Transfer application, BDO will send the check payment directly to the Other Credit Card Company/ies. Receipt of payment by the other Credit Card Company/ies shall be deemed as receipt of the proceeds of Balance Transfer by the Cardholder himself/herself, and a credit availment from BDO to the extent of the Balance Transfer. A Balance Transfer application can no longer be cancelled once approved. It is understood that the Cardholder shall have the obligation to contact BDO for confirmation of the status of his Balance Transfer application (whether approved or disapproved), and that payment made by the Cardholder to the Other Credit Card Company/ies of the amount applied for the Balance Transfer prior to or without such confirmation, shall be at Cardholder's own risk and account. Thus, in case of double payment of the Balance Transfer amount to the Other Credit Card Company/ies (i.e., payment by BDO and payment by the Cardholder), the Cardholder shall continue to be liable to BDO for reimbursement/payment of such Balance Transfer amount under the Balance Transfer program/facility.
5. The Cardholder acknowledges liability to BDO for any Balance Transfer request that has been implemented and the amount of Balance Transfer together with interest and penalty charges, if any, will form part of the Cardholder's outstanding obligation on his/her BDO Credit Card.
6. Monthly installments due on the Balance Transfer together with monthly interest and penalty charge, if any, shall be billed to the Cardholder and shall commence on the Cardholder's next statement date from the approval of his/her Balance Transfer request and every month thereafter until the total amount payable is paid in full.
7. In case of partial payment of the amount due on the Balance Transfer, the unpaid balance shall be charged the applicable penalty, interest and/or late payment charges imposed by BDO.
8. In cases of suspension, cancellation and/or non-renewal of the BDO Credit Card due to non-payment or breach of any of the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards, the same shall automatically render all the outstanding obligations of the Cardholder under the Balance Transfer Program of BDO due and demandable without need of a prior notice.
9. The monthly interest rates, late payment penalty and other charges on the Balance Transfer are determined by BDO.
10. It is understood that payment made by BDO on behalf of the Cardholder to the Other Credit Card Company/ies pursuant to the Balance Transfer facility shall not constitute a novation (substitution of debtors) within the meaning of the Civil Code of the Philippines. Hence, the Cardholder shall remain to be liable to the Other Credit Card Company/ies for any outstanding obligation to the latter, and the Other Credit Card Company/ies shall have no right whatsoever to collect and enforce the same against BDO.
11. The above terms and conditions may be amended and supplemented by BDO from time to time, as may be necessary without prior notice to, and without need of Cardholder's consent.

Balance Transfer Third Party

Terms and Conditions:

1. The Balance Transfer program/facility of BDO allows a Cardholder in good credit standing to transfer to his/her BDO Credit Card his other outstanding credit card (Other Credit Cards) or Non-BDO Personal/Salary loan account (Other Loan Account) balances with other banks or credit card companies and/or the outstanding credit card or loan account balances of Cardholder's immediate family members "(hereinafter collectively referred to as the "Third Party Debtor")" with other banks or other credit card companies, at Cardholder's option but subject to BDO's approval. The order of priority of Balance Transfer shall be based on the Non-BDO Credit Card/Loan account sequence given by the applicant Cardholder in his/her application form. As used herein, "Cardholder's immediate family members" are related to Cardholder within the first degree of consanguinity or affinity (i.e. spouse, parents, children, parents-in-law and children-in-law.)"
2. BDO has the absolute and exclusive right to approve or reject applications for Balance Transfer and is of no obligation to disclose reasons in case of rejection or disapproval. If the Cardholder and/or the Third Party Debtor has/have no sufficient credit limit, BDO has the sole discretion to approve only a portion of the amount applied for.
3. Prior to the approval of the Cardholder's application for Balance Transfer, the Cardholder and the Third Party Debtor shall continue to pay the minimum amount due on his/her other credit card/s and/or loan account/s. The Cardholder and/or the Third Party Debtor agrees and understands that payment by BDO to the Other Bank/s and/or Credit Card company/ies may be remitted days after the posting of the Balance Transfer amount to his/her BDO Credit Card to allow BDO reasonable time for processing. In the event of delay in payment by BDO to the Other Bank/s and/or Credit Card company/ies for whatever reason/s, or rejection/non-acceptance of payment by the Other Bank/s and/or Credit Card company/ies, the Cardholder and/or the Third Party Debtor hereby absolutely hold/holds BDO free from any liability for penalties, charges and damages, if any, which may be imposed by the Other Bank/s and/or Credit Card Company/ies upon the Cardholder and/or the Third Party Debtor as a result of the said delay, rejection or non-acceptance of payment by the Other Bank/s and/or Credit Card Company/ies.
4. Upon approval of the Balance Transfer application, BDO will send the check payment directly to the Other Bank/s and/or Credit Card Company/ies. Receipt of payment by the other Bank/s and/or Credit Card Company/ies shall be deemed as receipt of the proceeds of Balance Transfer by the Cardholder himself/herself, and a credit availment from BDO to the extent of the Balance Transfer. A Balance Transfer application can no longer be cancelled once approved. It is understood that the Cardholder shall have the obligation to contact BDO for confirmation of the status of his Balance Transfer application (whether approved or disapproved), and that payment made by the Cardholder and/or the Third Party Debtor to the Other Bank/s and/or Credit Card Company/ies of the amount applied for the Balance Transfer prior to or without such confirmation, shall be at Cardholder's and/or the Third Party Debtor's own risk and account. Thus, in case of double payment of the Balance Transfer amount to the Other Bank/s and/or Credit Card Company/ies (i.e., payment by BDO and payment by the Cardholder), the Cardholder shall continue to be liable to BDO for reimbursement/payment of such Balance Transfer amount under the Balance Transfer program/facility.
5. The Cardholder acknowledges liability to BDO for any Balance Transfer request that has been implemented and the amount of Balance Transfer together with interest and penalty charges, if any, will form part of the Cardholder's outstanding obligation on his/her BDO Credit Card.
6. Monthly installments due on the Balance Transfer together with monthly interest and penalty charge, if any, shall be billed to the Cardholder and shall commence on the Cardholder's next statement date from the approval of his/her Balance Transfer request and every month thereafter until the total amount payable is paid in full.
7. In case of partial payment of the amount due on the Balance Transfer, the unpaid balance shall be charged the applicable penalty, interest and/or late payment charges imposed by BDO.
8. In cases of suspension, cancellation and/or non-renewal of the BDO Credit Card due to non-payment or breach of any of the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards, the same shall automatically render all the outstanding obligations of the Cardholder under the Balance Transfer Program of BDO due and demandable without need of a prior notice.
9. The Cardholder agrees and acknowledges that BDO, may at its sole judgment, discontinue the Balance Transfer facility of the Cardholder at any given time without prior notice, and that BDO shall be free from any liability whatsoever from the Cardholder as a result of the termination of his/her Balance Transfer facility with BDO.
10. The monthly interest rates, late payment penalty and other charges on the Balance Transfer are determined by BDO and may be subject to change by BDO in accordance with the prevailing market rates for similar transactions and terms. The Cardholder agrees to accept and hereby accepts such monthly interest rates, late payment penalty, as may be changed by BDO from time to time.
11. It is understood that payment made by BDO on behalf of the Cardholder to the Other Bank/s and/or Credit Card Company/ies pursuant to the Balance Transfer facility shall not constitute a novation (substitution of debtors) within the meaning of the Civil Code of the Philippines. Hence, the Cardholder shall remain to be liable to the Other Bank/s and/or Credit Card Company/ies for any outstanding obligation to the latter, and the Other Bank/s and/or Credit Card Company/ies shall have no right whatsoever to collect and enforce the same against BDO.
12. The Terms and Conditions Governing the Issuance and Use of BDO Credit Cards (which include credit cards originally issued or acquired by Equitable Card Network, Inc.*)["Credit Card Agreement"], insofar as they are consistent with these provisions of the Balance Transfer Program, shall continue to apply to the latter. In case of inconsistency between these provisions and the Credit Card Agreement, the latter shall prevail.
13. The above terms and conditions may be amended and supplemented by BDO from time to time, as may be necessary without prior notice to, and without need of Cardholder's consent.