

BDO Diners Club Credit Card Balance Transfer Terms and Conditions

In these Terms and Conditions Governing the Balance Transfer Facility ("Terms and Conditions"), the term "Diners Club Credit Cards" refers to both Diners Club International Card and Diners Club Premiere Card issued by BDO Unibank, Inc. ("Bank"). The term "Cardholder" means any person at whose request one or more Diners Club Credit Cards have been issued.

General:

1. Balance Transfer is a facility whereby a principal cardholder can request, via an application, for the transfer to his BDO Diners Club Credit Card of his/her other outstanding credit card balances with other banks or credit card companies.
2. The Balance Transfer application will be subject to verification and credit approval by BDO.
3. In the event that BDO approves an application for Balance Transfer under the Balance Transfer Facility, the total balance transfer amount shall be subject to these terms and conditions and all applicable terms and conditions under the Terms and Conditions Governing the Issuance and Use of BDO Diners Club Credit Card ("Cards T&C") and all related provisions of the BDO EasyPay Installment Programs.

Eligibility Requirements:

1. The Cardholder must be a principal Cardholder and must be in good credit standing with BDO and the other bank/s and/or credit card companies.
2. The other credit card must be issued in the name of the principal Cardholder.
3. The total amount of the Balance Transfer applied by the Cardholder ("Total Balance Transfer Amount") should not be less than Five Thousand Pesos (P5,000).
4. The Cardholder shall be required to provide the following:
 - Name of the other credit card company/bank;
 - Credit card number of the other credit card company/bank and its expiry date;
 - Statement of account of the other credit card company/bank, if applicable;
 - Total Balance Transfer Amount;
 - Term; Diners Club Credit Card number (where the total Balance Transfer Amount will be applied to)
5. The approved total balance transfer amount must not exceed the:
 - Cardholder's Diners Club Credit Card's available credit limit; and
 - Total Amount Due from the Cardholder's other card company credit card/s.

Other conditions:

6. BDO has the absolute right and option to transfer less than the total balance transfer amount being applied for by the Cardholder.
7. BDO shall have the absolute and exclusive right to approve or reject all balance transfer applications.
8. Should the Cardholder's available credit limit be not sufficient to cover the balance transfer amount being applied for the chosen repayment period, BDO shall, at its sole discretion, determine and approve only a portion of the balance transfer amount being applied for, without the need to inform the Cardholder beforehand.
9. In case of rejection of a balance transfer application, BDO is not required to notify the Cardholder of such rejection and the reason therefor. Thus, it shall be the responsibility of the Cardholder to follow up the status of his/her balance transfer application with BDO.
10. BDO shall not be liable for the delinquency of the Cardholder's other bank's cards, for interest or any penalty charge imposed upon the Cardholder as a result of the rejection by BDO of his/her balance transfer application.
11. Once a balance transfer application is approved, BDO, on behalf of the Cardholder, shall credit or pay, the other bank credit card the amount of the approved balance transfer amount. BDO shall neither be liable for interest, or any over-payment of the credit card, nor for any late payment or other charges that

the Cardholder may incur as a result of the failure or delay by BDO in making the payment before the due date of the Cardholder's other credit card.

12. The Cardholder must continue to pay the minimum amount due required by the other credit card company/ies to avoid past due status.
13. Once the balance transfer 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.
14. Once approved, the balance transfer transaction can no longer be reversed. In case of pre-termination or cancellation of the approved balance transfer 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 balance transfer transaction.
15. The add-on rates are determined by the Bank and may be subject to change in accordance with the prevailing market rates for similar transactions and terms.
16. By submitting the form and/or application, the Cardholder thereby agrees that he/she is applying for the balance transfer at the 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.
17. In case a Cardholder ceases to be of good credit standing through any of the following: (i) suspension, (ii) cancellation, or (iii) non-renewal of BDO 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 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.