

Prepared for  
Reference No. 860A4615-4



DAVE ANDERS C LIM

\* Rm 3c Chua Tiam Bldg A  
Del Rosario St Guizo Mandaue  
6014 Cebu

STATEMENT DATE APRIL 28, 2024  
CUSTOMER NUMBER 020100-4-10-4615860

SOAALL\_APR2024\_B 28710

RATES AND FEES TABLE									
Card Type	Blue Mastercard	Gold Mastercard	Petron-BPI Mastercard	Edge Mastercard	Amore Cashback	Platinum Rewards Mastercard	Amore Platinum Cashback	BPI Visa Signature	e-Credit
<b>Interest Rates and Charges</b>									
Finance Charge or Nominal Interest Rate <sup>1</sup> (Effective Interest Rate per month <sup>2</sup> )	3% (2.73%)								
Cash Advance Finance Charge or Nominal Interest Rate <sup>1</sup> (Effective Interest Rate per month <sup>2</sup> )	3% (3.16%)								
<b>Card Fees</b>									
<b>Membership Fees</b>									
Principal Card	P1,550 per year	P2,250 per year	P1,550 per year	P110 per month	P2,050 per year	P4,000 per year	P5,000 per year	P5,500 per year	FREE
1 <sup>st</sup> Supplementary Card	Free for Life								
2 <sup>nd</sup> to 6 <sup>th</sup> Supplementary Card	P775 per year	P1,125 per year	P775 per year	P55 per month	P1,025 per year	P2,000 per year	P2,500 per year	P2,750 per year	
<b>Transaction Fees</b>									
Cash Advance	P200 flat fee per transaction								N/A
Foreign Currency Conversion	0.85% of the converted amount plus the 1% assessment fee of Mastercard/Visa, using the foreign exchange rate of Mastercard/Visa at the time the transaction is posted								
Gaming Transactions	P500 or 3% of the gaming transaction, whichever is higher, shall be charged for every gaming transaction in casinos and/or online betting								
Special Installment Plan (S.I.P.) Pre-termination	P550 plus 2% of the loan principal amount if pre-terminated before the first billing P550 plus applicable interest of the next monthly payment if pre-terminated after the first billing using the diminishing balance method								N/A
<b>Service Fees</b>									
Card Replacement	P400 /card								
Check Protect	P1,200 or 2% of the funded check amount by the BPI Credit Card, whichever is higher								
Statement of Account Copy	P200 per statement of account								
Account Maintenance Fee	P200/month or the overpayment if less than P200, will be debited from: A) Closed credit card accounts with overpayment for more than one (1) month from the date of termination/cancellation B) Credit card accounts with overpayment with no activity for the past 12 months								
Express Start Cancellation Fee <sup>4</sup>	P1,500								
Special Installment Plan (S.I.P.) Loan Service Fee	P300 per S.I.P. Loan Availment								
<b>Penalty Fees</b>									
Late Payment	P850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, per occurrence per card								
Returned Check	P100 for every returned check and additional 6% of the check amount								
<b>Interest on Cash Advance, Returned Check, and Other Transactions</b>									
Attorney's Fee	25% of the amount due								
Liquidated Damages	25% of the unpaid amount, exclusive of litigation and judicial costs								

<sup>1</sup> Finance Charge

<sup>2</sup> Effective Interest Rate is the average monthly interest divided by the Average Principal Balance.

<sup>3</sup> Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee of 200 divided by the Average Principal Balance.

<sup>4</sup> Express Start Cancellation Fee only applies to cardholders with accounts under deposit holdout if card is cancelled before the first anniversary date.

### Sample Interest Computation for Retail Transaction:

Purchase Date	First day after statement date	Purchase Amount	P 20,000.00
Payment Due	20 days after statement date	Minimum Amount Due	3.57% of the Outstanding Balance

#### BPI Mastercard/BPI Visa

Total Interest	: 5,242.24
Average Outstanding Balance	: 16,008.89
Finance Charge (per month)	: 3.00%
Effective Interest Rate (per month)	: 2.73%

#### Sample Computation:

Given:	Current Statement Date:	1-Jan
	Payment Due Date:	21-Jan
	Next Statement Date:	1-Feb
	Previous Balance:	20,000.00
	Date of Payment:	21-Jan
	Amount Paid:	850.00

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	20,000	20,000
2		950	610	19,150	19,760
3		1,480	540	18,500	18,840
4		1,390	597	17,450	18,017
5		1,417	525	16,600	17,125
6		1,375	514	15,750	16,264
7		1,364	473	14,900	15,373
8		1,323	461	14,050	14,511
9		1,311	434	13,200	13,634
10		1,284	395	12,350	12,745
11		1,245	380	11,500	11,860
12		1,230	343	10,650	10,993

Effective Interest Rate per month is the total interest divided by the Average Principal Balance.

#### Assumptions:

- Cardholder has no outstanding balance on his first statement and makes a transaction of P20,000 during the month.
- Cardholder will pay only the Minimum Amount Due, including the interest charges posted over a statement cycle on his/her due date.

Monthly Finance Charge

3%

Factor Rate in Step i

3% x 12 months 0.36

No. of Days in Step i.a.

Jan 2 to Jan 20 19

No. of Days in Step i.b.

Jan 21 to Feb 1 12

Step i: 36% / 360 days

0.001

Step i.a.: P 20,000 x 0.001 x 19 days

380.00

Step i.b.: (P 20,000 - P 850) x 0.001 x 12 days

229.80

Step iii: P 380.00 + P 229.80

609.80

Finance Charge to appear in the next statement:

BPI Mastercard/BPI Visa

609.80

### Sample Interest Computation for Cash Advance:

#### BPI Mastercard/BPI Visa

Total Interest	: 5,942.00
Average Outstanding Balance	: 16,020.17
Finance Charge (per month)	: 3.00%
Effective Interest Rate (per month)	: 3.16%

#### Sample Computation:

Given:	Current Statement Date:	1-Jan
	Payment Due Date:	21-Jan
	Next Statement Date:	1-Feb
	Cash Advance Transaction:	20,000.00
	Date of Cash Advance Posting:	2-Jan
	Cash Advance Fee:	8200.00

Month	Cash Advance	Total Payment	Interest	Cash Advance Fee	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	626	200	20,000	20,826
2		1,476	570		19,350	19,920
3		1,420	600		18,500	19,100
4		1,460	557		17,650	18,207
5		1,407	548		16,800	17,348
6		1,398	505		15,950	16,455
7		1,355	494		15,100	15,594
8		1,344	467		14,250	14,717
9		1,317	427		13,400	13,827
10		1,277	413		12,550	12,963
11		1,263	375		11,700	12,075
12		1,225	360		10,850	11,210

Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee of P200 divided by the Average Principal Balance. Cash Advance Fee is P200 per transaction.

#### Assumptions:

- Cardholder has no outstanding balance on his first statement and makes a Cash Advance transaction of P20,000 during the month.
- Cardholder will pay only the Minimum Amount Due, including the interest charges posted every statement cycle on his/her due date.
- Effective Interest Rate for Cash Advance will vary depending on the amount of transaction and number of cash advance transactions made within the statement cycle.

Monthly Finance Charge

3%

Factor Rate in Step i

3% x 12 months 0.36

No. of Days in Step ii

Jan 1 to Feb 1 31

Step i: 36% / 360 days

0.001

Step ii: P 20,200 x 0.001 x 31 days

626.20

Finance Charge to appear in the next statement:

BPI Mastercard/BPI Visa

626.20

### Sample Interest Computation for Special Installment Plan:

Loan Amount	: 20,000.00
Term	: 12
Add-on Rate (per month)	: 1.00%
Effective Interest Rate (per month)	: 1.79%
Factor Rate	: 0.00533333
Monthly Amortization	: 1,866.67
Total Interest	: 2,400.00

Month	SIP Loan Amount	Add-on Rate	Monthly Amortization	Interest	Principal Payments	Outstanding Principal Balance
1	20,000		-20,000			
2		200	1,866.67	357.62	1,509.05	18,490.95
3		200	1,866.67	330.64	1,536.03	16,954.92
4		200	1,866.67	303.17	1,563.50	15,391.43
5		200	1,866.67	275.21	1,591.46	13,799.97
6		200	1,866.67	246.76	1,619.91	12,180.06
7		200	1,866.67	217.79	1,648.88	10,531.18
8		200	1,866.67	188.31	1,678.36	8,852.83
9		200	1,866.67	158.30	1,708.37	7,144.46
10		200	1,866.67	127.75	1,738.92	5,405.55
11		200	1,866.67	96.66	1,770.01	3,635.53
12		200	1,866.67	65.01	1,801.66	1,833.88
13		200	1,866.67	32.79	1,833.88	0.00

To know more about BPI Credit Cards SIP Loans and current rates available, visit [www.bpi.com.ph](http://www.bpi.com.ph)

Unpaid SIP installment amortizations should be subject to finance charge based at a monthly finance charge rate of 3%, computed in the same manner as outstanding retail balances.

Note: Rates are subject to change by Bank of the Philippine Islands from time to time.

Updated as of March 2023

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Del Rosario St Guizo Mandaue  
6014 Cebu

CUSTOMER NUMBER	020100-4-10-4615860
STATEMENT DATE	APRIL 28, 2024
PAYMENT DUE DATE	MAY 20, 2024
CREDIT LIMIT	384,000.00
TOTAL AMOUNT DUE	32,716.19
MINIMUM AMOUNT DUE	850.00

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Gold Rewards	8,829.03	8,829.03	32,716.19	0.00	0.00	0.00	32,716.19
<b>Total</b>	<b>8,829.03</b>	<b>8,829.03</b>	<b>32,716.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>32,716.19</b>
Past Due Amount							0.00
Minimum Amount Due							850.00
Unbilled Installment Amount							0.00
<b>Total Outstanding Balance</b>							<b>32,716.19</b>

**REWARDS**

\*Here's how much BPI Points you've earned from your BPI Credit Card. Please note that this does not include BPI points from other BPI Product/s you have and redemptions you may have done. To know your updated points balance, go to Vybe app.

	Previous Cards Points Balance	(+) Points Earned this SOA	(-) Points Adjustment	Total Credit Card Points
	6,782	934	0	7,716

Please use your customer number when paying your credit card.

All MasterCard and Visa credit card international transactions shall be automatically converted at the time of posting to Philippine Pesos based on the respective MasterCard or Visa Foreign Exchange Rate.

**PAY BILLS VIA BPI CREDIT CARD**

## EASILY CHARGE YOUR BILLS TO YOUR BPI CREDIT CARD

Now you can use your BPI Credit Card to pay 400+ billers. Just log in to the new BPI App and tap "Pay/Load"

**& 400+ MORE BILLERS**

## Payment Instructions

All your BPI Credit Cards included in this bill are conveniently paid through one account. No separate payments are needed. You can pay for your BPI Credit Card/s through the following:

1. BPI
  - a. Cash Payments -- Your payment will be posted after one (1) banking day.
  - b. Check Payments - Please make checks payable to BPI, followed by your Customer Number found in this statement. Your payment will be posted after two (2) banking days.  
Example: Pay to the order of BPI,020100-xxxxxxx
2. BPI depositor, can enroll at their branch of account to pay through the following:
  - a. 24-hour BPI Contact Center (02) 889-10000
  - c. BPI Mobile Banking
  - b. BPI Online Banking at <https://online.bpi.com.ph>
  - d. Auto-Debit Arrangement
3. Third Party Payment Channels (SM Bills Payment Counters, eCPAY Merchant Partners, Bayad Center, & Cebuana Lhuillier). Only cash payments are accepted. During payment, indicate your customer number or 16-digit card number in the payment slip. Your payment will be posted within three (3) banking days after the date of payment.

## Important Reminders

1. **Statement Date and Payment Due Date**

The billing cycle represented by this statement closes on your Statement Date. If the Payment Due Date falls on a Saturday, Sunday, or a regular national holiday, the Payment Due Date shall be moved to the next banking day.
  2. **Minimum Amount Due**

The Minimum Amount Due (MAD) is equivalent of 3.57% of the Total Outstanding Balance (TOB) less new retail purchases and cash advances or PHP 850, whichever is higher; provided that the TOB is less than PHP 850, the MAD is the TOB. Any amount past due forms part of the Minimum Amount Due and should be paid in full when billed for each card type. The Minimum Amount Due shall be computed as follows:
- i. If the Total Outstanding Balance is less than or equal to PHP 850, MAD is equal to the Total Outstanding Balance.
  - ii. If the Total Outstanding Balance is more than PHP 850: compute for 3.57% of the difference of the TOB and the sum of new retail purchase, new cash advance transactions and related adjustments posted during the statement month. If the computed amount:
    - a. is less than PHP 850, the MAD is PHP 850 plus 100% of past due amounts, if any
    - b. is more than PHP 850, the MAD is equal to the computed amount plus 100% of past due amounts, if any
- The Cardholder is required to pay at least the Minimum Amount Due on or before the Payment Due Date. Failure to pay at least the Minimum Amount Due shall result in the imposition of finance charges, additional interest and penalty fees.

3. **Error or Question about your Bill**

BPI shall be notified immediately in writing of any billing error in the Statement of Account (SOA). If no error is reported within thirty (30) days from Statement date, the SOA shall be considered correct and binding upon the cardholders. The cardholder shall then recognize and admit the integrity of the SOA as an electronic document pursuant to the Electronic Commerce Act and promises to pay the amount thereon on its due date without presentation of sales slip.
4. **Credit Limit**

Your credit limit is the maximum amount available for use. BPI reserves the right to disapprove any purchases or cash advance that exceeds your credit limit. Your total credit limit can be used for regular purchases and Special Installment Plan (S.I.P.), for items of value payable on fixed monthly installment amounts with terms ranging from 3 to 24 months. Principal cardholders share their credit limit with their supplementary cardholder. If you have a BPI eCredit, its limit is part of your credit limit and whenever you charge a purchase to your eCredit, your credit limit will be reduced. If you have two or more BPI Credit Cards, it also shares one credit limit. If you find your limit insufficient for your requirements, please make a request by calling BPI Phonebanking (02) 889-10000 or logging on to <https://online.bpi.com.ph>.
5. **Income Tax Form**

In compliance with BSP Circular 4/72, you are required to submit your latest ITR form to complete your credit card application. Please send it to 8/F Cardholder Services, BPI Buendia Center, Sen. Gil J. Puyat Avenue, Makati City.
6. **Lost Card**

Report a lost or stolen card immediately by calling (02) 889-10000. The line is open 24 hours everyday.
7. **Fees and Charges**

Finance Charge on a regular purchases, fees, interest charges, monthly installment amortization and cash advance is based on the aggregated total of the daily interest for the statement period. The daily interest is computed by multiplying the unpaid balance for each day with the daily interest rate (monthly interest multiplied by 12 months and divided by 360 days).

The finance charge computation shall start from the posting date until payment date for BPI Credit Card Cash advance fee, and the day after the Statement of Account (SOA) date for retail purchases, unpaid finance charges and other fees, and monthly installment amortizations.

### Sample Computation

Given: Current Statement Date:	Jan. 1
Payment Due Date:	Jan. 21
Next Statement Date:	Feb. 1
Previous Balance:	P20,000.00
Date of Payment:	Jan. 21
Amount Paid:	P850.00
Date of New Cash Advance:	Jan. 25
Amount of Cash Advance:	P5,000.00
Cash Advance Fee:	P200.00
Monthly Finance Charge:	3%

## Contact Us

For inquiries and comments, please send us a message through [www.bpi.com.ph/contactus](http://www.bpi.com.ph/contactus) or call our 24-hour BPI Contact Center at (+632) 889-10000.

Bank of the Philippine Islands is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>

## KEEP US UPDATED

For change in Name, Address, Phone Number and/or Email Address, please make a request by calling 24-hour BPI Contact Center (02) 889-10000 or visit any BPI Branch.

No. of Days in Step ii.a:	19 days (Jan 2 to 20)
No. of Days in Step ii.b:	12 days (Jan 21 to Feb 1)
No. of Days in Step iii:	8 days (Jan 25 to Feb 1)

Step i (Factor rate):	$(3\% \times 12 \text{ months}) \times 1/360 \text{ days}$	= 0.001
Step ii.a:	$P20,000 \times 0.001 \times 19 \text{ days}$	= P380.00
Step ii.b:	$(P20,000 - P850) \times 0.001 \times 12 \text{ days}$	= P229.80
Total Retail Interest:	$P380.00 + P229.80$	= P609.80
Step iii:	$P5,200 \times 0.001 \times 8 \text{ days}$	= P41.60
Total Cash Advance Interest		= P41.60
Step iv. Total Finance Charge	$P609.80 + P41.60$	= P 651.40

Finance Charges to appear in the next statement:  
BPI Mastercard/Visa: P651.40

Finance charges on Special Installment are computed by multiplying the total amount availed by the applicable interest rate depending on the term. Monthly payment shall first be applied to the interest then to the principal using the diminishing balance method. Unpaid billed amortizations shall be subject to finance charges, billed at a monthly finance charge rate of 3%, computed in the same manner as outstanding retail balances.

### 7.b. Late Payment Charge Fee

Failure to pay at least the minimum amount due on or before the Payment Due Date, shall bear a late payment charge fee as stated in the table of fees. BPI shall have the option to adjust the rate of interest and penalty due on the obligation with prior notice to the cardholder. If the account is suspended or cancelled, and thereafter referred to a collection agency or lawyer, BPI shall impose additional charges/fees in accordance with the Terms and Conditions Governing the Issuance and Use of the BPI Credit Card.

### 7.c. Cash Advance Fee

Availments are subject to a cash advance fee per transaction. It can be availed at any BPI branch or BPI ATM's nationwide and through the Cirrus (for Mastercard credit cards) and Visa/Plus (for Visa credit cards) networks worldwide. Cash Advance shall be earmarked against the Cardholder's Credit Limit and is not an additional line of credit. To avail of Cash Advance via ATM, the Cardholder must have a Cash Advance PIN (CAPIN). A CAPIN may be provided to the Cardholder which upon receipt, must immediately be changed by the Cardholder. If the Cardholder is not provided with a CAPIN, the Cardholder may call (02) 889-10000, to request for a CAPIN. The Cardholder must not disclose the CAPIN to any person or compromise its confidentiality under any circumstance.

### 7.d. Issuer's Service Fee on Foreign Currency Transactions

Transactions made outside the Philippines are converted from transaction currency to Philippine Pesos based on Mastercard/Visa rates on the day the transaction is posted plus Issuer's service fee on foreign currency transactions.

### 7.e. Statement of Account Copy Fee

Request to reprint your monthly statement of account is subject to a service fee of P200. It is applicable per statement copy and charged to your account automatically.

### 7.f. Other Fees

Membership fees, returned check penalty fee, charge slip retrieval fee, card replacement fees, lost card fee, check protect fee, Special Installment Plan (S.I.P.) pre-termination fees, express start cancellation fee, gaming fee, closed account maintenance and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

Statement of Account

Customer Number 020100-4-10-4615860

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## Statement of Account

Customer Number 020100-4-10-4615860

### BPI GOLD REWARDS CARD

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Transaction Date	Post Date	Description	Amount
April 19	April 22	Payment - Thank You	-8,829.03
		Finance Charge	0.00
		Previous Balance	8,829.03
		Past Due	0.00
		Ending Balance	32,716.19
		Unbilled Installment Amount	0.00

### 545512-2-80-5416972 - DAVE ANDERS C LIM

April 1	April 1	Linode . Akamai	6093807100	US	
		U.S. Dollar	154.00		8,821.19
March 27	April 1	Western App Farmers	Quezon City		23,895.00

