



## Credit Card Association of the Philippines

	ASIA UNITED BANK	BANK OF COMMERCE	BANCO DE ORO	BPI	CHINABANK
Revolving Interest Rate /Financial Charge	2.00% (across all card types)	2%	2% MEIR	2.00% / (1.82%)	2% (across all card types)
Late Payment Charges	Php700 or the unpaid minimum amount due, whichever is lower shall be charfed for every billing that the account is past due (P700 for Monthly Payment Option; P350 for Semi-monthly Payment Option; P175 for Weekly Payment Option)	Php700 ( PESO BILLING ); USD12 (DOLLAR BILLING) or the unpaid minimum amount due whichever is lower	7.00% of the overdue amount	P850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, will be charged per occurrence per card.	Php750 or the unpaid minimum amount due, whichever is lower
Over-limit Fee	N/A	n/a	none	N/A	Php500
Card Replacement Fee	P500 per card replacement	Php200 - Php300	P400 / USD 10	PHP 400 / card	Highest: PHP700 Lowest: PHP500
Foreign Exchange Conversion Fee	Transactions made in foreign currencies shall be automatically converted to PhP using Mastercard's selected foreign exchange rate. From the Peso conversion, AUB will add Mastercard's Issuer Cross Border and Currency Conversion Assessment Fees. A 1% service fee shall be charged by AUB and shall be added to the sum of the Peso Conversion & Mastercard Fees	2.5% (consists of Mastercard's assessment fee and BOC service fee)	1% Assessment Fee plus 1.5% Service Fee	1.85%	2.50%
Annual Membership Fee	Waived for life	Php1,200- Php5,000	P1,000 – P5,000 (USD65 – USD1,500)	PHP 1,300 to PHP 5,500	Highest: PHP25,000 Lowest: PHP1,500
Joining Fee	n/a	n/a	none	N/A	N/A
Cash Advance Fee	n/a	Php200 per transaction (Peso Billing) or USD4 per transaction (Dollar Billing) plus prevailing finance charge	P200/USD4	PHP200	N/A
Balance Transfer Fee	1.00% monthly add-on interest for 6 and 12 months	n/a	none	<b>Service Fee</b> PHP 100 Depending on Variant and Term 0.75% - 1.00% Add-on Interest Rate	N/A
Charge Slip Retrieval Fee	Retrieval Fee ₱250 for each local sales slip and P500 for each international sales slip retrieved upon request, for whatever reason. The same amount will be charged to the cardholder for each sales slip retrieved by the bank arising from an invalid dispute.	Php200 for local and Php300 for international purchases	P300 for each local transaction sales slip retrieved or P500 for international transaction	PHP 300 / charge slip	PHP500 (for local) or USD20 (for international) per charge slip
Return Check Fee	P700 per check	Php1,000	P1,250 / USD35 for each returned check/insufficient ADA account	P100 for every returned check and additional 6% of the check amount	PHP1,000
Billing Statement Reprint	N/A	n/a	P30 / USD1 per SOA request	PHP 200 / Copy of Statement of Account	PHP100 per SOA
Cash Advance Over-the-Counter Fee		Php100			NA
Gambling and Gaming Fee		3% of the transaction amount			NA
Multiple Payment Fee		n/a			PHP50
Installment Pre-Termination Processing Fee		Php1,000			5% of the remaining unpaid installment balance or PHP500, whichever is higher
Closed Card Account Service Fee		Php200			PHP200



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**Note:**  
*different fees/charges, please indicate only the range, i.e. highest and lowest*

Card Product/s	AUB Easy; AUB Classic; AUB Gold; & AUB Platinum			Your everyday spend is now more affordable with the new BPI Family Savings Credit Card. The no frills credit card that will help you and your family stretch your cash flow. With its low interest rate and membership fee, maintaining a credit card is now light on the pocket.	
Brief Description of Card Product/s	Waived ANNUAL Fees for Life!; Choose when to pay & how much to pay;			<b>Special Installment Plan (S.I.P.) Loan : Balance Transfer</b> Consolidate all your other credit card balances and pay in fixed monthly installments <b>Special Installment Plan (S.I.P.) Loan : Balance Conversion</b> Convert new straight regular and online purchases into a fixed monthly installment plan. <b>Special Installment Plan (S.I.P.) Loan : Credit-to-Cash</b> Convert your available credit limit to cash and pay in fixed monthly installments <b>Special Installment Plan (S.I.P.) Loan : SIP for School</b> Installment plan for tuition fees, school supplies, uniform to all other school needs <b>Special Installment Plan (S.I.P.) Loan : SIP for Hospital</b> Installment plan for all hospital expenses <b>Real 0% Installment</b> Shop at your favorite stores and enjoy installment payment plans at 0% rates.	
Portfolio Action Product/s	(1) AUB Post Pay Installment Plans - convert straight charge purchases to installment payment terms; (2) AUB Balance Transfer Installment - transfer other card balances to the AUB card & convert to installment payment terms; (3) Cash Out Installment Plans - avail cash from the AUB credit card and convert to installment payment terms			<b>Special Installment Plan (S.I.P.) Loan : Balance Transfer - 0.99%-1.50% Add-on Rate</b> <b>Special Installment Plan (S.I.P.) Loan : Balance Conversion - 0.99% - 1.75% Add-on Rate</b> <b>Special Installment Plan (S.I.P.) Loan : Credit-to-Cash - 0.99% - 1.50% Add-on Rate</b> <b>Special Installment Plan (S.I.P.) Loan : SIP for School - 0.75% - 1.50% Add-on Rate</b> <b>Special Installment Plan (S.I.P.) Loan : SIP for Hospital - 0.75% - 1.00% Add-on Rate</b> <b>Real 0% Installment - 0%</b>	
Interest Rate/s	ment Plans for 6&12 months at 1.00% monthly add-on rate			<b>Zero Percent Installment for Disputed Transactions</b> <b>Special Balance Conversion</b> <b>Extended Payment Arrangement</b> - Collection Fees and Discounts may apply. - Terms and Rates dependent on repayment amount and term.	
Rewrite Programs				<b>Zero Percent Installment for Disputed Transactions - 0%</b> <b>Special Balance Conversion - 1.5 - 2.5%</b> <b>Extended Payment Arrangement - 1.3%</b>	
Interest Rate/s					



CITIBANK	EWB	EQB	HSBC
Retail Monthly Effective Interest Rate is 2.00% based on a Php 20,000 availment, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.	Highest: 2% per month or 24% effective rate annually Lowest: 1.99% per month or 23.88% effective rate annually	2.0% - Dollar 2.0% - Peso	2% per month
Effective until January 7, 2021: Php 850 or the unpaid Minimum Amount Due, whichever is lower. Effective starting January 8, 2021: Php 1,500 or the unpaid Minimum Amount Due, whichever is lower.	8% of the Minimum Payment Due	4.0% - Dollar 6.0% - Peso	Php700 or unpaid minimum amount due, whichever is lower
P750 or the overlimit amount, whichever is lower Effective until January 7, 2021: Php 750 or the overlimit amount, whichever is lower, and effective starting January 8, 2021: Php 1,500 or the highest overlimit amount during the billing period, whichever is lower	Highest: Php700 Lowest: Php500	N/A	PHP500 if card account is overlimit on cut-off date
P400 for each lost or stolen Card.	Highest: Php500 Lowest: Php400	P400 per card	Php400
Up to 3.525% of the converted amount	Highest: 2.5% Lowest: 1.7%	Transactions made in foreign currencies other than USD will be converted to USD based on the brand/ association's foreign exchange rate. It may differ from the rates in effect on the transaction date, increased by processing/service fee of 2%. Same fees shall also apply to transactions which the Cardholder has opted at point-of-sale to be billed in the Philippine Peso or online transactions executed at merchant local currency but processed outside the Philippines.	2.5% of the converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum
AMF ranges from: P1,500 to P12,000 for principal cards P750 to P6,000 for Supplementary cards	Highest: Php5,000 Lowest: Php1,200	P1,000 - Classic Credit Card P2,000- Gold Credit Card	PHP1,200 - PHP5,000
Not Applicable	NA		N/A
Php 200 per Citi Cash Advance transaction	Php200 per cash advance availment	Peso Billing - P200.00 per transaction Dollar Billing - USD4.00 per transaction	PHP200 for every transaction
Php 900 for each approved Citi Balance Transfer transaction	NA	N/A	N/A
P250 per Charge slip	Php200 for the retrieval of each retail/installment and mail-order/telephone-order charge slip; Php1,250 for the retrieval of each travel and entertainment charge slip	P350 per sales slip (local and international) P1,200 per slip for travel and entertainment merchant	PHP275
P1,500 per returned check	Php1,500	P1,000 - regular check P500 plus applicable PCHC Fees - Super Check	PHP1,000
Not Applicable	NA	P100 per statement of account	N/A
	NA		
	5% service fee shall be charged on gaming/gambling transactions and/or transactions made at gaming/gambling establishments		
	Php50		
	5% of the remaining principal balance or Php500, whichever is higher		
	Php200		



CITIBANK	EWB	EQB	HSBC
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**Products with Lower Interest**

Citi Simplicity+	EastWest Priority Visa Infinite	Equicom Savings Bank Gold and Classic Credit Card	- HSBC Premier Mastercard Credit Card - HSBC Advance Visa Credit Card
Citi Simplicity+ APR is 24% but has no annual fee, no late payment fee and no overlimit fee. In addition, customers who pay on time will get a 10% interest rebate	Travel and Lifestyle Privileges; Low interest charge; Exclusive to EastWest Priority clients;	Visa-branded credit card products offered to bank depositors. Annual membership fee waiver for two (2) years. Offers unlimited supplementary cardholders.	These are offered exclusive to bank depositors
Below are Portfolio Action product which offer lower interest rates: a) Citi Balance Transfer b) Citi Speed Cash (Avail of cash on installment against credit card limit) c) Citi FlexiBill (Convert a portion of their Citi credit card's Total Amount Due into installment) d) Citi Paylite After Purchase (Convert unbilled retail transactions into installment) e) Citi Paylite for Bank Transactions - (Convert any qualified and completed bank transaction (e.g. ATM cash withdrawal into installment)	Installment loans	Equicom Super Check, Equicom Balance Transfer, Equicom Cash Deals, and Equicom Payment Deals	Balance Transfer, Cash Installment Plan, Regular Straight to Installment, Card Balance Conversion
0.49% - 1% AOR	0% - 2% AOR	1.0% monthly add-on for in-house installment programs	up to 1% add-on interest rate per month (May vary depending on cardholder performance)
Below are Collections programs which offer lower interest rates: a) Rewrite Program b) IDR Program	Rewrite program	Restructuring	Restructuring
Product prices range from 0% to 18% APR	0.5% - 1% AOR	BSP Circular No. 1098 compliance	Varies depending on internal policy



LBP	MPI	METRO BANK	PNB																		
2%	2%	2.00%	1.88% to 2% for Peso and 2% for Dollar																		
2.25% based on unpaid Minimum Amount Due (MAD)	P700 or unpaid minimum due, whichever is lower.	PHP850 or UMAD whichever is lower	7% (Peso) and 5% (Dollar) of the unsettled minimum amount due																		
n/a	P500 if total outstanding balance exceeds approved credit limit on cut-off date	PHP750 per occurrence	Php 300 or US \$10																		
Php300.00	P400 for each card	PHP400	Php 400																		
Based on prevailing Mastercard Foreign Currency Conversion Rate plus 2% Assessment and Service Fee	Platinum: 0.75% of the converted amount using the foreign exchange rate of Mastercard/Visa, plus the 1% assessment fee of Visa/Mastercard Gold: 1% of the converted amount using the foreign exchange rate of Mastercard/Visa, plus the 1% assessment fee of Visa/Mastercard Classic/Standard: 1.50% of the converted amount using the foreign exchange rate of Mastercard/Visa, plus the 1% assessment fee of Visa/Mastercard	Foreign exchange will be based on MBTC's FOREX selling rate at the time the transaction is posted. Fee includes 2.5% processing fee plus 1% assessment fee charged by Mastercard/Visa.	2.5% of the converted amount using Mastercard/ Visa/UnionPay's conversion rate of the day																		
Waived for the First Year For Gold Card Principal-2,500.00/Supplementary-1,000.00 For Classic Card Principal-1,000.00/Supplementary-250.00	Classic/Standard: Primary 1,500; Supplementary P750 Gold: Primary 2,500; Supplementary P1,250 Platinum: Primary 3,500; Supplementary P1,750	Depends on Card Type Highest PHP6,000 - Lowest PHP800 to perpetually waived	Highest: PHP6,000 Lowest: none																		
n/a	n/a	N/A	none																		
5% of amount withdrawn but not exceed P200	P200 per transaction	PHP200 per transaction regardless of the cash advance amount	PHP 200 for Peso US \$4 for Dollar																		
n/a	n/a	P250 per approved Balance Transfer transaction	<table border="1"> <thead> <tr> <th>TERM</th> <th>FACTOR RATES</th> <th>EFFECTIVE INTEREST</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>0.3455333</td> <td>1.60333%</td> </tr> <tr> <td>6 months</td> <td>0.1791667</td> <td>2.10628%</td> </tr> <tr> <td>12 months</td> <td>0.0923333</td> <td>1.61418%</td> </tr> <tr> <td>18 months</td> <td>0.0645556</td> <td>1.63064%</td> </tr> <tr> <td>24 months</td> <td>0.0506667</td> <td>1.62753%</td> </tr> </tbody> </table>	TERM	FACTOR RATES	EFFECTIVE INTEREST	3 months	0.3455333	1.60333%	6 months	0.1791667	2.10628%	12 months	0.0923333	1.61418%	18 months	0.0645556	1.63064%	24 months	0.0506667	1.62753%
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Php350.00	P250 per sales slip retrieved upon request of the cardholder for whatever reason. The same amount will be charged to the cardholder for each sales slip retrieved by the bank arising from an invalid dispute	N/A	Php 400 or US \$15 (per Sales Slip)																		
Php500.00	P1,000 for each returned check on top of the standard bank charges on the returned checks.	PHP1,500	Php 1,000 for Peso account or US \$10 for Dollar account																		
Php100.00	P50 per request	PHP100 per request for reprinting and delivery of monthly statement. Not applicable to Dollar MC, World MC, Peso Platinum MC, Femme Signature Visa, and Travel Platinum Visa	Php 50 per statement																		
	P100 plus actual bank charges for deposit of EzyCash manager's check to cardholders depository bank, if any.		none																		
		5% of the amount transacted	none																		
	n/a	N/A	Php 40 per payment in excess of 3 for all approved payment channels (PNB and non-PNB).																		
5% of remaining balance or P300 whichever is higher	5% of the remaining principal balance or P500 whichever is higher.	5% of the remaining principal balance or P550 whichever is higher	5% based on the remaining unpaid installment or Php 500, whichever is higher																		
	In case of cancellation of account and an overpayment is unclaimed for more than 1 month from the date of cancellation, a monthly fee of P200 will be charged on the account until balance is zeroed out.	PHP200 or an amount equivalent to the credit balance, whichever is lower, will be charged monthly to accounts with overpayments that are closed or active accounts that have no activity for the past 12 months until the credit balance is zeroed out.	Php 200 for Peso account & US \$5 for Dollar account or the equivalent to the credit balance, whichever is lower																		



LBP	MPI	METRO BANK	PNB
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**if Rates (than your headline APRs)**

n/a	Maybank Classic/Standard, Maybank Gold, Maybank Platinum Credit Card and Maybank Visa Infinite Credit Card	"Vantage Card, Titanium MC, Rewards Plus Visa, World MC, Peso Platinum Visa, Femme Signature Visa, Travel Platinum Visa, Toyota MC, Femme Visa, ON Internet MC, PSBank Credit MC, M Free MC, M Lite MC"	PNB Ze-Lo Mastercard																																																																	
n/a	Regular Cards- Maybank Classic/Standard, Maybank Gold Premium/Lifestyle Cards- Maybank Platinum Credit Card and Maybank Visa Infinite Credit Card	Regular Cards - Vantage Card, Titanium MC, Rewards Plus Visa, Toyota MC, Femme Visa, ON Internet MC, PSBank Credit MC, M Free MC, M Lite MC Premium Cards - World MC, Peso Platinum Visa, Femme Signature Visa, Travel Platinum Visa	Zero Annual Fee, Low Interest Credit Card																																																																	
n/a	EzyConvert, EzyCash	Cash2Go, Balance Transfer, Balance Conversion	n/a																																																																	
n/a	<table border="1" style="margin-bottom: 10px;"> <thead> <tr> <th colspan="2">EzyConvert</th> </tr> <tr> <th>Term</th> <th>Promo Rate</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>0.99%</td> </tr> <tr> <td>6</td> <td>0.99%</td> </tr> <tr> <td>12</td> <td>0.99%</td> </tr> <tr> <td>18</td> <td>0.99%</td> </tr> <tr> <td>24</td> <td>0.99%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">EzyCash</th> </tr> <tr> <th>Term</th> <th>Monthly Add-On</th> <th>Factor Rate</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>0.99%</td> <td>0.343233333</td> </tr> <tr> <td>6</td> <td>0.99%</td> <td>0.176566667</td> </tr> <tr> <td>12</td> <td>0.99%</td> <td>0.093233333</td> </tr> <tr> <td>18</td> <td>0.99%</td> <td>0.065455556</td> </tr> <tr> <td>24</td> <td>0.99%</td> <td>0.051566667</td> </tr> </tbody> </table>	EzyConvert		Term	Promo Rate	3	0.99%	6	0.99%	12	0.99%	18	0.99%	24	0.99%	EzyCash			Term	Monthly Add-On	Factor Rate	3	0.99%	0.343233333	6	0.99%	0.176566667	12	0.99%	0.093233333	18	0.99%	0.065455556	24	0.99%	0.051566667	<p style="text-align: center;">Cash2Go, Balance Transfer and Balance Conversion</p> <table border="1"> <thead> <tr> <th>Tenor</th> <th>Monthly Add-on Rate</th> <th>Effective Annual Interest Rate</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>1.00%</td> <td>17.912%</td> </tr> <tr> <td>6</td> <td>1.00%</td> <td>20.288%</td> </tr> <tr> <td>9</td> <td>1.00%</td> <td>21.109%</td> </tr> <tr> <td>12</td> <td>1.00%</td> <td>21.457%</td> </tr> <tr> <td>18</td> <td>1.00%</td> <td>21.643%</td> </tr> <tr> <td>24</td> <td>1.00%</td> <td>21.571%</td> </tr> <tr> <td>36</td> <td>1.00%</td> <td>21.200%</td> </tr> <tr> <td>48</td> <td>1.00%</td> <td>20.754%</td> </tr> <tr> <td>60</td> <td>1.00%</td> <td>20.310%</td> </tr> </tbody> </table>	Tenor	Monthly Add-on Rate	Effective Annual Interest Rate	3	1.00%	17.912%	6	1.00%	20.288%	9	1.00%	21.109%	12	1.00%	21.457%	18	1.00%	21.643%	24	1.00%	21.571%	36	1.00%	21.200%	48	1.00%	20.754%	60	1.00%	20.310%	1.88%
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RCBC BANKARD	ROBINSONS BANK	SECURITY BANK	UNION BANK
2%	2%	2.00%	2.00% per month
Php400 - Php600	600-700	Existing: Php600 or 6% of min. amt due whichever is lower  New: 1.50% of Total Amount Due effective January 25, 2021	Php750
Php500 or US\$10	500	Php500 per occurrence	Php500
Php300 - Php500	500	400	Php400
2.25% 3.50%	2% - 3%	1% Mastercard Assessment Fee and 1.5% service fee	2% to 3%
Php1,500 - Php5,000	P2500/ P100/month	Php2,000 to Php5,000 (range)	Principal: Php1,500 to Php5,000 Supplementary: Php750 to Php2,500
WAIVED	n/a	None	N/A
Php200	n/a	P200	P200 Flat Service Fee will be charged per cash advance transaction
Php100	As low as P45 and varies depending on the requested amount and installment term.	Service Fee: None Add-on Rate: 1.00% AOR *Special rates may be offered to select cardholders	N/A
Php150	500	Php400 per sales slip	Php200 per transaction slip
Php1,000	1000	Existing: - Php500 to Php1000(range) for Peso per returned check. - USD 10 to USD20(range)for Dollar per returned check.	Php1,500/returned check
WAIVED	500	Existing: Php30 to Php50(range) per page if requested billing statement is more than 3 months old.  New (effective February 1, 2021): Php50 per page if requested billings statement is more than 3 months old.	Php300/statement
n/a	n/a	P200	N/A
5% of every transaction or Php 1,000 whichever is higher	5%	Under Quasi-cash Fee - 2.50% of transacted amount (effective January 25, 2021)	5% service fee
Php 40 for every excess of 3 payments in a statement cycle	P40	PHP 50 or USD 1 will be charged for every payment in excess of 2 payments within a billing cycle	N/A
5% of unpaid principal or Php 500 whichever is higher	5% of the remaining principal	Existing: 5% of Unbilled Balance  New (effective February 1, 2021): 5% of Unbilled portion of the principal amount	5% of the remaining principal balance or P500 whichever is higher
n/a	P50	None	N/A



RCBC BANKARD	ROBINSONS BANK	SECURITY BANK	UNION BANK
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Regular Cards - MC Classic & Gold, JCB Classic & Gold, Visa Flex & Visa Flex Gold, & Co-Brand Cards Premium Cards - MC Platinum, MC World, MC Diamond, Visa Infinite, Visa Platinum, JCB Platinum, UnionPay Diamond	n/a	Classic, Gold, Platinum, World, Cashback and Corporate	
	n/a	Core Cards - Classic and Gold Premium Cards - Platinum and World Corp Card - Corporate	
Unli 0% Intallment, Unli Intallment, Balance Transfer, Cash Loan	n/a		
2%	n/a	*1.00% AOR on all tenors *Special rates may be offered to select cardholders	
	n/a	Restructured Payment Scheme	
	n/a	1.00% AOR	