

BALANCE TRANSFER PROGRAM

Only completely filled out application form with applicant's signature will be considered for processing.

Documentary Requirements:

1. Completely filled out and signed Balance Transfer Application Form.
2. Clear copy of latest one (1) month Statement of Account of your other credit card

Send via fax to (02) 6323299 routing code 3258 or via email at customerservice@bankcom.com.ph

I. Cardholder Details

| | |
|----------------------------|--|
| Name of Cardholder: | |
| Card Number: | |
| Expiry Date: | |
| Home Phone Number: | |

II. Credit Card Details

Please transfer the following transactions to the Bank of Commerce Balance Transfer Program:

| | |
|-----------------------------------|----------------|
| Total Amount for Transfer: | P _____ |
| Desired Payment Term: | _____ months |
| Monthly Amortization: | |

| | |
|--------------|--|
| Card Issuer | |
| Card Number | |
| Amount | |
| Payment Term | |
| Card Issuer | |
| Card Number | |
| Amount | |
| Payment Term | |

| TERMS | MONTHLY ADD-ON RATE | EFFECTIVE INTEREST RATE PER ANNUM | FACTOR RATE | MINIMUM AMOUNT |
|-------|---------------------|-----------------------------------|-------------|----------------|
| 3 | 1.30% | 23.25% | 0.346333 | P5,000 |
| 6 | 1.30% | 26.27% | 0.179667 | P5,000 |
| 12 | 0.88% | 18.95% | 0.921333 | P10,000 |
| 24 | 0.60% | 13.27% | 0.047667 | P20,000 |

| Sample Computation for Monthly Installment | Sample Computation for Total Installment |
|---|---|
| Total Amount x Factor Rate P20,000 x 0.047667 = P953.34 (24 Mos. Term) | Monthly Installment x Term P953.34 x 24 = P22,880.16 |

By signing below, I agree to abide by the Terms and Conditions governing the Balance Transfer Program and to pay the monthly installment amount required for the payment term I chose as well as the Minimum Amount Due on the revolving portion of my outstanding balance with my BOC Credit Card.

Cardholder's Signature Over Printed Name

Date

For any concerns, you may contact Bank of Commerce Customer Care at (02) 632 2265, any of our Domestic Toll-free numbers: (PLDT) 1800-10-982-6000 and (Globe Lines) 1800-8-982-6000, or at customerservice@bankcom.com.ph

Bank of Commerce is supervised by the Bangko Sentral ng Pilipinas with tel. no. (02) 708-7087 and e-mail address: consumeraffairs@bsp.gov.ph