

GetCash
Program Mechanics

1. GetCash is open to active Bank of Commerce Credit Cardholders of at least 12 months prior to the time of application.
2. GetCash is a facility which allows credit cardholders to avail of cash charged to their Bank of Commerce Credit Card account and pay on installment.
3. GetCash Amount inclusive of the Interest Amount must be within the available credit limit.
4. The required minimum amount and monthly add-on rate shall be as follows:

Term	Monthly Add-On Rate	Minimum Amount	Factor Rate	Annual Effective Interest Rate
3	1.25%	3,000	0.345833	22.36%
6	1.20%	3,000	0.178667	24.28%
9	1.13%	3,000	0.122411	23.79%
12	1.20%	10,000	0.095333	25.60%
18	1.25%	10,000	0.068056	26.75%
24	1.17%	10,000	0.053367	24.99%
36	1.15%	10,000	0.039278	24.09%

5. To apply, the Bank of Commerce Credit Cardholder must call Bank of Commerce Customer Service at (02) 632-2265, or Domestic Toll-Free Numbers: (PLDT) 1-800-10-9826000 or (Globe Lines) 1-800-8-9826000.
6. The application shall be subject to evaluation and approval by the bank. The processing period for the application is three (3) banking days.
7. For approved applications, the proceeds shall be released via Manager's Check and shall be deposited to the credit cardholder's Current Account or Savings Account (CA/SA) within three (3) banking days from date of approval.
8. A Manager's Check Fee of P100 shall be charged to the cardholder's Bank of Commerce Credit Card and shall reflect in the credit cardholder's next statement of account.
9. In case of pre-termination or cancellation of GetCash, the cardholder shall be liable to pay in full the unpaid principal component of the Total Amount Payable and an Installment Pre-Termination Fee equivalent to P1,000.
10. Bank of Commerce shall have the absolute and exclusive right to approve or reject GetCash applications.
11. Bank of Commerce has the sole discretion to approve only a portion of the amount applied for.
12. GetCash shall not earn rewards points.
13. GetCash shall further be governed by the Terms and Conditions Governing GetCash Program and the Bank of Commerce Credit Card Terms and Conditions.