

**GET CASH
PROGRAM MECHANICS**

1. The Get Cash Program is open to cardholders of Bank of Commerce Credit Card whose accounts are active and current ("Cardholder").
2. The Get Cash Program is a facility that allows the Cardholders to avail of cash charged to their Bank of Commerce Credit Card and pay on installment.
3. The Get Cash Amount inclusive of the Interest Amount must be within the available credit limit. The required minimum amount and monthly add-on rate shall be as follows:

Term	Minimum Amount	Monthly Add-On Rate	Factor Rate	Effective Interest Rate Per Annum
6	3,000	1.00%	0.176667	20.29%
12	10,000	0.88%	0.092133	18.95%
24	10,000	0.60%	0.047667	13.27%
36	10,000	0.49%	0.032678	10.87%

4. To apply, the Cardholder must call Bank of Commerce Customer Service at (02) 8632-2265, or Domestic Toll-free numbers: (PLDT) 1-800-10-9826000 or (Globe Lines) 1-800-8-9826000.
5. The application shall be subject to evaluation and approval by the Bank. Application shall be processed within three (3) banking days. If approved, the proceeds shall be released via Manager's Check and shall be deposited to the Cardholder's Current Account or Savings Account (CA/SA) within three (3) banking days from date of approval.
6. The Cardholder may avail of the Get Cash Program at any Bank of Commerce branches. The monthly add-on rates are as follows:

Term	Minimum Amount	Monthly Add-On Rate	Factor Rate	Effective Interest Rate Per Annum
6	3,000	1.00%	0.176667	20.29%
12	10,000	1.00%	0.093333	21.46%
24	10,000	1.00%	0.051667	21.57%
36	10,000	1.00%	0.037778	21.20%

7. If approved, the proceeds shall be released to the Cardholder on the same day.
8. An Installment Processing Fee of P200 shall be charged to the cardholder's Bank of Commerce Credit Card and shall reflect in the Cardholder's next statement of account.
9. Bank of Commerce shall have the absolute and exclusive right to approve or reject Get Cash applications. Also, Bank of Commerce has the sole discretion to approve only a portion of the amount applied for.
10. The Get Cash Program shall not earn rewards points.
11. In case of pre-termination or cancellation of the Get Cash availment, 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.