



GET CASH PROMO MECHANICS

1. The Get Cash Promo ("Promo") is a facility that allows the Cardholders to avail of cash charged to their Bank of Commerce Credit Card and pay in installments.
2. The Promo is open to cardholders of Bank of Commerce Credit Card whose accounts are active and current ("Cardholder").
3. The Promo is from March 1, 2025 to August 31, 2025, extended until February 28, 2026 as approved by DTI-FTEB.
4. 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	Monthly Add-On Rate	Effective Interest Rate Per Annum	Factor Rate	Minimum Amount
6	1.00%	20.29%	0.176667	3,000.00
12	0.88%	18.95%	0.092133	10,000.00
24	0.60%	13.27%	0.047667	10,000.00
36	0.49%	10.87%	0.032678	10,000.00

5. 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.
6. 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.
7. An Installment Processing Fee of P250 shall be charged to the cardholder's Bank of Commerce Credit Card and shall reflect in the Cardholder's next statement of account.
8. 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.
9. The Promo shall not earn rewards points.
10. 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.

Per DTI Fair Trade Permit No. FTEB-213056 Series of 2025.