

BANK OF COMMERCE FEES AND CHARGES					
FEES / CHARGES	CLASSIC	GOLD	PLATINUM	WORLD	CASH INSTALLMENT
ANNUAL MEMBERSHIP FEE					Php2,400 billed on installment for 12 months. Php200 billed every month.
PRINCIPAL CARD	Php1,500	Php3,000	Php4,000 *Php5,000	Php5,000 *Php6,000	
SUPPLEMENTARY CARD	Php750	Php1,500	Php2,000 *Php2,500	Php2,500 *Php3,000	N/A
FINANCE CHARGE / INTEREST RATE PER MONTH	3%	3%	3%	3%	3%
FINANCE CHARGE / INTEREST RATE COMPUTATION	The finance charge will arise from the non-payment in full of the outstanding balance on a given statement cut-off date and shall continue to be imposed until the outstanding balance and applicable interest are fully paid. Interest will be computed based on the previous outstanding balance as reflected in the current Statement of Account computed from start of the cycle date to a day before the payment transaction date plus previous outstanding balance less payment made and any credit adjustment computed from the payment date to next cycle date. Interest on cash advances are computed from transaction date to the next statement date.				
MINIMUM AMOUNT DUE	5% of the Total Outstanding Balance or Php500 whichever is higher (Peso billing); or 3% of the Total Outstanding Balance or USD50 whichever is higher (Dollar billing). The minimum amount due consists of the following: (a) % of the Total Outstanding Balance inclusive of all fees and charges, (b) past due amount, (c) monthly installment amount and (d) any amount in excess of the credit limit. The minimum amount due is the sum of (a), (b), (c) & (d) or Php500/USD50 whichever is higher.				
LATE PAYMENT FEE	Php1,000 or the unpaid Minimum Amount Due, whichever is lower.		Php1,000 or the unpaid Minimum Amount Due, whichever is lower. (Peso Billing) USD20 or the unpaid Minimum Amount Due, whichever is lower (Dollar Billing)		Php1,000 or the unpaid Minimum Amount Due, whichever is lower.
CASH ADVANCE FEE & INTEREST	Php200 per transaction plus prevailing finance charge.		Php200 per transaction (Peso Billing) or USD4 per transaction (Dollar Billing) plus prevailing finance charge.		N/A
CASH ADVANCE SERVICE CHARGE (OVER-THE-COUNTER)	Php100				N/A
CASH LOAN AVAILMENT FEE	N/A	N/A	N/A	N/A	Php200 per transaction

FEES / CHARGES	CLASSIC	GOLD	PLATINUM	WORLD	CASH INSTALLMENT
FOREIGN CURRENCY CONVERSION FEE	Purchases in foreign currencies will be converted automatically to Philippine Peso at Mastercard's currency conversion rate plus foreign currency conversion fee of 2.5% (consists of Mastercard's assessment fee and Bank of Commerce Service Fee)		Purchases in foreign currencies will be converted automatically to Philippine Peso at Mastercard's currency conversion rate plus foreign currency conversion fee of 1.5% (consists of Mastercard's assessment fee and Bank of Commerce Service Fee) *Purchases in third currencies (non-dollar) will be converted automatically to US dollar at Mastercard's currency conversion rate plus foreign currency conversion fee of 1.5% (consists of Mastercard's assessment fee and Bank of Commerce Service Fee)		Purchases in foreign currencies will be converted automatically to Philippine Peso at Mastercard's currency conversion rate plus foreign currency conversion fee of 2.5% (consists of Mastercard's assessment fee and Bank of Commerce Service Fee)
CHARGE SLIP RETRIEVAL FEE	Php300 for local and USD6 for international purchases				
CARD REPLACEMENT FEE	Php500 for lost card and Php500 for damaged card				
RETURNED CHECK FEE	Php1,000				
INSTALLMENT PRE-TERMINATION FEE	Php1,000				
CLOSED ACCOUNT MAINTENANCE FEE	Php200				
GAMING TRANSACTION SERVICE FEE	5% of the transaction amount				
OVERLIMIT FEE	Php700 when outstanding balance exceeds credit limit (transactions plus interest and fees)	Php700 or USD12 when outstanding balance exceeds credit limit (transactions plus interest and fees)		Php700 when outstanding balance exceeds credit limit (transactions plus interest and fees)	
QUASI CASH FEE	5% of the transaction amount / quasi cash transaction				
SOA RE-PRINT FEE	Php100 per re-print request of SOA				
REFUND FEE	Php500 per request (refund for over payment only)				
MULTIPLE PAYMENT FEE	Php50 for each payment in excess of 3 payments within the same cycle from non-BankCom payment channel.	Php50 or USD1 for each payment in excess of 3 payments within the same cycle from non-BankCom payment channel.		Php50 for each payment in excess of 3 payments within the same cycle from non-BankCom payment channel.	
ADA (Auto Debit Arrangement) FEE	Php200 for every unsuccessful ADA processing due to insufficient funds	Php200 or USD4 for every unsuccessful ADA processing due to insufficient funds		Php200 for every unsuccessful ADA processing due to insufficient funds	
CERTIFICATION FEE (certification of full payment or good credit standing)	Php 300 per issuance of Certification of full payment or good credit standing.				

*Applicable for Dual Currency Billing Product

Paying less than the Total Amount Due will increase the amount of interest you pay and will take longer time for you to repay your balance.

Bank of Commerce may, from time to time change, amend, revise, modify or increase the fees and charges with prior notification to the Cardholder.

Please visit our website <https://www.bankcom.com.ph> for the updated Bank of Commerce Credit Card Terms and Conditions and complete list of prevailing Fees and Charges.

For inquiries, call BankCom Customer Care Hotline: (02) 8-632-2265,
Domestic Toll-Free numbers: (PLDT) 1800-10-982-6000 and (Globe Lines) 1800-8-982-6000, or send us an email at customerservice@bankcom.com.ph

Bank of Commerce is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>

Access BSP Online Buddy (BOB) through BSP's official website (Webchat), send SMS to 021582277 for Globe subscribers, or visit BSP's Facebook page: <https://www.facebook.com/BangkoSentralngPilipinas>