

BPI Credit Cards

Choose up to two cards and enjoy FREE membership on both for the first year.⁵ Your first Supplementary card is FREE for life.



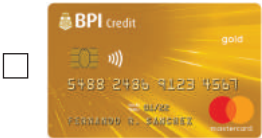
BPI Visa Signature Your Travel and Lifestyle Card with Our Signature Rewards

- Earn one (1) never expiring Real Thrills Rewards Premium point for every P20 spend
- 50% off deals at restaurants, fitness studios and wellness centers all year round²
- Book and buy your airline tickets, hotel stays and car rental with BPI myVoyage (accessible from My BPI Rewards)
- Complimentary access to Pacific Club Lounge at NAIA Terminal 3 for you and one (1) companion



BPI Amore Platinum Cashback The Global Cashback Card

- Earn cashback* for every P1,000 spend anywhere, both in-store and online: 4% on restaurants, 1% on supermarkets, department stores, & other shopping stores, 0.3% on everything else.
- Earn as much as P15,000 in cashback every year
- Enjoy exclusive Ayala Malls privileges:
 - Unlimited access to Ayala Malls' Customer & Family Lounges
 - 5% discount on your movie ticket purchase at Ayala Malls Cinemas
 - Complimentary parking tickets valid at select Ayala Malls, your welcome gift from us



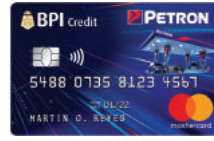
BPI Gold Mastercard The Premium Card

- Earn one (1) never expiring Real Thrills Rewards point for every P35 spend
- Travel insurance coverage of up to P10 million¹



BPI Edge Mastercard The Value for Style Card

- Earn one (1) never expiring Real Thrills Rewards point for every P50 spend
- Affordable monthly membership fee



Petron-BPI Mastercard The Practical Motorist Card

- P200 Petron Fuel Voucher as welcome gift to newly approved principal cardholders
- 3% rebate on Petron fuel purchases² (up to 15,000 fuel rebates per year)



BPI Amore Cashback The Essentials Cashback Card

- Earn cashback* for every P1,000 local spend, both in-store and online: 4% on supermarkets, 1% on drug stores & utilities, 0.3% on everything else
- Earn as much as P15,000 in cashback every year
- Enjoy unlimited access to Ayala Malls' Customer and Family Lounges



BPI Blue Mastercard The Sensible Card

- Earn one (1) never expiring Real Thrills Rewards point for every P35 spend
- Travel Insurance coverage of up to P2 million¹

Get a FREE BPI eCredit for a secure online shopping experience!



BPI eCredit The Internet Shopping Card

- Companion card with a different card number and lower limit designed exclusively for online purchases.
- Free for life with any BPI Credit Card.
- Earn never expiring Real Thrills Rewards Point for every P35 spend online.

YES, I am interested to get a BPI eCredit together with my approved credit card.

My Card Selection⁵

Primary Card: _____

Secondary Card: _____

Signature: _____

¹ Travel fare of the Cardholder must be charged to his/her BPI Credit Card.

² BPI-accredited establishments.

³ Terms & conditions apply. Visit www.bpi.com.ph.

⁴ Terms and Conditions for Amore Cashback Program & Other Privileges apply. Visit bit.ly/amoretc to learn more.

⁵ The Cardholder will receive the card variant he/she is qualified for, depending on the evaluation of his/her application.

APPLICATION REQUIREMENTS

QUALIFICATIONS:

- Must be at least 21 years old
- Minimum fixed monthly income (excluding overtime, commissions or service fees) should be at least:

P15,000	BPI Blue Mastercard, BPI Edge Mastercard, and Petron-BPI Mastercard
P30,000	BPI Amore Cashback
P40,000	BPI Gold Mastercard
P80,000	BPI Amore Platinum Cashback
P100,000	BPI Visa Signature

- For the following, minimum monthly income should be at least:

P15,000	Overseas Filipino Workers (OFW)
P30,000	Self-employed

- Must have business or residence contact number and active email address
- Employment tenure should be at least 2 years. If less than 2 years employed, applicants must be employed in one of the top 1,000 companies and should have a minimum fixed monthly income of P20,000

ACCEPTABLE INCOME DOCUMENTS:

FOR EXISTING CREDIT CARDHOLDER (with other banks)

Principal cardholders for at least one year are no longer required to submit any proof of income, if they are able to provide the following:

- Bank name and credit card number

FOR EMPLOYED

Any of the following income documents may be accepted:

- Certificate of Employment (COE)
- Latest two (2) months Payslips
- Latest Income Tax Return (ITR) with BIR/ bank stamp

FOR SELF EMPLOYED

- Latest Audited Financial Statements (AFS) with BIR/bank stamp AND Latest Income Tax Return (ITR) with BIR/ bank stamp

FOR OVERSEAS FILIPINO WORKERS (OFW)

SEA-BASED (AGENCY-BASED WORKERS)	LAND-BASED (AGENCY-BASED WORKERS)	DIRECT HIRE
<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Latest two (2) months proof of remittance* 	<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Overseas Employment Certificate or POEA-validated OFW information sheet - Latest two (2) months proof of remittance* 	<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Overseas Employment Certificate or POEA-validated OFW information sheet - Latest two (2) months proof of remittance**

* Applicable for Beneficiary only.

** Applicable for OFW and Beneficiary.

DOCUMENTS TO SUBMIT:

1. Completely filled-out and signed application form
2. Photocopy of at least one (1) valid ID with photo
 - Passport - Postal ID - BIR/TIN ID
 - Voter's ID - SSS/GSIS ID - Driver's License
 - Professional Regulation Commission (PRC) ID
 - Company ID issued by private entity or institutions registered with or supervised or regulated by the BSP, SEC or IC
3. Proof of Income
 - Refer to the List of Acceptable Income Documents

ADDITIONAL REQUIREMENT (IF APPLICABLE):

- Non-Filipino Resident - Alien Certificate of Registration (ACR), work permit or Embassy Accreditation Papers
- Owners / Managers of Pawnshop, Forex dealers, Money Changers & Remittance Agents - Certificate of Registration issued by BSP
- Insurance Agents - Insurance Commission License

About Me

Name Last, First, Middle			
Birthdate (mm/dd/yyyy)		Place of Birth	
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female			
Name to appear on card (Nicknames or aliases are not acceptable, must not exceed 21 characters, including spaces)			
Mother's Full Maiden Name (First, Last)		Educational Attainment <input type="checkbox"/> Grade School <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Post Graduate	
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		No. of Dependents	T.I.N. (Tax Identification Number)
SSS Number / GSIS Number		Car Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> None	Citizenship <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino (please specify: _____)
Mobile Number 6 3 9		Home Phone Number (If provincial include Area Code)	
Home Address(House/Unit No., Floor, Building Name)			
(Street Name, Village, Barangay)			
(Municipality/City/Province)			(Zip Code)
Number of Years in Residence _____		Are you related to a Director, Officer or Stockholder of BPI, BPI Family Savings Bank, or any BPI Subsidiary or Affiliate? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a Director, Officer or Stockholder of BPI, BPI Family Savings Bank, or any BPI Subsidiary or Affiliate? <input type="checkbox"/> Yes <input type="checkbox"/> No		If YES, please provide the information below: Name of DOS _____ Company name _____ Your Relationship to DOS _____	
If YES, specify your company and position: Company name _____ Position _____		<small>NOTE: This applies to spouse or relation within the second degree of consanguinity or affinity (e.g. parent, child, siblings, grandparent and in-laws) or others (e.g. general parent, co-owner etc.) Please disclose all relationships and indicate sheet if necessary.</small>	

About My Spouse

Name Last, First, Middle			
Birthdate (mm/dd/yyyy)		Mobile Number 6 3 9	
Email Address			
Employer / Business Name			

E-Statement

Your credit card billing statement will be sent only to this email address. Please ensure that the given email address is correct.

Email Address

About My Work

Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> OFW <input type="checkbox"/> Beneficiary of an OFW <input type="checkbox"/> Others _____			
Employer / Business Name			
Years with Present Employer / Business	Position (For Insurance Agents, provide Insurance Commission License Number)	Nature of Business/Industry	
Office Address(Company Name, Office / Unit No, Floor, Building Name)			
(Street Name, Village, Barangay)			
(Municipality/City/Province)			(Zip Code)
Office / Business Phone Number / Local		Preferred Card Delivery Address <input type="checkbox"/> Home Address <input type="checkbox"/> Office/Business Address	Basic Monthly Income
Office Email Address			

About My Finances

Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)

MY OTHER CREDIT CARDS (IF ANY)

BANK NAME

CARD NUMBER

CREDIT LIMIT

DEPOSIT ACCOUNTS

Are you a BPI / BPI FAMILY SAVINGS BANK DEPOSITOR? Yes No

IMPORTANT: Please provide complete information so your application can be immediately processed.

My Supplementary Cardholders

Note: All supplementary applicants must submit a photocopy of one (1) valid ID with picture.

Extend the benefits of your card and get a supplementary card. You will be issued a supplementary card for your primary card choice.

1st Supplementary Cardholder (FREE for Life!)

Last, First, Middle											
Birthdate (mm/dd/yyyy)						Place of Birth					
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed				Citizenship					
Home Address (House / Unit No., Floor, Building Name)											
(Street Name, Village, Barangay)											
(Municipality/City/Province)										(Zip Code)	
Home Phone Number (if provincial include Area Code)								Mobile Number			
								6 3 9			
Email Address											
Employer/Business Name											
Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)				Nature of Business/Industry				Office/Business Phone Number/Local			
T.I.N. (Tax Identification Number)						SSS Number/GSIS Number					
Relationship to Principal Cardholder											

2nd Supplementary Cardholder

Last, First, Middle											
Birthdate (mm/dd/yyyy)						Place of Birth					
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed				Citizenship					
Home Address (House / Unit No., Floor, Building Name)											
(Street Name, Village, Barangay)											
(Municipality/City/Province)										(Zip Code)	
Home Phone Number (if provincial include Area Code)								Mobile Number			
								6 3 9			
Email Address											
Employer/Business Name											
Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)				Nature of Business/Industry				Office/Business Phone Number/Local			
T.I.N. (Tax Identification Number)						SSS Number/GSIS Number					
Relationship to Principal Cardholder											

Declaration (PLEASE READ BEFORE SIGNING)

By signing below, I (We) confirm that:

- All the statements, information and supporting documents provided by me (us) are true, correct, and accurate.
- Any material misrepresentations or falsity or omission herein which is misleading shall be construed as an act to defraud Bank of the Philippine Islands ("BPI") and may be a ground for the denial of my (our) application or, if already granted, the cancellation or termination thereof, including rendering any loans granted to me (us) immediately due and payable, without prejudice to such civil and/or criminal liability action that BPI may pursue against me (us).
- It is the sole prerogative of BPI to grant or deny my (our) application and should my (our) application be denied, BPI may provide the reason for such decision in accordance with the requirements of applicable law.
- All information and documents obtained, collected and processed by BPI in connection with my (our) application shall remain the property of BPI.
- BPI, its subsidiaries and affiliates (collectively, the "BPI Group of Companies") may impose such specific terms, conditions and requirements as they may deem necessary or appropriate in connection with my (our) avilment of any of their products, services, facilities and channels. My/Our application, enrollment, avilment, access, maintenance and continued use of any of the products, services, facilities and channels of any member of BPI Group of Companies shall constitute my/our acceptance and agreement to the applicable terms and conditions.
- I (We) shall notify BPI of any material changes affecting the information supplied by me/us and documents submitted in connection with this application.

7. I (We) agree to receive updates, notices and announcements on my (our) application and/or any of BPI's products, services, facilities and channels via SMS/text, email or fax transmission or such other means of communication deemed appropriate by BPI.
8. Where applicable, BPI may enroll my (our) approved application with any credit protection provider, or guarantee program of any institution, whether public or private, at BPI's sole option.
9. Prior to submitting to BPI information about individuals (including their personal data), I (we) have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws to enable BPI to use and process such information. I (we) further agree that all my (our) personal information (including those of individuals related to me (us), my (our) transactions, business and credit relationships, accounts or account information or records which are with you, made available to you or which are in your possession or updated from time to time, may be collected, obtained, used, stored, consolidated, processed, profiled, benchmarked, shared to and disclosed, by and between BPI and any member of the BPI Group of Companies, their successors and assigns, and their respective authorized representatives, agents and service providers, for any or all the purposes described in the Data Privacy Statement published at <https://online.bpi.com.ph> and deemed incorporated by reference in this form.
10. I (We) have read, understood and agree to be bound by BPI's "Terms and Conditions of the Deposits, Products, Services, Facilities and Channels", as well as BPI's "Terms and Conditions Governing the Issuance and Use of BPI Credit Cards", as these terms and conditions may be amended or supplemented from time to time, copies of which were either provided to me (us) or made available /accessible to me (us) via www.bpi.com.ph or such other channels or electronic applications selected by BPI.
11. The foregoing shall apply to all products, services, facilities and channels of BPI that I (we) may now or hereafter apply for or avail of.

SIGNATURE

PRINCIPAL CARDHOLDER

DATE

1st SUPPLEMENTARY CARDHOLDER

DATE

2nd SUPPLEMENTARY CARDHOLDER

DATE

For BPI Use Only

BRANCH				
Reference Code	Seller's Employee No.	Branch Code	Agent Code	Doc. Image No.
<input type="checkbox"/> UPDQ - Regular			0 - Branch 5,6,7,8, - RM 9 - FSO	
<input type="checkbox"/> URDE - Express Start				
<input type="checkbox"/> OTHERS: _____				
For Express Start application: Implemented DTAS Control No.: _____				
DIRECT SALES				
<input type="checkbox"/> DSE	AGENCY CODE	AGENT CODE	PROGRAM CODE	CARAVAN CODE
<input type="checkbox"/> DSY				
<input type="checkbox"/> DSC				

RATES AND FEES TABLE

Card Type	Blue Mastercard	Gold Mastercard	Petron-BPI Mastercard	Edge Mastercard	Amore Cashback	Amore Platinum Cashback	BPI Visa Signature	e-Credit
Interest Rates and Charges								
Finance Charge / Nominal Interest Rate ¹ (Effective Interest Rate per month ²)	2% / (1.82%)							
Cash Advance Finance Charge / Monthly Effective Interest Rate ³	2% / (2.12%)							
Card Fees								
Membership Fees								
Principal Card	P1,550 per year	P2,250 per year	P1,550 per year	P110 per month	P2,050 per year	P5,000 per year	P5,500 per year	FREE
1 st Supplementary Card	Free for Life							
2 nd to 6 th Supplementary Card	P775 per year	P1,125 per year	P775 per year	P55 per month	P1,025 per year	P2,500 per year	P2,750 per year	
Transaction Fees								
Cash Advance	P200 flat fee per transaction							N/A
Foreign Currency Conversion	0.85% of the converted amount plus the 1% assessment fee of Mastercard/Visa, using the foreign exchange rate of Mastercard/Visa at the time the transaction is posted							
Special Installment Plan (S.I.P.) Pre-termination	P550 plus 2% of the loan principal amount if pre-terminated before the first billing P550 plus applicable interest of the next monthly payment if pre-terminated after the first billing							N/A

Service Fees	
Card Replacement	P400/card
Charge Slip Retrieval	P300/charge slip
Check Protect	P1,200 or 2% of the funded check amount by the BPI Credit Card, whichever is higher
Statement of Account Copy	P200 per statement of account
Closed Account Maintenance Fee	P200/month or the overpayment if less than P200, will be debited from: A) Closed credit card accounts with overpayment for more than one (1) month from the date of termination/cancellation B) Credit card accounts with overpayment with no activity for the past 12 months
Express Start Cancellation Fee ⁴	P1,500
Special Installment Plan (S.I.P.) Loan Service Fee	P100 per S.I.P. Loan Availment
Penalty Fees	
Late Payment	P850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, per occurrence per card
Returned Check	P100 for every returned check and additional 6% of the check amount
In case of default, Cardholder shall pay the following in addition to penalty and charges:	
Attorney's Fee	25% of the amount due
Liquidated Damages	25% of the unpaid amount, exclusive of litigation and judicial costs

¹ Finance Charge is the aggregate total of the daily interest for each day (based on a 360-day period) of the statement period.

² Effective Interest Rate is the average monthly interest divided by the Average Principal Balance.

³ Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee of 200 divided by the Average Principal Balance.

⁴ Express Start Cancellation Fee only applies to cardholders with accounts under deposit holdout if card is cancelled before the first anniversary date.

Enjoy all these features only with BPI Credit Cards

REAL THRILLS AT PARTNER ESTABLISHMENTS

Get exciting deals and exclusive offers when you use your BPI Credit Card at our partner establishments.

REAL THRILLS REWARDS

BPI Credit Cards also allows you to earn Real Thrills Rewards Points every time you use your Credit Card (1 point for every P35 purchase using your BPI Blue, BPI Gold, or BPI eCredit; 1 point for every P50 purchase using your BPI Edge). You can also earn Real Thrills Rewards Premium Points (1 point for every P20 purchase using your BPI Visa Signature Card).

SAVE AS MUCH AS ONE MONTH'S FINANCE CHARGES

New purchases are not subject to finance charges even if you only partially pay the outstanding balance of the previous month.

CASH ADVANCE

Withdraw up to 100% of your available credit limit for your cash needs anytime, from any Mastercard or Visa affiliated ATMs worldwide. Terms and Conditions apply.

SUPERIOR CHIP TECHNOLOGY

BPI gives you the country's first EMV-compliant (Europay-Mastercard-Visa) Smart Chip card. EMV technology helps mitigate information fraud for a more secure transaction environment particularly when you use it in 42 EMV-compliant countries in Europe, Middle-East and Asia Pacific.

FREE 1ST SUPPLEMENTARY CARD

Share these exciting benefits with your loved ones and the first supplementary card is on us! Yes, we are waiving the annual membership fees of your first supplementary card for life!

SPECIAL INSTALLMENT PLAN (S.I.P.)

Manage your budget and pay in 3, 6, 9, 12, 18, 24 or 36-months installment terms at Real 0% or low, fixed add-on rates. Use S.I.P. in major establishments nationwide to pay for high-ticket terms such as appliances, gadgets, furniture and luxury shopping. Save even more when you avail of Real 0% deals.

CREDIT-TO-CASH

Convert up to 100% of your available credit limit to CASH and pay in fixed monthly installments for up to 36 months. Terms and Conditions apply.

BALANCE TRANSFER

Transfer your other credit card balances to your BPI Credit Card and pay in fixed monthly installments for up to 36 months. Terms and Conditions apply.

S.I.P. FOR SCHOOL

Reimburse tuition fees and other school-related expenses charge to your BPI Family Credit Card and pay in fixed monthly installments for up to 24 months. Terms and Conditions apply.

VIEWING OF YOUR CARD DETAILS ONLINE

You may view your statement of account up to 11 months, available balance, last payment details, latest transactions, and other details via BPI Online. Enroll now at www.bpi.com.ph.

PAY YOUR CREDIT CARD EASILY THROUGH ONLINE BANKING

Enjoy fast, easy, and secure bills payment through BPI's electronic channels - BPI Online and the BPI Mobile App.

24/7 CUSTOMER SERVICE HOTLINE

For full service account inquiries or lost card reporting, comments and other concerns, you may contact BPI's 24-hour Hotline at 889-10000 (all areas with "02" area code) 1-800-188-89100 (domestic toll free for PLDT) and +632 889-10000 (mobile phone and international calls); and International Toll Free Numbers (refer to www.bpi.com.ph Contact Us link for details) or send BPI a message through <https://www.bpi.com.ph/contactus>.

IMPORTANT REMINDERS

- For any concern, you may contact Bank of the Philippine Islands at 889-10000 (with "02" area code), 1-800-188-89100 (domestic toll free for PLDT) and +63 2 889-10000 (mobile phone and international calls) and International Toll-Free numbers (refer to www.bpi.com.ph at Contact Us link for details) or send BPI a message through <https://www.bpi.com.ph/contactus>.
- Bank of the Philippine Islands is regulated by the Bangko Sentral ng Pilipinas with email address: consumeraffairs@bsp.gov.ph.
- The information contained in this application form is accurate as of printing date (12/2020) and is subject to change after such date.
- Pay at least the Minimum Amount Due ON or BEFORE payment due date. Penalties and late charges will be strictly imposed if payment is done after due date. Paying less than the total amount due will increase the amount of interest you pay and the time it takes to repay your balance.