

# BPI Credit Cards

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

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

- Earn 2 BPI Points for every ₱20 spend
- 50% off on deals at restaurants, fitness studios or wellness centers all year round.
- Travel Insurance coverage of up to ₱20 Million<sup>1</sup>
- Free unlimited access to PAGSS international airport lounge in NAIA 1 and NAIA 3.

**BPI Platinum Rewards Mastercard**  
The Most Affordable Way to Fly

- Earn 2 BPI Points for every ₱30 local spend
- Earn 2 BPI Points for every ₱20 spend on any foreign transaction online and abroad
- Real 0% Installment up to 6 mos on airline tickets all year round
- Free Global Airport lounge membership & up to 4 passes every year
- Complimentary Purchase Protection up to 180 days
- Travel Insurance coverage of up to ₱10 million<sup>1</sup>

**BPI Amore Platinum Cashback**  
The Global Cashback Card

- Earn cashback\* for every ₱1,000 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 ₱15,000 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 1 BPI Point for every ₱35 spend
- Travel insurance coverage of up to ₱10 million<sup>1</sup>

**Petron-BPI Mastercard**  
The Practical Motorist Card

- ₱200 Petron Fuel Voucher as welcome gift to newly approved principal cardholders
- 3% rebate on Petron fuel purchases<sup>2</sup> (up to ₱15,000 fuel rebates per year)

**BPI Amore Cashback**  
The Essentials Cashback Card

- Earn cashback\* for every ₱1,000 local spend, both in-store and online: 4% on supermarkets, 1% on drug stores & utilities, 0.3% on everything else
- Earn as much as ₱15,000 in cashback every year

**BPI Blue Mastercard**  
The Sensible Card

- Earn 1 BPI Point for every ₱35 spend
- Travel Insurance coverage of up to ₱2 million<sup>1</sup>

**BPI Edge Mastercard**  
The Value for Style Card

- Earn 1 BPI Point for every ₱50 spend
- Affordable monthly membership fee

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 1 BPI Point for every ₱35 spend

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

**My Card Selection<sup>3</sup>**  
 Primary Card: \_\_\_\_\_  
 Secondary Card: \_\_\_\_\_  
 Signature: \_\_\_\_\_

## APPLICATION REQUIREMENTS

### QUALIFICATIONS:

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

₱15,000	BPI Blue Mastercard, BPI Edge Mastercard Petron-BPI Mastercard, and BPI Amore Cashback
₱40,000	BPI Gold Mastercard
₱80,000	BPI Platinum Rewards Mastercard BPI Amore Platinum Cashback
₱100,000	BPI Visa Signature

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

₱15,000	Overseas Filipino Workers (OFW)
₱30,000	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 ₱20,000

### 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

### 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"> <li>- POEA-Validated Contract of Employment</li> <li>- Latest two (2) months proof of remittance*</li> </ul>	<ul style="list-style-type: none"> <li>- POEA-Validated Contract of Employment</li> <li>- Overseas Employment Certificate or POEA-validated OFW information sheet</li> <li>- Latest two (2) months proof of remittance*</li> </ul>	<ul style="list-style-type: none"> <li>- POEA-Validated Contract of Employment</li> <li>- Overseas Employment Certificate validated OFW information sheet</li> <li>- Latest two (2) months proof of remittance**</li> </ul>

\* Applicable for Beneficiary only.  
\*\* Applicable for OFW and Beneficiary.

### 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  
 Male  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  
 Grade School  High School  College  Post Graduate

Civil Status  Single  Married  Separated  Widowed | No. of Dependents | T.I.N. (Tax Identification Number)

SSS Number / GSIS Number | Car Ownership  
 Owned  Mortgaged  None | Citizenship  
 Filipino  Non-Filipino (please specify:)

Mobile Number | Home Phone Number (If provincial include Area Code)

Home Address: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road no., Village Name/No., Brgy., Municipality / City, Province

(ZIP CODE)

Number of Years in Residence | Are you related to a Director, Officer or Stockholder of BPI, or any BPI Subsidiary or Affiliate?  
 Yes  No

Are you a Director, Officer or Stockholder of BPI, or any BPI Subsidiary or Affiliate?  
 Yes  No

If YES, specify your company and position:  
Company name \_\_\_\_\_  
Position \_\_\_\_\_

If YES, please provide the information below:  
Name of DOS \_\_\_\_\_  
Company name \_\_\_\_\_  
Your Relationship to DOS \_\_\_\_\_

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.

## 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  Employed  Self-employed  Retired  OFW  Beneficiary of an OFW  Others \_\_\_\_\_

Employer / Business Name

Years with Present Employer / Business | Position (For Insurance Agents, provide Insurance Commission License Number) | Nature of Business/Industry

Office Address: Dept., Co. Name, Room No., Floor No., Blk & Lot No., Bldg. Name and/or No., St. or Road Name/No., Village Name/No., Brgy., Municipality or City, Province

(ZIP CODE)

Office / Business Phone Number / Local | Preferred Card Delivery Address  
 Home Address  Office/Business Address | Basic Monthly Income

Office Email Address

Previous Employer

## About My Finances

Are you a BPI DEPOSITOR?  Yes  No

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

MY OTHER CREDIT CARDS (IF ANY):  
Principal cardholders for at least one year are no longer required to submit any proof of income.

BANK NAME	CARD NUMBER	CREDIT LIMIT

If Source of Funds is Remittance, provide the following additional information:

Remitter Type <input type="checkbox"/> Individual <input type="checkbox"/> Corporate
Remitter's Name
Relationship with Remitter
Remitter's Gender
Remitter's Nationality <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino (please specify:)
Country of Origin

**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.

### 1<sup>st</sup> Supplementary Cardholder (FREE for Life!)

Last, First, Middle

Birthdate (mm/dd/yyyy) | Place of Birth

Sex  Male  Female | Civil Status  Single  Married  Separated  Widowed | Citizenship

Home Address: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road no., Village Name/No., Brgy., Municipality / City, Province

(ZIP CODE)

Home Phone Number (if provincial include Area Code) | Mobile Number  
6 3 9

Email Address

Employer/Business Name

Employer/Business Address

Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.) | Nature of Business/Industry | Office/Business Phone Number/Local

Relationship to Principal Cardholder



**2<sup>nd</sup> 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: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road no., Village Name/No., Brgy., Municipality / City, Province									
(ZIP CODE)									
Home Phone Number (if provincial include Area Code)					Mobile Number 6 3 9				
Email Address									
Employer/Business Name									
Employer/Business Address									
Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)			Nature of Business/Industry			Office/Business Phone Number/Local			
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 misrepresentation 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 of denial of my (our) application or, if already granted, the cancellation of 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 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 seem necessary or appropriate in connection with my (our) availment of their products, services, facilities and channels. My/Our application, enrollment, availment, 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 change affecting the information supplied by me/us and documents submitted in connection with this application.
- I (We) shall 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.
- 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.
- I agree and authorize BPI, whether directly or through its program partners to collect, obtain, validate and process my personal data such as, but not limited to, my name, birthdate, mobile number, mobile phone usage data, email address, mailing address, financial profile and such other information as may be required to enable BPI to evaluate and/or approve my application; I likewise agree and authorize BPI, whether directly or through its authorized representatives and service providers including credit scoring institutions, to collect and share my information to any of the telecommunications companies namely; Globe or Smart, as identified in this form as part of BPI's telco scoring and/or data analytics requirements. For these purposes, I further authorize BPI to inquire, validate share and disclose my information such as, but not limited to, my mobile number, email address, and mailing address to the telecommunication company identified in this form and, for said telecommunication company, to likewise confirm, validate, share and disclose to BPI, its employees, authorized representatives and service providers including credit scoring institutions, any or all of my information including my telco score to enable the BPI to process and/or approve my application.
- 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 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 purpose described in the Data Privacy Statement published at <https://online.bpi.com.ph> and deemed incorporated by reference to this form.
- I (We) have read and 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](http://www.bpi.com.ph) or such other channels or electronic applications selected by BPI
- 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
_____	_____
1 <sup>ST</sup> SUPPLEMENTARY CARDHOLDER	DATE
_____	_____
2 <sup>ND</sup> SUPPLEMENTARY CARDHOLDER	DATE

For BPI Use Only				
<b>BRANCH</b>				
Reference Code	Seller's Employee No.	Branch Code	Agent Code	
<input type="checkbox"/> UPDQ - Regular			0 - Branch 5,6,7,8, - RM, 1 - CRS, 2 - Unipro	
<input type="checkbox"/> URDE - Express Start			4 - RO, A - OF, B - RA, E - ABM, W - WDCCS,	
<input type="checkbox"/> OTHERS: _____			K - Corp. Banking, F - Bus. Banking	
For Express Start application: Implemented DTAS Control No.: _____				
<b>DIRECT SALES</b>				
<input type="checkbox"/> DSE	AGENCY CODE	AGENT CODE	PROGRAM CODE	CARAVAN CODE
<input type="checkbox"/> DSU				
<input type="checkbox"/> DSC				

**RATES AND FEES TABLE**

Card Type	Blue Mastercard	Gold Mastercard	Petron-BPI Mastercard	Edge Mastercard	Amore Cashback	Platinum Rewards Mastercard	Amore Platinum Cashback	BPI Visa Signature	e-Credit
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**Interest Rates and Charges**

Finance Charge or Nominal Interest Rate <sup>1</sup> (Effective Interest Rate per month <sup>2</sup> )	3% (2.73%)								
Cash Advance Finance Charge or Nominal Interest Rate <sup>1</sup> (Effective Interest Rate per month <sup>3</sup> )	3% (3.16%)								

**Card Fees****Membership Fees**

Principal Card	₱1,550 per year	₱2,250 per year	₱1,550 per year	₱110 per month	₱2,050 per year	₱4,000 per year	₱5,000 per year	₱5,500 per year	FREE	
1 <sup>st</sup> Supplementary Card	Free for Life									
2 <sup>nd</sup> to 6 <sup>th</sup> Supplementary Card	₱775 per year	₱1,125 per year	₱775 per year	₱55 per month	₱1,025 per year	₱2,000 per year	₱2,500 per year	₱2,750 per year		

**Transaction Fees**

Cash Advance	₱200 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									
Gaming Transactions	₱500 or 3% of the gaming transaction, whichever is higher, shall be charged for every gaming transaction in casinos and/or online betting									
Special Installment Plan (S.I.P.) Pre-termination	₱550 plus 2% of the loan principal amount if pre-terminated before the first billing ₱550 plus applicable interest of the next monthly payment if pre-terminated after the first billing using the diminishing balance method									N/A

**Service Fees**

Card Replacement	₱400 /card								
Check Protect	₱1,200 or 2% of the funded check amount by the BPI Credit Card, whichever is higher								
Statement of Account Copy	₱200 per statement of account								
Account Maintenance Fee	₱200/month or the overpayment if less than ₱200, 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 <sup>4</sup>	₱1,500								
Special Installment Plan (S.I.P.) Loan Service Fee	₱300 per S.I.P. Loan Availment								

**Penalty Fees**

Late Payment	₱850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, per occurrence per card								
Returned Check	₱100 for every returned check and additional 6% of the check amount								
<b>In case of default, Cardholder shall pay the following in addition to penalty and charges:</b>									
Attorney's Fee	25% of the amount due								
Liquidated Damages	25% of the unpaid amount, exclusive of litigation and judicial costs								

<sup>1</sup> Finance Charge<sup>2</sup> Effective Interest Rate is the average monthly interest divided by the Average Principal Balance.<sup>3</sup> Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee of 200 divided by the Average Principal Balance.<sup>4</sup> 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****BPI REWARDS****ENJOY REWARDS POINTS OR CASHBACK**

Use your BPI Blue, Gold, eCredit, Edge, Platinum Rewards Mastercard and Visa Signature to earn BPI Points. With our wide selection of rewards, you can redeem your accumulated non-expiring points for shopping credits, shopping eGCs, dining eGCs, miles, and more. You may also enjoy cashback when you pay for your needs, shop, or dine using your BPI Amore Cashback or Amore Platinum Cashback card. The choice is yours!

**BPI EXCLUSIVE OFFERS AT PARTNER MERCHANT**

Get more out of your credit card spend whenever you use your BPI Credit Card whether in-store or online. Enjoy discounts, exclusive perks and deals that give you value for money.

**1.85% LOW FOREX CONVERSION**

Save while you shop abroad. Enjoy one of the lowest forex conversion rates of just 1.85%.

**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 1<sup>ST</sup> 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 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](http://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 all service account inquiries or lost card reporting, comments and other concerns, you may contact our 24-hour BPI Contact Center 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](http://www.bpi.com.ph) Contact Us link for details) or send us a message through <https://www.bpi.com.ph/contactus>.

**IMPORTANT REMINDERS**

- For inquiries and comments, please send us a message through [www.bpi.com.ph/contactus](http://www.bpi.com.ph/contactus) or call our 24-hour BPI Contact Center at (+632) 889-10000
- Regulated by the Bangko Sentral ng Pilipinas.
- 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.
- V0323 The information contained in this application form is accurate as of publishing date 03/2023 and is subject to change after such date.