

APPLICATION REQUIREMENTS

To qualify, applicant:

- Must be 21-65 years old for Principal Cardholder; 13-65 years old for Supplementary Cardholder
- Must have a landline in his/her place of work/business

DOCUMENTARY REQUIREMENTS

- Completely filled-out and signed application form. Application without the required documents or with incomplete information on the application will not be processed.
 - A copy of two (2) valid IDs with photo and signature (i.e., SSS Photocard, TIN Card, Passport, Driver's License or Company ID)
 - A copy of proof of income
 - i.e.** - Income Tax Return and/or W2 with BIR or Bank Stamp.
 - Latest payslip stating monthly salary.
 - Original Certificate of Employment (COE) with annual income details and signed by authorized Human Resources Group signatory. COE must not be more than six (6) months old.
 - **If self-employed, proprietor or businessman**
 - Latest Audited Financial Statement with BIR or Bank Stamp and photocopy of Income Tax Return and/or W2 with BIR or Bank Stamp.
- All shaded fields on the form must be filled out.**

I WOULD LIKE TO APPLY FOR

MasterCard		<input type="checkbox"/> PLATINUM PESO	<input type="checkbox"/> MANGO	<input type="checkbox"/> FULLYBOOKED	<input type="checkbox"/> Check this box if you are applying for an InstaCard.
<input type="checkbox"/> CLASSIC	<input type="checkbox"/> PLATINUM DOLLAR	<input type="checkbox"/> WILCON	<input type="checkbox"/> HBC		
<input type="checkbox"/> GOLD	<input type="checkbox"/> LANDMARK-ANSONS	<input type="checkbox"/> STA. LUCIA			
<input type="checkbox"/> DIAMOND	<input type="checkbox"/> LJC	<input type="checkbox"/> CITRUS			
Visa		JCB		China Union Pay	
<input type="checkbox"/> CLASSIC	<input type="checkbox"/> GOLD	<input type="checkbox"/> INFINITE	<input type="checkbox"/> CLASSIC	<input type="checkbox"/> GOLD	<input type="checkbox"/> myDream
			<input type="checkbox"/> CLASSIC	<input type="checkbox"/> DIAMOND	

PLEASE TELL US ABOUT YOURSELF

Name of Applicant (Last, First, Middle)

Name to appear on the card (limited to 20 characters only, including spaces)

DATE OF BIRTH (mm/dd/yy) **GENDER** **CIVIL STATUS**

Male Female Single Married Separated Widowed

NATIONALITY If not a Filipino citizen, please specify: _____

If American, please specify U.S. Tax Account Number: _____

PLACE OF BIRTH (City & Country) **HOME PHONE NO.**

MOBILE NO. **EMAIL ADDRESS**

Mother's Full Maiden Name (Last, First, Middle)

Present Home Address (No., Street, Subdivision, City)

Number Street

District/ Town/ Barangay Municipality/ City

Province / State (if abroad)

Country (if abroad) **Zip Code**

HOME OWNERSHIP _____ Years _____ Months of Stay

Owned (not mortgaged) Owned (mortgaged) Living with Parents/Relatives Rented

HAVE YOU STAYED IN THE UNITED STATES OF AMERICA (USA) FOR 183 DAYS OR MORE FOR THE LAST 3 YEARS?

No. Yes.

DO YOU OWN A CAR? No. Yes. How many? _____ Not mortgaged Mortgaged

No. of Dependents **TAX IDENTIFICATION NO. (TIN)** **SSS NO. /GSIS NO.**

EDUCATIONAL ATTAINMENT High School Some College College Post-Graduate

Permanent Address (No., Street, Subdivision, City)

Number Street

District/ Town/ Barangay Municipality/ City

Province / State (if abroad)

Country (if abroad) **Zip Code**

YOUR FINANCIAL STATUS

EMPLOYMENT Private Sector Self-Employed Government Retired/Unemployed

NATURE OF WORK

<input type="checkbox"/> Agriculture	<input type="checkbox"/> Education	<input type="checkbox"/> Government Service	<input type="checkbox"/> Transportation & Communication
<input type="checkbox"/> Banking	<input type="checkbox"/> Electricity	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Wholesale & Retail
<input type="checkbox"/> Brokerage	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Medical Services	<input type="checkbox"/> Other (pls. specify)
<input type="checkbox"/> Construction	<input type="checkbox"/> Food Industry	<input type="checkbox"/> Mining	
<input type="checkbox"/> Consultancy	<input type="checkbox"/> Financial Institution	<input type="checkbox"/> Professional Practice	

COMPANY NAME

COMPANY ADDRESS (Dept., Floor, Bldg., No., Street, Subd., City)

Total # of Years Working _____ **Years** **Months of Stay** _____ (with PRESENT Company/Business)

OFFICE PHONE NO. **FAX NO.**

OCCUPATION / POSITION

TOTAL GROSS ANNUAL INCOME **P**

<input type="checkbox"/> No Income	<input type="checkbox"/> P200,000 to < P225,000	<input type="checkbox"/> P400,000 to < P500,000
<input type="checkbox"/> P1 to < P 180,000	<input type="checkbox"/> P225,000 to < P300,000	<input type="checkbox"/> P500,000 and up
<input type="checkbox"/> P180,000 to < P200,000	<input type="checkbox"/> P300,000 to < P400,000	

Please make sure that the income you declare matches the documents you are submitting. Income is not the only criterion for approval of application.

CARD DETAILS

Issuer	Card Number	Credit Limit	Issue Date
RCBC Bankard Credit Cards			
Other Credit Cards			

PREFERRED BILLING ADDRESS (your Monthly Statements will be delivered here)

HOME OFFICE **LOCATION LANDMARK**

Reminder: At our option, your card and statement will be automatically delivered to your alternate address if our efforts to send these to your preferred delivery address prove unsuccessful.

Card Authorized Recipient

Please indicate the name/s of your authorized representative/s in case you are not available to receive your card/welcome package during delivery.

FULL NAME OF AUTHORIZED REPRESENTATIVE (Last, First, Middle)

CONTACT NO. **MOBILE NO.**

E-STATEMENT VIA EMAIL

Enjoy the clutter-free convenience of receiving your monthly card statements directly from your email account by enrolling in the e-Statement Via Email Facility. Guaranteed no late arrivals of your monthly card dues, you will be able to settle your bills on time. To receive your statements via email, check on the box below:

e-Statement Via Email **EMAIL ADDRESS**

Referred by: (Signature over Printed Name) Branch Contact No.

WEB SHOPPER

Enjoy an extra layer of security when you shop online with the RCBC BANKARD WEB SHOPPER! It is a complimentary reference device linked to your main RCBC Bankard but it has different card details. You can use it for online shopping without having to reveal the card number and details of your main card.

Get me an RCBC Bankard web shopper card with my main card:

Yes No

YOUR SPOUSE

COMPLETE NAME (Last, First, Middle)

DATE OF BIRTH

mm dd yy

Employed Self-Employed Others

PRESENT ADDRESS

TELEPHONE NO.

MOBILE NO.

COMPANY NAME

COMPANY ADDRESS

EMAIL ADDRESS

OCCUPATION / POSITION

TOTAL GROSS ANNUAL INCOME

P per annum

SUPPLEMENTARY CARD/S

1 Complete Name (Last, First, Middle)

DATE OF BIRTH

mm dd yy

GENDER

Male Female

Relationship to Principal

PLACE OF BIRTH

NATIONALITY

HOME PHONE NO.

MOBILE NO.

OFFICE PHONE NO.

PRESENT ADDRESS

EMPLOYMENT

Private Sector Self-Employed Government Retired/Unemployed

COMPANY NAME

COMPANY ADDRESS

EMAIL ADDRESS

OCCUPATION / POSITION

1 Assigned Spend Limit of P

(Must be a minimum of P5,000)

* If you do not assign a Spend Limit, your Supplementary Cardholder/s will also be able to spend up to the total credit limit available to you as a Principal Cardholder.

As the Principal Cardholder, you are liable for all charges made on any of your Supplementary Cards, including interest and non-refundable fees and other charges. Should you request for cancellation of any Supplementary Card, you agree and bind yourself to pay and be liable for all outstanding obligations under the Supplementary Card, including Cash Advances, and all charges, interests and non-refundable fees, even after the request for cancellation thereof and until such time that said Supplementary Card shall have been actually destroyed and cut in half by you thus preventing its effective use.

You have the option to choose your Supplementary Cardholders and their individual Spend Limits. The Spend Limit assigned to the Supplementary Card is not an additional line of credit and is part of your total Credit Limit. The Supplementary Cardholder is given the same Supplementary Spend Limit every month even if the Supplementary Card transactions in previous months are not paid in full, for as long as there is an available Credit Limit.

Transactions made by the Supplementary Cardholder in excess of the monthly Spend limit may be accommodated and are dependent on your credit standing.

If the Spend Limit you indicated is greater than the approved Credit Limit, the Spend Limit to be assigned to the Supplementary Card will be the same as the approved Credit Limit.

If you, as Principal Cardholder, do not assign a Spend Limit, the Supplementary Card/s will not be subject to a Spend Limit, and will be subject to the same Credit Limit that you have as Principal Cardholder.

CUSTOMER DECLARATION AND SIGNATURE

Declaration of Credit Card Fees, Charges and Interest Rates. When used herein, "Card" means any credit card issued by RCBC and/or RCBC Bankard Services Corporation. "Cardholder" means the person who has been issued by the Bank one or more Cards, including extension Cards.

Membership Fee. The Bank charges Membership Fee to be determined by the Bank for use of the Card and/or the other facilities and services which may from time to time be made available to the Cardholder and/or for the maintenance and administration of any balance or transaction on the Card. The Cardholder agrees to pay said fee, which may be charged to the credit line or on any available fund on the Card account.

Interest Charge. Interest will be charged if the payment made to the Credit Card by the Payment Due Date is less than the Total Balance Due. If no payment was made to the Credit Card by the Payment Due Date, or if a Cash Advance transaction has been made. The interest will be imposed at the current interest rate on the:

- 1. Unpaid Cash Advance balance (including interest charges and fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full; and,
2. Unpaid balance (inclusive of interest charges and fees) stated in the previous statement of account and on all new transactions incurred within the previous statement period computed from the transaction date until the current statement date.

No interest is charged the Cardholder pays in full the total balance due on or before the payment due date and has no Cash Advance transaction.

Interest Computation. Interest is computed as follows:

For Retail transactions: (1) Multiply the applicable monthly interest rate to Retail Transactions, installment amortizations, any retail fees and non-interest charges for the day and divide it by 30. The interest on Retail transactions and installment amortizations in the current statement date will not be included until the next statement date. (2) Multiply the applicable monthly interest rate to previous day's retail outstanding balance and deduct any payments made during the same day, following the application of payments, and divide it by 30. The interest computed in (1) and (2) will be the total interest for the day on Retail transactions and outstanding balance. The new retail outstanding balance will be the previous statement balance plus retail transactions, installment amortizations, retail fees and non-interest charges less payment. The retail interest for the month is the sum of the interest for each day from the day after the previous statement date to the current statement date. Interest charged on retail transactions and installment amortization will be added to the retail outstanding balance in the next statement date while interest charged on the retail fees and non-interest charges will be added to the retail outstanding balance in the current statement date.

For Cash Advance transaction: (1) Multiply the applicable monthly interest rate to Cash Advance availments and its related non-interest fees and charges for the day and divide it by 30. (2) Multiply the applicable monthly interest rate to previous day's cash advance outstanding balance and deduct any payments made during the same day, following the application of payments, and divide it by 30. The interest computed in steps 1 and 2 will be the total interest for the day on cash advance. The cash advance outstanding balance will be the previous statement balance plus cash availments and its related non-interest fees and charges less payment. Interest charged on Cash Advances will be added to the Cash Advance outstanding balance in the current statement date.

The process is repeated until the next statement date.

Monthly Installment Due Applicable to RCBC Bankard Cash Loan Installment Due, Balance Conversion Installment Due, Unli 0% Installment Due, CHARGE Installment Due, Balance Transfer Installment Due and all other installment Due. The Monthly Installment Due forms part of the Minimum Amount Due in the Statement of Account. If the Cardholder chooses to pay only a portion of the Total Balance Due as indicated on the Statement of Account, the unpaid portion of the Installment Due shall be subject to the monthly interest charge at the prevailing rate. Usual monthly late charge applies. The computation of the Monthly Installment Due shall be on a diminishing balance basis, under which the allocation of payment to the principal and the interest of the Monthly Installment Due over the term (number of months) is not equal.

Foreign Exchange Rates. All charges and transactions made in currencies other than Philippine Pesos shall, in accordance with the Bank's procedures, be automatically converted to Philippine Pesos at an exchange rate determined by MasterCard/Visa/JCB/China Union Pay which amount represents the Cardholder's payment to the Bank for the purchase and payment of the foreign currency necessary to discharge the amounts due to foreign merchants. The exchange rate applied is determined on the date of posting to the Card account and may be different from the rate in effect on the date the transaction is made. The converted amount shall be charged by up to 3.50% representing the Bank's service fee and any assessment fee(s) charged by MasterCard/Visa/JCB/China Union Pay.

Changes in Fees and Charges. The Bank reserves the right to change, at any time and from time to time, the amount, rates, types and/or basis of calculation of all interest, fees and charges payable by the Cardholder under this agreement; provided, however, that the changes shall become effective thirty (30) days from notice. The notice of changes of interest, fees and charges may be contained in the Statement of Account. The Bank may charge the new rates to the Card account and/or request that the Cardholder pay the same on demand.

CUSTOMER UNDERTAKING AND DECLARATION

Products and Service Offers. I/We hereby allow and authorize RCBC and/or RCBC Bankard Services Corporation, its branches, subsidiaries, affiliates agents and representatives and third parties selected by any of them and certain companies, to offer specially selected products and services to me/us through mail/e-mail/fax/SMS or by telephone. The foregoing constitutes my/our written consent for any transfer and disclosure of my/our names, addresses, contact details, account and relationships balances/numbers and other relevant information to, between and among RCBC and/or RCBC Bankard Services Corporation branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them or RCBC and/or RCBC Bankard Services Corporation and selected companies for the purposes indicated above.

Submission of Documents. I/We declare that: the above information and the information in the submitted documents is true, correct and updated; and the submitted documents are genuine and duly executed. I/We authorize RCBC and/or RCBC Bankard Services Corporation to verify and investigate this information from whatever source it may consider appropriate. I/We authorize RCBC and/or RCBC Bankard Services Corporation to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my/our latest ITR and other financial statements submitted by me/us to RCBC and/or RCBC Bankard Services Corporation. I/We understand that falsifying any of the information on the submitted documents is sufficient ground for legal action and rejection of my/our application.

Reason for Action on Application. I/We understand that RCBC and/or RCBC Bankard Services Corporation has the sole discretion to accept or reject any application.

Authority to Disclose. I hereby give consent to the transfer, disclosure and communication of any information relating to me (including information you obtain from third parties such as any credit bureau, credit information, service providers, credit and loan providers, financial institutions) from you to, between and among your branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of you (collectively referred to as the "Receiving and Disclosing Parties"), wherever situated, for use (including for use in connection with provision of any products and services to me, and for data processing and storage, customer satisfaction surveys, product and service offers made through mail/e-mail/fax/SMS or telephone, anti-money laundering monitoring, reporting under the Foreign Account Tax Compliance Act (FATCA), where applicable, review and reporting, statistical and risk analysis and risk management purposes). In addition to the foregoing, you or any of the Receiving and Disclosing Parties may transfer and disclose any information as may be required by any applicable law, regulation, court, regulator or legal process. Without prejudice to generality of the foregoing, where you are a user, member of or subscriber for the information sharing services of activities of, any credit bureau, banking or credit industry associations, credit information service provider, credit and loan providers (individually and collectively referred to as "Credit Institutions"), I expressly authorize: (a) you to transfer and disclose to any such Credit Institutions; and (b) any such Credit Institutions to transfer and disclose to any user, fellow member or subscriber, any information (and updates or corrections), whether positive or negative, relating to me and/or any of my account(s) with you (and for such purposes). I acknowledge that such information shall include basic credit data under the Credit Information System Act (R.A. 9510), i.e., personal information or demographics, account information, account status, and monthly summary or snapshot of the account. The foregoing constitutes my consent for any transfer and disclosure of information relating to me/us and/or my/our account(s) to, between and among you, the Receiving and Disclosing parties or Credit Institutions for any of the purpose above or under applicable law, regulation, court, regulator or legal purposes. I agree to hold you, branches, subsidiaries, affiliates, agents and representatives free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to me and/or any of my account(s) with you.

Authority to Verify Information. I/We hereby declare that the above information and the information in the submitted documents is true, correct, and updated; and the submitted documents are genuine and duly executed. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to verify and investigate the information from whatever source it may consider appropriate and hereby specifically authorize RCBC and/or RCBC Bankard Services Corporation to have access to and receive information on my/our behalf from the credit bureaus and other financial institutions. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish the authenticity of my/our latest ITR and other financial statements submitted by me/us to RCBC and/or RCBC Bankard Services Corporation.

Changes. I shall notify you in writing of any change in my civil status. I shall notify you also of any change in my citizenship and information. Further, I shall notify you of any change in my TIN issued to me for my overseas employment.

Cancellation of Card. I/We agree that in case of default or failure to observe any of the terms and conditions of any contract or of indebtedness to one of more Cards or credit facilities issued by RCBC and/or RCBC Bankard Services Corporation, its local branches, subsidiaries and affiliates, RCBC and/or RCBC Bankard Services Corporation may at its sole option or discretion cancel my/our Credit Card/s and other credit facilities without the need of further notice.

Authority to Record and Use Recording. By providing my/our phone number/s and by calling or accepting calls from RCBC and/or RCBC Bankard Services Corporation (and its Service Providers), I/We authorize RCBC and/or RCBC Bankard Services Corporation to record, replay and communicate to any third party all conversations (including conversations with RCBC and/or RCBC Bankard Services Corporation's Service Providers) on said phone number/s and/or any individual who may answer the phone on my/our behalf. I/We undertake to inform any individual who may answer the phone on my/our behalf, being my/our agent, that RCBC and/or RCBC Bankard Services Corporation shall record, replay, and communicate to any third party the conversations (including conversations with RCBC and/or RCBC Bankard Services Corporation's Service Providers) with said individual on said phone number/s and that recording, replay and communication is being done with my/our consent and authority.

I/We likewise authorize RCBC and/or RCBC Bankard Services Corporation to store the recorded conversation and agree that they may use the taped or recorded conversation against me/us or against any third party, in any proceeding and for any lawful purpose. RCBC and/or RCBC Bankard Services Corporation (including its Service Providers) shall not be liable for any loss, damage or expense which I/We may suffer as result of RCBC and/or RCBC Bankard Services Corporation (or its Service Providers) acting on such telephone communications. All information given in this application is true, correct and complete. By signing below, I/We authorize RCBC and/or RCBC Bankard Services Corporation to make any credit investigation to evaluate or verify all information, including financial standing or employment. I/We understand that falsification and/or giving false information in this application form, and/or supporting documents submitted, shall be grounds for the rejection of my/our application, immediate termination of my/our credit card privileges, once approved, and/or legal action against me/us. RCBC and/or RCBC Bankard Services Corporation shall have no obligation to provide the reason for rejection of the application. By signing at the back of the card/s, and/or using the card/s, I/We accept the terms and conditions of membership, including any amendments thereto. Should it be necessary, RCBC and/or RCBC Bankard Services Corporation can, with my permission, reduce the credit limit of my other RCBC Bankard card/s in order to qualify me for a new RCBC and/or RCBC Bankard credit card. I am also authorizing RCBC Bankard Services Corporation to contact or email me regarding promotions, events, special offers or provide me their latest products if I am deemed qualified for such.

Signature of Principal Applicant over Printed Name Date

Choose the right RCBC Bankard for you...

The Black Card - Platinum MasterCard

The highly prestigious card for an esteemed circle of cardmembers



- Free-for-life supplementary cards (maximum of 5)
- Access to luxurious Miascor Travel Lounge in NAIA
- Free power-packed Travel Insurance when tickets are charged to the card

Mango - RCBC Bankard Card

Glam up in style the way only a Mango card member can



- 0% installment at 3 and 6 months at any Mango outlet
- Exclusive Members-Only Sale
- Priority access to next season's catalog
- First-hand advice on the latest hot offers

The Diamond Card - Platinum MasterCard

The only bona fide Platinum card for women that provides special privileges at premium merchants while automatically donating a portion to Gawad Kalinga Sibol



- Free-for-life supplementary cards (maximum of 3)
- Has a low revolving fee of 2.75% per month

Wilcon - RCBC Bankard Card

The card that gives access to the widest choice of home-building supplies, furnishings, decors, appliances and other special promos and events all-year round



- 3X Rewards points at any Wilcon branch
- Separate limit for Installment and Retail Purchases
- 0% for a minimum purchase of P3,000

RCBC Bankard Gold Cards

(MasterCard, Visa, JCB)

The card for those moving up the ladder of success



- Your key to international shopping convenience
- Earn Rewards points everytime you shop

Citrus - RCBC Bankard Card

The discount-packed credit card



- Enjoy year-round discounts in various partner establishments

RCBC Bankard Classic Cards

(MasterCard, Visa, JCB)

The cards for the young professional enjoying financial independence



- Accepted in hundreds of merchant establishments here and abroad
- Rewards points with every purchase

RCBC Bankard China UnionPay

The best card for people who frequently travel to Hong Kong and Mainland China



- 2X rewards points when used in hotels & restaurants in China
- Provides access to Miascor Airport Lounge
- Free-for-life supplementary cards (maximum of 9)

myDream JCB Card

The low-interest, easy-to-pay card that provides you with a wise solution to your family's financial needs



- Low monthly revolving interest rate
- Low annual membership fee

Sta. Lucia Mall - RCBC Bankard Card

The first-ever SHOPPING MALL credit card that offers exclusive benefits to regular shoppers of participating stores at Sta. Lucia



- Mall-wide Rewards on purchases
- 0.5% Rebate on all transactions
- 1% Discount all year on total bill
- FREE movie pass (minimum P3,000 purchase)
- FREE parking (minimum P500 purchase)

Landmark-Anson's RCBC Bankard Card

The breakthrough card that combines the benefits of a loyalty card, discount card, and credit card ALL-IN-ONE



- 5% Discount on regular items at The Landmark Department Store and Supermarket
- 5% Discount on selected regular home and kitchen appliances at all branches of Anson's (maximum of P3,000)

RCBC Bankard Infinite Visa

The card that let's you discover true shopping and travel fun



- 5% rebate on clothing and apparel transactions at all retail shops

LJC - RCBC Bankard Card

The total dining card that lets you enjoy plateful of dining benefits plus more



- 10% Discount all year round
- Loyalty Programs: Welcome Gift, Birthday Discount and Frequent Diner Program

Fully Booked - RCBC Bankard Card

Now reading gets more rewarding in so many ways



- Year-round 10% discount
- 0% EasyTerms Installment
- Get as much as 10% rebate
- Special Buys/Private Sale Events
- Advance notice on new arrivals/special events/promos

HBC-RCBC Bankard MasterCard

Life made more beautiful with HBC



- Up to 10% Cash Rebate for purchases at HBC
- Retail transactions outside HBC or the "Outstore Spend" will earn standard rebate of 0.25% regardless of amount.

To apply for a card or know more about our products, call 888-1-888 or log on to www.RCBCBankard.com

InstaCard Table of Fees and Charges

CARD BRAND	Membership Fee Principal	Membership Fee Supplementary	Monthly Interest Rate
Black Card Dollar	US\$5/month	Free	2.0%
Black Card Peso	P150/month	Free	2.50%
Diamond Card	P150/month	waived up to 3 Supplementary Cards, in excess P75/month	2.50%
China Union Pay Diamond	P150/month	Free	2.50%
China Union Pay Classic	P60/month	P30/month	2.50%
Gold MasterCard	P100/month	P50/month	2.50%
Landmark-Anson's MasterCard	P60/month	P30/month	2.50%
LJC-RCBC Bankard	P60/month	P30/month	2.50%
Mango-RCBC Bankard	P60/month	P30/month	2.50%
Classic MasterCard	P60/month	P30/month	2.50%
Sta. Lucia Mall-RCBC Bankard	P60/month	P30/month	2.50%
Wilcon-RCBC Bankard	P60/month	P30/month	2.50%
Fully Booked-RCBC Bankard	P60/month	P30/month	2.50%

Other Fees

First Year Membership Fee	waived
Returned Check Fee	P1,000/ US\$25
Invoice Retrieval Fee	P150/US\$5
Card Replacement Fee	P500/P300/US\$25
Cash Advance Fee	3% of cash amount availed or P500 (US\$10 for dollar cards), whichever is higher
Late Payment Fee	7% of past due amount or P200 (US\$5 for dollar cards), whichever is higher
Installment Pre-Termination Fee	5% of the unpaid principal amount or P500, whichever is higher
Service Fee for Foreign Currency Transactions	Up to 3.50% of the converted amount representing the Bank's service fee and any assessment fee(s) charged by MasterCard/Visa/JCB/China UnionPay.
Minimum Amount Due	The sum of (a) 5% of Total Amount Due or P500 (US\$15 for dollar cards), whichever is higher; (b) Past Due Amount (if any); (c) Current Late Charges; and (d) Over-Limit Amount

If you pay any amount less than the Closing Balance/Total Amount Due or make a cash advance transaction, finance charge at prevailing interest rates will be computed on the Daily Outstanding Balance of your account (including any fixed monthly installment amount/s) from the dates of the transactions until the end of the current statement period.

Interest rates are quoted based on a 30-day period.

RCBC Bankard Card Fees and Charges

CARD BRAND	Membership Fee Principal	Membership Fee Supplementary	Monthly Interest Rate
CLASSIC MasterCard/ Visa/JCB	P1,500/year	P750/year	3.50%
GOLD MasterCard/ Visa/JCB	P3,000/year	P1,500/year	3.50%
myDream JCB	P800/year	P400/year	2.90%
Diamond Card	P2,500/year	waived up to 3 Supplementary Cards, in excess P950/year	2.75%
Black Card Peso	P3,600/year	waived up to 5 Supplementary Cards, in excess P1,800/year	3.50%
Black Card Dollar	US\$100/year	waived up to 5 Supplementary Cards, in excess US\$50/year	2.0%
Visa Infinite	P3,600/year	waived up to 9 Supplementary Cards	3.50%
China UnionPay Classic	P1,500/year	P750/year	3.50%
China UnionPay Diamond	P3,000/year	waived up to 9 Supplementary Cards	2.75%
Landmark-Anson's MasterCard	P80/month	P40/month	3.25%
LJC-RCBC Bankard	P80/month	P60/month	3.25%
Citrus Classic	P150/month	P100/month	3.25%
Citrus Platinum	P250/month	P125/month	3.25%
Mango-RCBC Bankard	P100/month	P75/month	3.25%
Sta Lucia Mall-RCBC Bankard	P100/month	P50/month	3.25%
Wilcon-RCBC Bankard	P100/month	P75/month	3.25%
Fully Booked-RCBC Bankard	P125/month	P75/month	3.25%
HBC-RCBC Bankard	P80/month	P40/month	3.25%

Other Fees

First Year Membership Fee	waived
Returned Check Fee	P1,000/ US\$25
Invoice Retrieval Fee	P150/US\$5
Card Replacement Fee	P500/P300/US\$25
Cash Advance Fee	3% of cash amount availed of or P500 (US\$10 for dollar cards), whichever is higher
Late Payment Fee	7% of past due amount or P200 (US\$5 for dollar cards), whichever is higher
Installment Pre-Termination Fee	5% of the unpaid principal amount or P500, whichever is higher
Service Fee for Foreign Currency Transactions	Up to 3.50% of the converted amount representing the Bank's service fee and any assessment fee(s) charged by MasterCard/Visa/JCB/China UnionPay.
Minimum Amount Due	The sum of (a) 5% of Total Amount Due or P500 (US\$15 for dollar cards), whichever is higher; (b) Past Due Amount (if any); (c) Current Late Charges; and (d) Over-Limit Amount

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Interest rates are quoted based on a 30-day period.

RCBC Bankard

Making your life better



Start the most Rewarding habit!

Own an RCBC Bankard today.

www.RCBCBankard.com