



## EQUICOM CREDIT CARD APPLICABLE CHARGES & FEES

CHARGE & FEE DESCRIPTION	 <b>Gold</b>	 <b>Classic</b>
Membership Fee	Waived	
Primary Card Annual Fee	P2,000.00	P1,000.00
Supplementary Card Annual Fee	P1,000.00	P500.00
Minimum Amount Due	P500.00 / \$50.00 or 5.00% of the total amount due on statement, whichever is higher	
Monthly Finance Charge <i>(computed based on Average Daily Balance)</i>	3.00% for Peso transactions / 2.50% for Dollar transactions	
Late Payment Fee <i>(computed based on Average Daily Balance)</i>	5.00% of unpaid Peso amount/ 4.00% of unpaid Dollar amount	
Cash Advance Fees	4.00% of the transaction amount + P100.00 service fee for Peso cash advance / 2.00% of the transaction amount + \$2.00 service fee for Dollar cash advance	
Installment Plan Pre-Termination Fee	5.00% of the unpaid principal amount or P500.00, whichever is higher	
Super Check Service Fee	1.50% of amount issued	
Super Check Book Reorder Fee	P200.00	
Returned Check Fees		
a. Regular Check Payment	Php500.00	
b. Super Check	P500.00 plus applicable Philippine Clearing House Corporation (PCHC) fees	
Spoiled Card Replacement Fee	P200.00 per card	
Lost Card Replacement Fee	P350.00 per card	
Sales Slip Retrieval Fee	P250.00 per sales slip (local and international)	
Monthly Maintenance Fee <i>(for Cancelled accounts)</i>	Php50.00 for every account with Peso credit balance / \$1.00 for every account with Dollar credit balance	
Statement of Account (SOA) Reprint Fee	P25.00	

**NOTE:** Please be reminded that when you pay your Total Amount Due on or before your Payment Due Date, no finance charge shall be imposed on your account. However, if you choose to pay only the Minimum Amount Due or any amount less than your Total Amount Due (but not below the minimum amount due), finance charge rates of 3.00% for Peso transactions and 2.50% for Dollar transactions shall be imposed by Equicom Savings Bank on your Equicom Visa Credit Card account. The rates indicated are subject to change without prior notice.