EQUICOM SAVINGS BANK
An Equicom Company
Opening Doors, Building Tomorrows.

EQUICOM PAYMENT DEALS PROMO APPLICATION FORM

Terms and Conditions:

1. The Equicom Payment Deals Promotion (Promo) is from April 19, 2016 to July 31, 2016 and is open to all active and current Equicom Principal Credit Cardholders (Cardholders) with good credit standing.
2. The Cardholders can convert straight purchases and Super Check transactions reflected in their current monthly statement of account to affordable monthly installment payments. The monthly amortization should be within the available credit limit and the gross amount within the available installment limit at the time of availment.
3. The Cardholders may apply for Equicom Payment Deals through the following means:
   a. Submission of duly accomplished application form to an Equicom Savings Bank (EqB) branch
   b. Call Equicom 24/7 Customer Service
4. The promo is applicable only to 12, 18 and 24 months' term.

Term	Monthly Add-on rate	Factor Rate	Effective Rate	Minimum Amount
3 months	1.00%	0.343333	17.91%	P3,000.00
6 months	1.00%	0.176667	20.28%	P3,000.00
9 months	1.00%	0.121111	21.11%	P5,000.00
12 months	**0.70%**	**0.090333**	**15.16%**	**P5,000.00**
18 months	**0.70%**	**0.062556**	**15.36%**	**P10,000.00**
24 months	**0.70%**	**0.048667**	**15.36%**	**P10,000.00**

Sample Computation:12 months

Amount to be transferred	Php 50,000.00
Multiply by factor rate	0.090333
Monthly Amortization	Php 4,516.50

5. When converting straight purchases to installments, the regular credit limit corresponding to the amount converted shall be made available for use.
6. In case of a pre-termination, the Cardholder shall pay the unbilled principal amount in full and a pre-termination fee of 5% of the unbilled principal amount or P500.00, whichever is higher.
7. Equicom Payment Deals transactions are not eligible to earn Equicom Rewards Key Points.
8. If only a portion of the monthly amortization is paid, corresponding finance charges will apply. If the Cardholder pays below the minimum amount due or pays late, corresponding late charges will apply.
9. EqB shall have the absolute exclusive right to approve or reject Equicom Payment Deals Promo applications based on its internal policies or for reasons it deems justifiable. Thus, if the Cardholder has no sufficient available credit limit, EqB has the sole discretion to approve only a portion of the amount applied for.

PER DTI-FTEB SPD Permit No. 3674 Series of 2016.

Name of Cardholder/Applicant:

_____

Last Name First Name Middle Name

Credit Card No: _____

Expiry: _____

Contact Details:

Home/Office _____

Mobile _____

Email Address: _____

AMOUNT TO CONVERT TO INSTALLMENT

Amount Applied For Php_____

Preferred Term _____

By signing on this Equicom Payment Deals Form, I hereby acknowledge having received a copy of, read, understood and agree to be bound by the terms and conditions ("T&C") of the Equicom Payment Deals Facility and comply with the requirements set forth herein, as may be amended or supplemented by Equicom Savings Bank from time to time. I further agree to be bound by the T&C and mechanics of any existing and future promotion/s of Equicom Savings Bank in connection with the Equicom Payment Deals Facility and by the T&C governing the issuance and use of the Equicom Savings Bank Credit Cards, all as may be amended or supplemented by Equicom Savings Bank from time to time. I likewise agree that in case of insufficient credit limit, Equicom Savings Bank has the sole discretion to approve only a portion of the amount applied without prior notification to me; that Equicom Savings Bank shall have the absolute and exclusive right to approve or reject applications for Equicom Payment Deals Facility. I understand that in case of disapproval, Equicom Savings Bank is under no obligation to notify me of such disapproval nor discuss the reason/s thereof.

_____ _____

Signature over Printed Name Date Requested