



CORPORATE OFFICES
6/F ODC International Plaza, 219 Salcedo Street, Legaspi Village, Makati City 1229

EQUICOM 24/7 CUSTOMER SERVICE
(632) 8241-5952, (632) 8241-6711, or DTF 1-800-10-EQUICOM (3784266)

www.equicomsavings.com

CREDIT CARD RATES AND FEES

On March 31, 2023, Equicom Savings Bank (EqB) will adjust its credit card monthly interest rate, in compliance with the Bangko Sentral ng Pilipinas (BSP) Circular No. 1165.

	GOLD	CLASSIC
Membership Fee	Waived	
Annual Fee	P2,000.00	P1,000.00
Supplementary Card Fee	P1,000.00	P500.00
Minimum Amount Due	5.0 % of the purchases and advances or P500/USD 50.00, whichever is higher. Interest and other charges are added	
	PESO	DOLLAR
Monthly Interest Rates	3.00%	3.00%
Late Payment Fee	6% of the unpaid Minimum Amount Due or a fixed amount of P500, whichever is lower	6% of the unpaid Minimum Amount Due or a fixed amount of USD 50, whichever is lower
Cash Advance Fee	P200.00 per transaction regardless of amount	USD 4.00 per transaction regardless of amount
Installment Plan Pre-Termination Fee	5.0% of the unpaid principal amount or P500.00, whichever is higher	
Super Check Service Fee	1.5% of amount issued	
Super Check Booklet Reorder Fee	P200 per booklet	
Returned Check Fees		
a. Regular Check	P1,000.00	
b. Super Check	P500.00 plus applicable Philippine Clearing House (PCHC) fee	
Lost or Spoiled Card Replacement Fee	Credit Card P400.00 per card Rewards Card P200.00 per card	
Internet Card Spoiled or Lost Replacement Fee	P100.00 per card	
Sales Slip Retrieval Fee	P350.00 per sales slip (local and international) P1,200.00 per slip for travel and entertainment merchants	
Statement of Account (SOA) Reprint Fee	P100.00 per month	
International ATM Balance Inquiry/Decline Transaction Fee	USD1.00 per transaction	
Service Fee for Foreign Currency Transactions	Transactions made in Foreign Currencies other than US Dollars will be converted to US Dollars based on the brand/association's foreign exchange rate. It may differ from the rates in effect on the transaction date increased by processing/service fee of 2.00%. Same fees shall also apply to transactions which the cardholder has opted at point-of-sale (POS) to be billed in the Philippine Peso or online transactions executed at merchant's local currency but processed outside the Philippines.	
Certification Fee	P100.00 per request	

Equicom Savings Bank reserves the right to make adjustments, with prior notice to cardholder, on the interest rate and/or charge additional fees as it may deem necessary to maintain the credit card service to the Cardholder.

Equicom Savings Bank is regulated by the Bangko Sentral ng Pilipinas (BSP) with contact number (632) 8708-7087 and email address consumeraffairs@bsp.gov.ph.

Updated as of November 2023