



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 November 3, 2020, Equicom Savings Bank (EqB) will adjust its credit card monthly interest rate and cash advance fee. This is in compliance with the Bangko Sentral ng Pilipinas (BSP) Circular No. 1098.

	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 P500.00/USD50.00, whichever is higher. Interests and other charges are added to the Minimum Amount Due.	
	Peso	Dollar
Monthly Interest Rate	2.0%	2.0%
Late Payment Fee	6.0%	4.0%
Cash Advance Fee	P200.00 per transaction regardless of amount	P200.00 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	P200.00 per booklet	
Returned Check Fees		
a. Regular Check Payment	P1,000.00	
b. Super Check	P500.00 plus applicable Philippine Clearing House Corporation (PCHC) Fees	
Lost or Spoiled Card Replacement Fee	P400.00 per Card	
Internet Card Spoiled or Lost Card 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 & entertainment merchants	
Statement of Account (SOA) Reprint Fee	P100.00 per SOA	
International ATM Balance Inquiry/ Declined Transaction Fee	USD1.00 per transaction	
Service Fee for Foreign Currency Transactions	Transactions made in Foreign Currencies other than U.S. Dollars will be converted to U.S. 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 2.0%. Same fees shall also apply to transactions which the Cardholder has opted at point-of-sale to be billed in the Philippine Peso or online transactions executed at merchant 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](mailto:consumeraffairs@bsp.gov.ph).

Updated as of October 2020