

HOW PRINCIPAL & SUPPLEMENTARY CREDIT CARDS SHARE LIMITS



This guide provides key information about Primary cards with Supplementary

Supplementary card has a limit assigned to it by the Primary card holder i.e. a supplementary card credit limit is usually a subset of the Primary cardholder's credit line. The supplementary cardholder also shares his limit with the Primary cardholder. This means that all supplementary cards are linked to a single Primary account credit line and draw from its overall credit limit.

For instance, if the credit limit of the account is PHP50,000, the combined spending across both the primary and supplementary cards must stay within this amount. Transactions executed beyond the overall credit limit of PHP50,000 will affect both Primary and Supplementary cards and will be declined for all cards or will go through with applicable overlimit fees.

To help manage spending, the primary cardholders can assign individual limits for each supplementary card. If no specific limit is assigned, the supplementary card will automatically share the full credit limit of the primary card.

For inquiries, please call EqB 24/7 Customer Service at (632) 8241-5952.

Note: This guide does not apply to Equicom Business Cards.
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