

BPI Credit Cards

Choose up to two cards and enjoy FREE membership on both for the first year.⁵ Your first Supplementary card is FREE for life.



BPI Signature Card
Your Travel and Lifestyle Card with Our Signature Rewards

- Earn 2 BPI Points for every ₱20 spend
- 50% off on deals at restaurants as well as exclusive offers at other establishments all year round
- Travel Insurance coverage of up to ₱20 Million¹
- Free unlimited access to PAGSS international airport lounge in NAIJA 1 and NAIJA 3.



BPI Amore Cashback
The Essentials Cashback Card

- Earn cashback* for every ₱1,000 local spend, both in-store and online: 4% on supermarkets, 1% on drug stores & utilities, 0.3% on everything else
- Earn as much as ₱15,000 in cashback every year



BPI Platinum Rewards Card
The Most Affordable Way to Fly

- Earn 2 BPI Points for every ₱20 local spend
- Earn 2 BPI Points for every ₱20 foreign currency spend at merchants outside the Philippines, whether in-store and online
- Real 0% Installment up to 6 mos. on airline tickets all year round
- Free global airport lounge membership & up to 4 passes per year with spend
- Complimentary Purchase Protection up to 180 days
- Travel Insurance coverage of up to ₱10 million¹



Petron BPI Card
The Practical Motorist Card

- ₱200 Petron Fuel Voucher as welcome gift to newly approved principal cardholders
- 3% rebate on Petron fuel purchases² (up to ₱15,000 fuel rebates per year)



BPI Gold Rewards Card
The Premium Card

- Earn 1 BPI Point for every ₱35 spend
- Travel insurance coverage of up to ₱10 million¹



Robinsons Cashback Card
All the more reason to love shopping! Shop 'til you drop and get your cashback.

- Get up to 3% rebate on your purchases worth ₱3,500 and up at your favorite Robinsons brands and Affiliate stores.
- Get 1% rebate on your purchases worth ₱3,500 and up at other merchants, excluding non-RRG purchases under Utilities, Gas and Drugs stores.



BPI Rewards Card
The Sensible Card

- Earn 1 BPI Point for every ₱35 spend
- Travel Insurance coverage of up to ₱2 million¹



BPI DOS Card
Pay in 2-Gives!
Automatic 2-months installment for all your purchases!

- All your purchases are automatically converted into 2 monthly installments.
- Earn 1 Point for every Php 50 spent with your BPI DOS Card.



BPI Amore Platinum Cashback
The Global Cashback Card

- Earn cashback* for every ₱1,000 spend anywhere, both in-store and online: 4% on restaurants, 1% on supermarkets, department stores, & other shopping stores, 0.3% on everything else.
- Earn as much as ₱15,000 in cashback every year
- Enjoy exclusive Ayala Malls privileges:
 - Unlimited access to Ayala Malls' Customer & Family Lounges
 - 5% discount on your movie ticket purchase at Ayala Malls Cinemas
 - Complimentary parking tickets valid at select Ayala Malls



BPI Edge Card
The Value for Style Card

- Earn 1 BPI Point for every ₱50 spend
- Affordable monthly membership fee

1. Travel fare of the Cardholder must be charged to his/her BPI Credit Card.
2. BPI-accredited establishments.
3. Terms & conditions apply. Visit www.bpi.com.ph.
4. Terms and Conditions for Amore Cashback Program & Other Privileges apply. Visit bit.ly/bpiamoretc to learn more.
5. The Cardholder will receive the card variant he/she is qualified for, depending on the evaluation of his/her application.
6. The Terms and Conditions governing the issuance and use of the BPI DOS and Robinsons Cashback cards apply. This includes, but is not limited to, all provisions related to rewards, loyalty, usage, and other programs or promotions specific to the BPI DOS and Robinsons Cashback cards.

My Card Selection*

Primary Card: _____
 Secondary Card: _____
 Signature: _____

APPLICATION REQUIREMENTS

QUALIFICATIONS:

- Must be at least 21 years old
- Minimum fixed monthly income (excluding overtime, commissions or service fees) should be at least:

₱15,000	BPI Rewards Card, BPI Edge Card, Petron BPI Card, BPI Amore Cashback, BPI DOS Card, Robinsons Cashback Card
₱40,000	BPI Gold Rewards Card
₱80,000	BPI Platinum Rewards Card and BPI Amore Platinum Cashback
₱100,000	BPI Signature Card

- For the following, minimum monthly income should be at least:

₱15,000	Overseas Filipino Workers (OFW)
₱30,000	Self-employed

- Must have business or residence contact number and active email address
- Employment tenure should be at least 2 years. If less than 2 years employed, applicants must be employed in one of the top 1,000 companies and should have a minimum fixed monthly income of ₱20,000

DOCUMENTS TO SUBMIT:

1. Completely filled-out and signed application form
2. Photocopy of at least one (1) valid ID with photo
 - PhilID (National ID)/ePhilID
 - Postal ID
 - BIR/TIN ID
 - Passport
 - Voter's ID
 - SSS/GSIS ID
 - Driver's License
3. Proof of Income
 - Company ID issued by private entity or institutions registered with or supervised or regulated by the BSP, SEC or IC
 - Refer to the List of Acceptable Income Documents

ACCEPTABLE INCOME DOCUMENTS:

FOR EXISTING CREDIT CARDHOLDER (with other banks)

Principal cardholders for at least one year are no longer required to submit any proof of income, if they are able to provide the following:

- Bank name and credit card number

FOR EMPLOYED

Any of the following income documents may be accepted:

- Certificate of Employment (COE)
- Latest two (2) months payslips
- Latest Income Tax Return (ITR) with BIR/ bank stamp

FOR SELF EMPLOYED

- Latest Audited Financial Statements (AFS) with BIR/bank stamp AND Latest Income Tax Return (ITR) with BIR/ bank stamp

FOR OVERSEAS FILIPINO WORKERS (OFW)

SEA-BASED (AGENCY-BASED WORKERS)	LAND-BASED (AGENCY-BASED WORKERS)	DIRECT HIRE
<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Latest two (2) months proof of remittance* 	<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Overseas Employment Certificate or POEA-validated OFW information sheet - Latest two (2) months proof of remittance* 	<ul style="list-style-type: none"> - POEA-Validated Contract of Employment - Overseas Employment Certificate validated OFW information sheet - Latest two (2) months proof of remittance**

* Applicable for Beneficiary only.
 ** Applicable for OFW and Beneficiary.

ADDITIONAL REQUIREMENT (IF APPLICABLE):

- Non-Filipino Resident - Alien Certificate of Registration (ACR), work permit or Embassy Accreditation Papers
- Owners / Managers of Pawnshop, Forex dealers, Money Changers & Remittance Agents - Certificate of Registration issued by BSP
- Insurance Agents - Insurance Commission License

About Me

Name Last, First, Middle					
Birthdate (mm/dd/yyyy)		Place of Birth		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
Name to appear on card (Nicknames or aliases are not acceptable, must not exceed 21 characters, including spaces)					
Mother's Full Maiden Name (First, Middle, Last)				Educational Attainment <input type="checkbox"/> Grade School <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Post Graduate	
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		No. of Dependents	T.I.N. (Tax Identification Number)		
SSS Number / GSIS Number		Car Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> None		Citizenship <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino (please specify: _____)	
Mobile Number 6 3 9		Home Phone Number (If provincial include Area Code)			
Home Address: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road No., Village Name/No., Brgy., Municipality / City, Province					
					(ZIP CODE)
Number of Years in Residence _____			Are you related to a Director, Officer or Stockholder of BPI, or any BPI Subsidiary or Affiliate? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are you a Director, Officer or Stockholder of BPI, or any BPI Subsidiary or Affiliate? <input type="checkbox"/> Yes <input type="checkbox"/> No			If YES, please provide the information below:		
If YES, specify your company and position: Company name _____ Position _____			Name of D.O.S. _____ Company name _____ Your Relationship to D.O.S. _____		
<small>NOTE: This applies to spouse or relation within the second degree of consanguinity or affinity (e.g. parent, child, siblings, grandparent and in-laws) or others (e.g. general parent, co-owner etc.) Please disclose all relationships and indicate sheet if necessary.</small>					

About My Spouse

Name Last, First, Middle			
Birthdate (mm/dd/yyyy)		Mobile Number 6 3 9	
Email Address			
Employer / Business Name			

E-Statement

Your credit card billing statement will be sent only to this email address. Please ensure that the given email address is correct.

Email Address

About My Work

Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> OFW <input type="checkbox"/> Beneficiary of an OFW <input type="checkbox"/> Others _____					
Employer / Business Name					
Years with Present Employer / Business	Position (For Insurance Agents, provide Insurance Commission License Number)		Nature of Business/Industry		
Office Address: Dept., Co. Name, Room No., Floor No., Blk & Lot No., Bldg. Name and/or No., St. or Road Name/No., Village Name/No., Brgy., Municipality or City, Province					
					(ZIP CODE)
Office / Business Phone Number / Local		Preferred Card Delivery Address <input type="checkbox"/> Home Address <input type="checkbox"/> Office/Business Address		Basic Monthly Income	
Office Email Address					
Previous Employer					

About My Finances

Are you a DEPOSITOR? BPI Robinsons Bank Not a depositor

Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)

If Source of Funds is Remittance, provide the following additional information:

Remitter Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate
Remitter's Name		
Relationship with Remitter		
Remitter's Nationality		
<input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino (please specify)		

FOR EXISTING CREDIT CARDHOLDER (with other banks)

Principal cardholders for at least one year are no longer required to submit any proof of income.

BANK NAME	CARD NUMBER	CREDIT LIMIT

IMPORTANT: Please provide complete information so your application can be immediately processed.

My Supplementary Cardholders

Note: All supplementary applicants must submit a photocopy of one (1) valid ID with picture.

Extend the benefits of your card and get a supplementary card. You will be issued a supplementary card for your primary card choice.

1st Supplementary Cardholder (FREE for Life!)

Last, First, Middle		
Birthdate (mm/dd/yyyy)		Place of Birth
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Citizenship		
Home Address: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road No., Village Name/No., Brgy., Municipality / City, Province		
(ZIP CODE)		
Home Phone Number (if provincial include Area Code)		Mobile Number 6 3 9
Email Address		
Employer/Business Name		
Employer/Business Address		
Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)	Nature of Business/Industry	Office/Business Phone Number/Local
Relationship to Principal Cardholder		

2nd Supplementary Cardholder

Last, First, Middle		
Birthdate (mm/dd/yyyy)		Place of Birth
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Citizenship		
Home Address: Unit No., Floor No., Blk & Lt No., Tower Name & or Bldg. Name & or No., St. or Road No., Village Name/No., Brgy., Municipality / City, Province		
(ZIP CODE)		
Home Phone Number (if provincial include Area Code)		Mobile Number 6 3 9
Email Address		
Employer/Business Name		
Employer/Business Address		
Source of Funds (Salary, Business, Commission, Remittance, Pension, etc.)	Nature of Business/Industry	Office/Business Phone Number/Local
Relationship to Principal Cardholder		

Declaration (PLEASE READ BEFORE SIGNING)

By signing below, I (We) acknowledge and agree to the following:

1. All the statements, information and supporting documents provided by me (us) are true, correct, and accurate.
2. Any material misrepresentations or falsity or omission herein which is misleading shall be construed as an act to defraud Bank of the Philippine Islands (BPI) and may be a ground for the denial of my (our) application or, if already granted, the cancellation or termination thereof, including rendering any loans granted to me (us) immediately due and payable, without prejudice to such civil and/or criminal liability action that BPI may pursue against me (us).
3. It is the sole prerogative of BPI to grant or deny my (our) application and should my (our) application be denied, BPI may provide the reason for such decision in accordance with the requirements of applicable law.
4. All information and documents obtained, collected and processed by BPI in connection with my (our) application shall remain the property of BPI.
5. BPI, its subsidiaries and affiliates (collectively, the "BPI Group of Companies") may impose such specific terms, conditions and requirements as they may deem necessary or appropriate in connection with my (our) availment of any of their products, services, facilities and channels. My/Our application, enrollment, availment, access, maintenance and continued use of any of the products, services, facilities and channels of any member of BPI Group of Companies shall constitute my/our acceptance and agreement to the applicable terms and conditions.
6. I (We) shall notify BPI of any material changes affecting the information supplied by me/us and documents submitted in connection with this application.
7. I (We) agree to receive updates, notices and announcements on my (our) application and/or any of BPI's products, services, facilities and channels via SMS/text, email or fax transmission or such other means of communication deemed appropriate by BPI.
8. Where applicable, BPI may enroll my (our) approved application with any credit protection provider, or guarantee program of any institution, whether public or private, at BPI's sole option.
9. I (we) agree and authorize BPI, whether directly or through its program partners, to collect, obtain, validate and process my personal data such as, but not limited to, my name, birthdate, mobile number, mobile phone usage data, email address, mailing address, financial profile and such other information as may be required to enable BPI to evaluate and/or approve my application. I likewise agree and authorize BPI, whether directly or through its authorized representatives and service providers including credit scoring institutions, to collect and share my information to any of the telecommunications companies, including Globe or Smart, as part of BPI's telco scoring and/or data analytics requirements. For these purposes, I further authorize BPI to inquire, validate, share and disclose my information such as, but not limited to, my mobile number, email address, and mailing address to these telecommunication companies and, for said telecommunication companies, to likewise confirm, validate, share and disclose to BPI, its employees, authorized representatives and service providers including credit scoring institutions, any or all of my information including my telco score to enable BPI to process and/or approve my application.
10. Prior to submitting to BPI information about individuals (including their personal data), I (we) have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws to enable BPI to use and process such information. I (we) further agree that all my (our) personal information (including those of individuals related to me(us), my (our) transactions, business and credit relationships, accounts or account information or records which are with you, made available to you or which are in your possession or updated from time to time, may be collected, obtained, used, stored, consolidated, processed, profiled, benchmarked, shared to and disclosed, by and between BPI and any member of the BPI Group of Companies, their successors and assigns, and their respective authorized representatives, agents and service providers, for any or all the purposes described in the Data Privacy Policy published at <https://www.bpi.com.ph/about-bpi/governance/data-privacy> and deemed incorporated by reference in this form.
11. I (we) have read, understood and agree to be bound by BPI's "Terms and Conditions of the Deposits, Products, Services, Facilities and Channels", the BPI's "Terms and Conditions Governing the Issuance and Use of BPI Credit Cards", and such other terms and conditions governing the use and issuance of any BPI credit card, each as may be amended or supplemented from time to time, copies of which were either provided to me (us) or made available /accessible to me (us) via www.bpi.com.ph or such other channels or electronic applications selected by BPI.
12. The foregoing shall apply to all products, services, facilities and channels of BPI that I (we) may now or hereafter apply for or avail of.

SIGNATURE

PRINCIPAL CARDHOLDER

DATE

1st SUPPLEMENTARY CARDHOLDER

DATE

2nd SUPPLEMENTARY CARDHOLDER

DATE

For BPI Use Only

BRANCH									
Reference Code	Seller's Employee No.		Branch Code		Agent Code			Doc. Image No.	
<input type="checkbox"/> UPDQ - Regular					0 - Branch 5,6,7,8 - RM, 1 - CRS, 2 - Unipro				
<input type="checkbox"/> URDE - Express Start					4 - RO, A - OF, B - RA, E - ABM, W - WDCS				
<input type="checkbox"/> OTHERS: _____					K - Corp. Banking, F - Bus. Banking				
For Express Start application: Implemented DTAS Control No.: _____									
DIRECT SALES									
<input type="checkbox"/> DSE	AGENCY CODE		AGENT CODE		PROGRAM CODE		CARAVAN CODE		
<input type="checkbox"/> DSY									
<input type="checkbox"/> DSC									

For RBANK Branch and Direct Sales Use only

MAIN CHANNEL (x)	CC BAR CHANNEL (xx)	PROGRAM CODE/ AGENCY CODE (xxx)	SUB PROGRAM CODE/ CARAVAN CODE (xxx)	BRANCH CODE/ CARAVAN CODE (xxxx)	EMPLOYEE NO/ AGENT CODE (xxxxx)	MARKETING CODE (xxx)
					0	0 0

RATES AND FEES TABLE

		BPI Rewards	BPI Edge	BPI Gold Rewards	BPI Platinum Rewards	BPI Signature	Petron BPI Card	BPI Amore Cashback	BPI Amore Platinum Cashback	BPI Corporate	BPI eCredit	BPI DOS	Robinsons Cashback
CARD FEES													
Principal Card	Incurred yearly/monthly after the first year or card ownership, upon the card's anniversary date, charged for the use of the card	P1,550/yr	P110/mo	P2,250/yr	P4,000/yr	P5,500/yr	P1,550/yr	P2,050/yr	P5,000/yr	P1,700/yr	FREE	P3,00/yr	P2,500/yr
1st Supplementary		Free for Life											
2nd to 6th Supplementary		P775/yr	P55/mo	P1,125/yr	P2,000/yr	P2,750/yr	P775/yr	P1,025/yr	P2,500/yr	N/A		P1,500/yr	P1,250/yr
INTEREST RATES AND CHARGES													
Monthly Finance Charge or Effective Interest Rate per month	Incurred when Cardholder pays any amount less than, or does not pay on Payment Due Date, the Total Amount Due; applicable on regular purchases, monthly installment amortizations, fees, and interest charges, exclusive of those incurred during the current cycle	3% (2.73%)										3% (2.67%)	3% (2.79%)
Cash Advance Monthly Finance Charge or Effective Interest Rate per month	Incurred when the Cardholder avails a Cash Advance transaction; applicable on the cash advance transaction amount and cash advance fees, imposed from transaction posting date until full payment date.	3% (3.16%)									N/A	N/A	
MONTHLY ADD-ON RATE FOR CREDIT CARD INSTALLMENT LOANS AND OTHER INSTALLMENT-RELATED FEES													
Special Installment Plan (S.I.P.) Add-on Rate	Incurred upon approval of a S.I.P. Loan, applied to the total loan principal amount monthly for the duration of the loan. The specific rate applied is dependent on the loan type, offer, and term availed.	Up to 1.00%									N/A	N/A	
Special Installment Plan (S.I.P.) Loan Service Fee	Incurred per approved S.I.P. Loan availment	P500 for each Balance Transfer, Credit to Cash, and Balance Conversion availment above P50,000, per availment. P300 for all Balance Transfer, Credit to Cash, Balance Conversion availments up to P50,000, and all other S.I.P. Loans variants, per availment									N/A	N/A	
Special Installment Plan (S.I.P.) Pre-termination	Incurred upon processing of the S.I.P. pre-termination request.	P550 pre-termination fee plus 2% of the loan principal amount, if Installment is pre-terminated before the first billing. If pre-termination is done after the first billing, pre-termination fee of P550 plus applicable interest of the next monthly payment using the diminishing balance method will be charged.									N/A	N/A	
GoLighter Installment Plan Processing Fee	A one-time or monthly processing fee will be charged for every GoLighter Installment Plan availment depending on loan amount and term.	N/A										This fee will be applied to the following GoLighter Installment Plan: Convert to Cash, Balance Transfer, Balance Conversion	
GoLighter and Merchant Installment Pre-termination	Incurred upon processing of the GoLighter Installment pre-termination request	N/A										5% of the remaining principal	
TRANSACTION FEES													
Cash Advance	Incurred per Cash Advance transaction	P200									N/A	N/A	
Foreign Transaction Service Fee	Incurred by transactions denominated in foreign currencies. Except for BPI DOS and Robinsons Cashback, this fee shall also apply to transactions originating from foreign merchants and/or acquirers	0.85% + 1% Mastercard/Visa assessment fee applies to foreign-denominated transactions, converted using the Mastercard/Visa exchange rate at posting. The assessment fee shall also apply to all foreign currency transactions converted to Philippine Peso or transactions charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in/outside the Philippines or online.										2% + 1% Mastercard/Visa assessment fee applies to foreign-denominated transactions, converted using the Mastercard/Visa exchange rate at posting.	
Gaming Transaction	Incurred by any gambling-related transaction	P500 or 3% of the gaming transaction, whichever is higher, shall be charged for every gaming transaction in casinos and/or online betting										5% of the transaction amount	
SERVICE FEES													
Card Replacement	Incurred per replacement requested for lost, stolen or damaged cards	P400										P750	
Check Protect	Incurred per check funded by the BPI Credit Card limit, for Cardholders enrolled in BPI Deposit's Check Protect service	P1,200 or 2% of the funded check amount by the BPI Credit Card, whichever is higher										N/A	
Statement of Account	Incurred per requested printed copy of the BPI Credit Card Statement of Account. Specific to BPI DOS and Robinson's Cashback, this fee applies monthly if Cardholder has requested print-delivery	P200 per statement of account										Php 500/month/credit card account	
Account Maintenance Fee	Incurred by closed, cancelled, or inactive accounts (as applicable) with overpayment amounts, billed until the account is zeroed out or is returned to an active state	P200/month or the overpayment amount if less than Php 200, will be debited from: A) Closed credit card accounts with overpayment for more than one (1) month from the date of termination/cancellation, B) Credit card accounts with overpayment with no activity for the past 12 months										P50/month or the overpayment amount, whichever is lower, shall be debited from closed/cancelled credit card accounts with overpayment.	
Express Start Cancellation Fee	Incurred if the first-issued BPI Credit Card enrolled under the Express Start program is cancelled before the first anniversary date	P1,500									N/A	N/A	
PENALTY FEES													
Late Payment	Incurred if no payment is applied or payment applied to the BPI Credit Card is less than the Minimum Amount Due by the Payment Due	P850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, will be charged per occurrence per card.										Php 850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, per occurrence.	
Returned Check	Incurred for every dishonored check issued by the Cardholder in payment of his/her account	P100 for every dishonored check and additional 6% of the check amount										P1000.00	
In case of default, Cardholder shall pay the following in addition to penalty and charges:													
Attorney's Fee	Incurred if the Cardholder's account is referred to a lawyer or to a collection agency	25% of the amount due											
Liquidated Damages	Incurred if the payment of the Cardholder's account is enforced through court action	25% of the unpaid amount, plus litigation expenses and judicial costs											
IMPORTANT REMINDER: Paying less than the Total Amount Due will increase the amount of interest and other charges you pay and the time it takes to repay your balance.													
Updated September 2024													

Enjoy all these features only with BPI Credit Cards

REWARDING EXPERIENCE

ENJOY REWARDS POINTS OR CASHBACK. Use BPI Rewards Card, BPI Gold Rewards Card, BPI eCredit, BPI Edge Card, DOS Card, BPI Platinum Rewards Card and BPI Signature Card to earn points. With our wide selection of rewards, you can redeem your accumulated non-expiring points for shopping credits, shopping eGCs, dining eGCs, miles and more. You may also enjoy cashback when you pay for your needs, shop, or dine using your Robinsons Cashback Card, BPI Amore Cashback, or Amore Platinum Cashback card. The choice is yours!

BPI EXCLUSIVE OFFERS

Get more out of your credit card spend whenever you use your BPI Credit Card whether in store or online. Enjoy discounts, deals that give value for money.

LOW FOREIGN TRANSACTION SERVICE FEE

Save while you shop abroad. Enjoy one of the lowest foreign transaction service fees for as low as 1.85%.

SAVE AS MUCH AS ONE MONTH'S FINANCE CHARGES*

New purchases are not subject to finance charges even if you only partially pay the outstanding balance of the previous month.

CASH ADVANCE*

Withdraw up to 100% of your available credit limit for your cash needs anytime, from any Mastercard or Visa affiliated ATM's worldwide. Terms and Conditions apply.

SUPERIOR CHIP TECHNOLOGY

BPI gives you the country's first EMV-compliant (Europay-Mastercard Visa) Smart Chip card. EMV technology helps mitigate information fraud for a more secure transaction environment particularly when you use it in 42 EMV-compliant countries in Europe, Middle East and Asia Pacific

FREE 1ST SUPPLEMENTARY CARD

Share these exciting benefits with your loved ones and the first supplementary card is on us! Yes we are waiving the annual membership fees of your first supplementary card for life!

SPECIAL INSTALLMENT PLAN (S.I.P)*

Manage your budget and pay 3, 6, 9, 12, 18, 24 or 36 months installment terms at Real 0% or low, fixed add-on rates. Use S.I.P in major establishments nationwide to pay for high-ticket terms such as appliances, gadgets, furniture and luxury shopping. Save even more when you avail Real 0% deals.

CREDIT-TO-CASH

Convert up to 100% of your available credit limit to Cash and pay in fixed monthly installments for up to 36 months. Terms and Conditions apply.

BALANCE TRANSFER

Transfer your other credit card balances to your BPI Credit Card and pay in fixed monthly installment for up to 36 months. Terms and Conditions apply.

S.I.P FOR SCHOOL*

Reimburse tuition fees and other school-related expenses charge to your BPI Credit Card and pay in fixed monthly installments for up to 24 months. Terms and Conditions apply.

VIEWING OF YOUR CARD DETAILS ONLINE¹

You may view your statement of account up to 11 months, available balance, last payment details, latest transactions and other details via BPI Online. Enroll now at www.bpi.com.ph
For BPI DOS and Robinsons Cashback, access the RBank Digital mobile app for account monitoring, balance viewing, and transaction details.

PAY YOUR CREDIT CARD EASILY THROUGH ONLINE BANKING¹

Enjoy fast, easy, and secure bills payment through BPI's electronic channels - BPI Online and BPI Mobile App.

24/7 CUSTOMER SERVICE HOTLINE

For full service account inquiries or lost card reporting, comments and other concerns, you may contact our 24-hour BPI Contact Center at 889-10000 (all areas within Metro Manila), 1-800-188-89100 (domestic toll free for PLDT) and +632 889-10000 (mobile phone and international calls); for International Toll Free Numbers and for sending us a message please refer to our website (www.bpi.com.ph/about-bpi/contact-us).

IMPORTANT REMINDERS

- *These product features are currently unavailable for BPI DOS Card and Robinsons Cashback Card. Please wait for further announcements on when these features will become available.
- For BPI DOS Card and Robinsons Cashback Cardholders, uninterrupted servicing continues. You can still do account monitoring, balance viewing and bills payment via the RBank digital Mobile App. Likewise, existing Robinsons Bank credit card payment channels remain unchanged. To redeem BPI DOS points, simply reach out to our 24-hour BPI Contact Center. Once connected, dial 2 for 'Credit Cards', select 4 for DOS and Cashback.
- For inquiries and comments, please send us a message through <https://www.bpi.com.ph/about-bpi/contact-us> or call our 24-hour BPI Contact Center at (+632) 889-10000. For BPI DOS and Robinsons Cashback cards, you may send your message through c3@robinsonsbank.com.ph.
- Regulated by the Banko Sentral ng Pilipinas.
- Pay at least the Minimum Amount due ON or BEFORE payment due date. Penalties and late charges will be strictly imposed if payment is done after due date. Paying less than amount due will increase the amount of interest you pay and the time it takes to repay your balance.
- V.1024 The information contained in this application form is accurate as of published date 10/2024 and is subject to change after such date.