

TABLE OF FEES AND CHARGES		
Membership Fee	Waived	
	GOLD	CLASSIC
Annual Fee	P2,000.00	P1,000.00
Supplementary Card Fee	P1,000.00	P500.00
Minimum Amount Due	5.00% of the purchases and advances or P500.00/\$50.00, whichever is higher. Interests and other charges are added to the minimum amount due.	
	PESO	DOLLAR
Monthly Effective Interest Rate*	3.50%	3.00%
Monthly Effective Cash Advance Interest Rate	4.50% of transaction amount inclusive of P100 service fee (regular rate: 4%)	2.40% of transaction amount inclusive of \$2.00 service fee (regular rate: 2%)
Monthly Effective Late Payment Interest Rate	5.00%	4.00%
Installment Plan Pre-Termination Fee	5.00% of the unpaid principal amount or P500.00, whichever is higher	
Super Check Service Fee	1.50% of amount issued	
Super Check Booklet Reorder Fee	P200.00 per booklet	
Returned Check Fees		
a. <i>Regular Check Payment</i>	P1,000.00	
b. <i>Super Check</i>	P500.00 plus applicable Philippine Clearing House Corporation (PCHC) fees	
Lost/Spoiled Card Replacement Fee	P400.00 per card	
Equicom 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 statement	
International ATM Balance Inquiry /Declined Transaction Fee	\$1.00 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%. Same fees shall also apply to transactions which the Cardholder has opted at point-of-sale to be billed in Philippine Peso or online transactions executed at merchant local currency but processed outside the Philippines.	
Certification Fee	P100.00 per request	

Fees are subject to change with prior notice.

***Note: Rate effective June 1, 2017**