

**TUITION OVER-THE-COUNTER INSTALLMENT PROGRAM
PROMO MECHANICS**

1. The Tuition Over-the-counter Installment Promo (the "Promo") is open to all active Principal and Supplementary Credit Cardholders of BDO Mastercard, Visa, JCB, Diners Club, UnionPay Credit Cards, BDO-issued American Express Cards ("Cardholders"), except Corporate Cards, Distribution Cards and Purchasing Cards.
2. Promo Period is from April 1 to November 30, 2019.
3. Qualified cardholders can avail the following offers:
 - Charge tuition on installment for as low as 0.70% add-on rate per month at select institutions
 - 0% interest on installment at participating schools and universities
4. Participating Merchants have sole discretion on the term/s and item/s applicable for the Absolutely Zero Percent (0%) Installment offering.
5. For tuition expenses not included in the 0% offer and in other partner institutions, the promo monthly add-on interest rates below apply:

Term (months)	Add-on rate per month	Effective Rate per annum	Factor Rate
3	1.25%	22.37%	0.345838
6	1.25%	25.28%	0.179169
9	1.25%	26.25%	0.123614
12	0.70%	15.16%	0.090334
18	0.70%	15.37%	0.062559
24	0.70%	15.38%	0.048667
36	2.25%	43.68%	0.050281

*Sample computation:
Amount to be charged: P15,000
Installment term: 12 months
Factor rate: 0.090334*

*Formula: Amount x Factor Rate = Fixed Monthly Amortization
P15,000 x 0.090334 = P1,355.01 per month for 12 months*

(See list of participating schools below)

6. The promo offer cannot be exchanged for other items or discounts and cannot be used in conjunction with other promotional offers, in-store sale, Senior Citizen and PWD cards, and partner's VIP/Membership privileges. In the purchase of goods and services which are on promotional discount, the senior citizen and person with disability can avail of the promotional discount or the discount provided under the Expanded Senior Citizens Act of 2010 or Magna Carta for Disabled Persons, whichever is higher.
7. In case of dispute in respect of but not limited to the Cardholder's eligibility, coverage of dates, fulfillment, BDO's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any redemption shall be resolved by BDO.

EasyPay Installment Terms and Conditions

1. Qualified cardholders may avail of the Absolutely Zero Percent (0%) interest for a minimum single purchase worth P3,000, subject to existing minimum installment amount agreement with partner merchant.
2. Absolutely Zero Percent (0%) interest is applicable if the cardholder pays his/her monthly installment in full.
3. Merchants have sole discretion on the term/s applicable for the Absolutely Zero Percent (0%) offering.
4. BDO may, at its sole and absolute option, accommodate Cardholder's request to accelerate the charging of the full amount of the remaining unbilled monthly amortization/s on the installment transactions, provided that the Cardholder's total outstanding balance due for the pertinent monthly billing cycle is paid in full. Further, a corresponding Installment Processing fee of 5% of the total remaining balance or P300, whichever is higher, will be charged to the Cardholder's pertinent BDO Credit Card. After BDO has approved the Cardholder's request to charge the full amount of the remaining unbilled monthly amortizations on the installment transaction, the total accelerated amount due and the corresponding Installment Processing fee shall form part of the total outstanding amount due for the pertinent monthly billing cycle of the BDO Credit Card and must be paid in full.

Partner Institutions offering 0% interest on Installment	
Merchant	Term
ASIAN INSTITUTE OF MANAGEMENT	Up to 36 months term
JOHN ROBERT POWERS	3 months term
ST JOHN PAUL II ACADEMY	Up to 24 months term
TUTORING CLUB GREENHILLS	3 months term
TUTORING CLUB ROCKWELL	3 months term
YAMAHA SCHOOL OF MUSIC PHILIPPINES	Up to 18 months term

Partner Institutions offering Regular Installment
ASIA PACIFIC COLLEGE
ASIAN INSTITUTE OF MANAGEMENT
COLEGIO DE SAN JUAN DE LETRAN CALAMBA
DE LA SALLE UNIVERSITY
ENDERUN COLLEGES
JOHN ROBERT POWERS
LYCEUM OF THE PHILIPPINES UNIVERSITY-BATANGAS
MIRIAM COLLEGE
ST JOHN PAUL II ACADEMY
ST PAUL COLLEGE OF PASIG
THE MERIDIAN INTERNATIONAL LEARNING EXPERIENCE
TUTORING CLUB GREENHILLS
TUTORING CLUB ROCKWELL
UNIVERSITY OF BATANGAS
WESTFIELDS INTERNATIONAL SCHOOL
XAVIER SCHOOL
YAMAHA SCHOOL OF MUSIC PHILIPPINES

Per DTI-FTEB Permit No. 5269, Series of 2019.