

Prepared for
Reference No. 072A6739-3

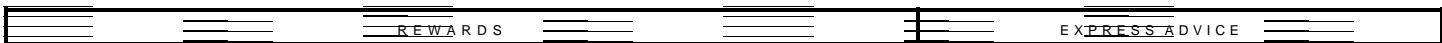


VIVENCIO JR A TIBALLA
* B23 L38 Deca Homes 5
Basak Lapu Lapu
6015 Lapu Lapu City

SOAAL11JUN07 1443P

CUSTOMER NUMBER	020100-3-30-6739072
STATEMENT DATE	JUNE 09, 2019
PAYMENT DUE DATE	JULY 1, 2019
CREDIT LIMIT	115,000.00
TOTAL AMOUNT DUE	95,236.10
MINIMUM AMOUNT DUE	3,401.29

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Petron	102,098.93	15,000.00	4,896.00	0.00	3,241.17	0.00	95,236.10
Total	102,098.93	15,000.00	4,896.00	0.00	3,241.17	0.00	95,236.10
Past Due Amount							0.00
Minimum Amount Due							3,401.29
Unbilled Installment Amount							0.00
Total Outstanding Balance							95,236.10



	Total Rebates Earned	0.00
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	Keep using your BPI Express Credit Card and enjoy rewards instantly, right where you love to shop
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Please use your customer number when paying your credit card.

All MasterCard and Visa credit card international transactions shall be automatically converted at the time of posting to Philippine Pesos based on the respective MasterCard or Visa Foreign Exchange Rate.

Important Advisory on Finance Charges and Minimum Amount Due for BPI Credit Cards

Please be advised that effective May 2, 2019, the following changes will be applied to your BPI Credit Cards:

- The interest computation of your unpaid balance from the previous Statement of Account (SOA) shall now be computed based on the Daily Balance vs. the current Average Daily Balance. The daily interest is computed by multiplying the daily balance with the daily interest rate applied for each day that the balance is unpaid (360 days annually). The daily interest will be aggregated within the statement period. For the sample computation please visit <http://bit.ly/bpicctof>.
- The Minimum Amount Due shall be computed based on the Total Outstanding Balance as follows:

If Total Outstanding Balance (TOB)	Minimum Amount Due (MAD)
a) Less than or equal to P850	= Total Outstanding Balance
b) More than P850	= 3.57% percent of retail purchases, cash advances, fees and charges, installment amortizations and 100% of past due amount or P850, whichever is higher will be applied a) if computed amount is less than P850 = MAD is P850 b) if computed amount is more than P850 = MAD is equal to the computed amount

Reminder: In accordance with BPI Credit Card Terms and Conditions, BPI reserves the right to change the fees from time to time. Please note that your continued use of your BPI Credit Card indicates that you have read, understood, and accepted these terms. For concerns or queries, you may call us at (02) 89-100 for Metro Manila or 1-800-188-89100 for domestic toll-free calls (available to PLDT subscribers), and 63 + 2 + 89-10000 for mobile phone and international access.

Payment Instructions

All your BPI Express Credit Cards included in this bill are conveniently paid through one account. No separate payments are needed. You can pay for your BPI Credit Card/s through the following:

1. BPI
 - a. Cash Payments - Your payment will be posted after one (1) banking day.
 - b. Check Payments - Please make checks payable to BPI, followed by your Customer Number found in this statement. Your payment will be posted after three (3) banking days.
Example: Pay to the order of BPI, 020100-xxxxxxx
2. BPI depositor, can enroll at their branch of account to pay through the following:
 - a. BPI ATMs
 - b. BPI Express Phone (02) 89-100
 - c. BPI Express Online at www.bpiexpressonline.com
3. Third Party Payment Channels (SM Bills Payment Counters, eCPAY Merchant Partners, Bayad Center, & Cebuana Thruiller) Only cash payments are accepted. During payment, indicate your customer number or 16-digit card number in the payment slip. Your payment will be posted within three (3) banking days after the date of payment.

For Inquiries

24/7 BPI EXPRESS PHONE

Within Metro Manila (02) 89-100
 Provincial Toll-Free 1800-188-89-100
 International 63+2+89-10000

For the following requests, dial:

Balance Inquiry 2
 Lost Card 5+2

KEEP US UPDATED

For change in Name, Address, Phone Number and/or Email Address, please make a request by calling BPI Express Phone (02) 89-100, logging on to www.bpiexpressonline.com or email to expressonline@bpi.com.ph

Important Reminders

1. Statement Date and Payment Due Date

The billing cycle represented by this statement closes on your Statement Date. If the Payment Due Date falls on a Saturday, Sunday, or a regular national holiday, the Payment Due Date shall be moved to the next banking day.

2. Minimum Payment Required

Cardholder is required to pay 5% of the total amount due plus the fixed monthly amortization if any. Amount past due and amounts over credit limit forms part of the minimum payment required and should be paid in full when billed.

3. Error or Question about your Bill

BPI shall be notified immediately in writing of any billing error in the Statement of Account (SOA). If no error is reported within thirty (30) days from Statement date, the SOA shall be considered correct and binding upon the cardholders. The cardholder shall then recognize and admit the integrity of the SOA as an electronic document pursuant to the Electronic Commerce Act and promises to pay the amount thereon on its due date without presentation of sales slip.

4. Credit Limit

Your credit limit is the maximum amount available for use. BPI reserves the right to disapprove any purchases or cash advance that exceeds your credit limit. Your total credit limit can be used for regular purchases and Special Installment Plan (S.I.P.), for items of value payable on fixed monthly installment amounts with terms ranging from 3 to 24 months. Principal cardholders share their credit limit with their supplementary cardholder. If you have a BPI eCredit, its limit is part of your credit limit and whenever you charge a purchase to your eCredit, your credit limit will be reduced. If you have two or more BPI Credit Cards, it also shares one credit limit. If you find your limit insufficient for your requirements, please make a request by calling BPI Express Phone (02) 89-100 or logging on to www.bpiexpressonline.com.

5. Income Tax Form

In compliance with BSP Circular 472, you are required to submit your latest ITR form to complete your credit card application. Please fax it to 898-9499 or send to 14/F Cardholder Services, BPI Card Center, 8753 Paseo de Roxas, Makati City.

6. Lost Card

Report a lost or stolen card immediately by calling (02) 89-100. The line is open 24 hours everyday.

7. Fees and Charges

7.a. Finance Charges

Finance charges on regular purchases are computed by multiplying the applicable finance charge rate to the Average Daily Balance (ADB).

The ADB is determined as follows:

- i. Multiply the previous balance with the number of days that the amount is outstanding or unchanged.
- ii. Whenever there is payment, deduct the payment from the previous balance and multiply with the number of days from the payment date until the next statement date.
- iii. Sum up the balances and divided by the number of days from previous to the current statement to arrive at the ADB.

Sample Computation for Finance Charges

Given: Current Statement Date:	August 7, 2018
Next Statement Date:	September 7, 2018
Previous Balance:	P100,000
Payment Due Date:	August 27, 2018
Date of Payment:	August 27, 2018
Amount Paid:	P20,000

No. of Days in Step i:	19 days (August 8 to 26)
No. of Days in Step ii:	12 days (Aug. 27 to Sept. 7)
Sum of Days in Steps i & ii:	31 days

ADB:

Step i:	P100,000 x 19 days	= P1,900,000
Step ii:	(P100,000 - P20,000) x 12 days	= P 960,000
Step iii:	<u>(P1,900,000 + P960,000)</u>	= P 2,860,000
	31 days	

Finance Charges to appear in the next statement:

Classic Card:	2.75% x P92,258 = P2,537.10
BPI Mastercard/Visa:	3.50% x P92,258 = P3,229.03

Effective Interest Rate is the Average Monthly Interest divided by the Average Principal Balance. Cash Advance Effective Interest Rate per month = Average Monthly Interest plus Cash Advance Fee divided by Average Principal Balance.

Finance charges on Special Installment are computed by multiplying the total amount availed by the applicable interest rate depending on the term. Monthly payment shall first be applied to the interest then to the principal using the diminishing balance method.

7.b. Late Payment Charge Fee

Failure to pay at least the minimum amount due on or before the Payment Due Date, shall bear a late payment charge fee as stated in the table of fees. BPI shall have the option to adjust the rate of interest and penalty due on the obligation with prior notice to the cardholder. If the account is suspended or cancelled, and thereafter referred to a collection agency or lawyer, BPI shall impose additional charges/fees in accordance with the Terms and Conditions Governing the Issuance and Use of the BPI Express Credit Card.

7.c. Cash Advance Fee

Availments are subject to a cash advance fee per transaction. It can be availed at any BPI branch or BPI ATM's nationwide and through the Cirrus (for Mastercard credit cards) and Visa/Plus (for Visa credit cards) networks worldwide. Cash Advance shall be earmarked against the Cardholder's Credit Limit and is not an additional line of credit. To avail of Cash Advance via ATM, the Cardholder must have a Cash Advance PIN (CAPIN). A CAPIN may be provided to the Cardholder which upon receipt, must immediately be changed by the Cardholder. If the Cardholder is not provided with a CAPIN, the Cardholder may call (02) 89-100, to request for a CAPIN. The Cardholder must not disclose the CAPIN to any person or compromise its confidentiality under any circumstance.

7.d. Issuer's Service Fee on Foreign Currency Transactions

Transactions made outside the Philippines are converted from transaction currency to Philippine Pesos based on Mastercard/Visa rates on the day the transaction is posted plus issuer's service fee on foreign currency transactions.

7.e. Statement of Account Copy Fee

Request to reprint your monthly statement of account is subject to a service fee of P200. It is applicable per statement copy and charged to your account automatically.

7.f. Other Fees

Membership fees, returned check penalty fee, charge slip retrieval fee, card replacement fees, lost card fee, check protect fee, Special Installment Plan (S.I.P.) pre-termination fees, express start cancellation fee, and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

IMPORTANT ANNOUNCEMENT: REVISED FEES AND CHARGES

The fees and charges of BPI Express Credit Cards will be changed as follows:

Fee	From	To	Effectivity Date
Foreign Currency Conversion Fee	0.75% of the converted amount plus the 1% assessment fee of Mastercard / Visa, using the foreign exchange rate of Mastercard / Visa at the time the transaction is posted	0.85% of the converted amount plus the 1% assessment fee of Mastercard / Visa, using the foreign exchange rate of Mastercard / Visa at the time the transaction is posted.	Jan 1, 2018

Furthermore, effective February 1, 2018, a service fee of P500 or 3% of the gaming transaction, whichever is higher, shall be charged for every gaming transaction in casinos and/or online betting.

Visit <http://bit.ly/BPICreditCardFees> for more details. To avoid late payment charges, we encourage you to pay at least the Minimum Amount Due on or before the Payment Due Date. In accordance with BPI Express Credit Card Terms and Conditions, BPI reserves the right to change the fees from time to time. Please note that your continued use of your BPI Credit Card indicates that you have read, understood and accepted these terms. For concerns or queries, you may call BPI at (02) 89-100 for Metro Manila or 1-800-188-89100 for domestic toll-free calls (available to PLDT subscribers), and 63 + 2 + 89-10000 for mobile phone and international access.

Updated as of November 2017.

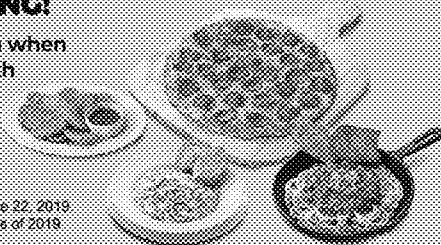
Statement of Account

Customer Number 020100-3-30-6739072

MASTERCARD SHOP ANYWHERE

FREE PIZZA AND MORE, ALL SUMMER LONG!

Get a Shakey's eCoupon when you shop anywhere with your BPI Credit Card.



Terms and conditions apply.
Promo period is from March 22 to June 22, 2019.
Per DTI-FTEB Permit No. 3643, Series of 2019

VISA SHOP ANYWHERE

ENJOY FREE JOLLIBEE TREATS!

Get a Jollibee eCoupon when you shop anywhere with your BPI Visa Credit Card.

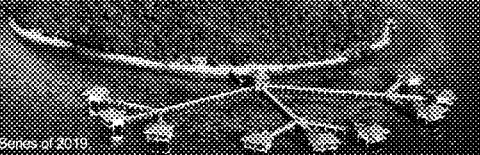


Terms and conditions apply.
Promo period is from March 22 to June 22, 2019.
Per DTI-FTEB Permit No. 4334, Series of 2019

SUNLIGHT HOTEL AND RESORT

UNVEIL YOUR BEST PALAWAN EXPERIENCE!

Enjoy up to 6 months Real 0% Installment with your BPI Credit Card.



Terms and conditions apply.
Promo runs until June 30, 2019.
Per DTI-FTEB Permit No. 3937, Series of 2019

ADAMSON UNIVERSITY

TUITION FEES MADE LIGHTER WITH YOUR BPI CREDIT CARD.

Enjoy 3 months Real 0% installment on tuition fees.



Visit www.adamson.edu.ph/2018 to know more about courses offered by Adamson University.

ONLINE PROMOS

agoda

ENJOY UP TO 7% OFF ON HOTEL BOOKINGS!

Book now!



Terms and conditions apply.
Promo runs until December 31, 2019.
Per DTI-FTEB Permit No. 0455, Series of 2019

foodpanda

YOUR FAVORITE RESTAURANT IS JUST A FEW CLICKS AWAY

Get up to Php 600 OFF with your BPI Card.

Terms and conditions apply.
Promo runs until June 30, 2019.
Per DTI-FTEB Permit No. 3937, Series of 2019.

UPDATED BPI CREDIT CARD TERMS & CONDITIONS

For your information and guidance, effective May 2, 2019, the BPI Credit Cards Terms and Conditions will be amended, which shall include the following salient provisions:

- Updated Computation of Finance Charges
- New Sections on:
 - Special Installment Plan (SIP)
 - Minimum Amount Due (MAD)
- Revised Customer Service Section

IMPORTANT REMINDER

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 the total amount due will increase the amount of interest you pay and the time it takes to repay your balance.

For any concerns, you may email us at expressionline@bpi.com.ph or reach us by calling our hotline numbers at: Metro Manila, (02) 89-100 Domestic Toll-Free No: 1-800-188-89100 (available for PLDT) Mobile phone and International Access: 63 + 2 + 891-0000. Bank of the Philippine Islands is supervised by Bangko Sentral ng Pilipinas with telephone number (632) 708-7087.

Visit www.bpicards.com for the complete promo mechanics and upcoming programs.

Statement of Account

Customer Number 020100-3-30-6739072

PETRON-BPI MASTERCARD

Transaction Date	Post Date	Description	Amount
May 14	May 14	Payment - Thank You	-15,000.00
		Finance Charge	3,241.17
		Previous Balance	102,098.93
		Past Due	0.00
		Ending Balance	95,236.10
		Unbilled Installment Amount	0.00

548809-3-91-5667864 - VIVENCIO TIBALLA JR

May 7	May 8	PIdt Home Pg	Makati		1,698.00
May 7	May 8	PIdt Home Pg	Makati		1,698.00
May 16	May 17	Etron-Providence	Petron Cebu	P	1,000.00
May 19	May 20	Etron-Providence	Petron Cebu	P	500.00