

Prepared for
Reference No. 072A6739-3



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

STATEMENT DATE JULY 07, 2019
CUSTOMER NUMBER 020100-3-30-6739072

SOAVALL_JUL0519_15350

RATES AND FEES TABLE

Card Type	BPI Classic	BPI Blue Mastercard	BPI Gold Mastercard	Petron-BPI Mastercard	BPI Edge Mastercard	BPI SkyMiles Mastercard	BPI SkyMiles Platinum Mastercard	BPI Amore Visa	BPI Amore Visa Platinum	BPI Visa Signature	BPI Corporate Classic	BPI Corporate Mastercard	BPI eCredit
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INTEREST RATES AND CHARGES

Monthly Finance Charge/ Nominal Interest Rate (Effective Interest Rate per month)	2.75%	3.50% / (3.21%)											
Cash Advance Monthly Effective Interest Rate	2.81%	3.51%											

CARD FEES

Membership Fees													
Principal Card	P1,250/yr	P1,550/yr	P2,250/yr	P1,550/yr	P110/mo	P2,050/yr	P5,000/yr	P2,050/yr	P5,000/yr	P5,500/yr	P1,300/yr	P1,700/yr	FREE
1st Supplementary Card	Free for Life											N/A	
2nd to 6th Supplementary Card	P625/yr	P775/yr	P1,125/yr	P775/yr	P55/mo	P1,025/yr	P2,500/yr	P1,025/yr	P2,500/yr	P2,750/yr			

Transaction Fees													
Cash Advance	3% of the Cash Advance amount or P500, whichever is higher, per transaction/availment basis												N/A
Foreign Currency Conversion*	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 <small>*Not Applicable to BPI Classic and BPI Corporate Classic</small>												
Gaming Transaction	P500 or 3% of the gaming transaction, whichever is higher, shall be charged for every gaming transaction in casinos and/or online betting												
Special Installment Plan (S.I.P) Pre-termination	P550 pre-termination fee plus additional 2% interest on the loan principal amount if pre-terminated before the first billing. If pre-termination is done after the first billing, the monthly payment shall be applied to interest then to the loan principal using the diminishing balance method plus a pre-termination fee of P550												N/A

Service Fees													
Card Replacement	P400 /card												
Charge Slip Retrieval	P300 / charge slip												N/A
Check Protect	P1,200 or 2% of the funded check amount by the BPI Credit Card, whichever is higher												
Statement of Account Copy	P200 per statement of account												
Account Maintenance Fee	P200/month or the overpayment amount if less than P200, 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												
Express Start Cancellation Fee**	P1,500 <small>**Express Start Cancellation Fee only applies to cardholders with accounts under deposit holdout. Terms and conditions apply.</small>												

Penalty Fees													
Late Payment	P850 or equivalent to the value of the unpaid minimum amount due, whichever is lower, per occurrence per card												
Returned Check	P100 for every returned check and additional 6% of the check amount												

In case of default, Cardholder shall pay the following in addition to penalty and charges:

Attorney's Fee	25% of the amount due											
Liquidated Damages	25% of the unpaid amount, plus litigation and judicial costs											

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.

Sample Interest Computation for Retail Purchase:

Purchase Date	First day after statement date	Purchase Amount	P 20,000
Payment Due	20 days after statement date	Minimum Amount Due	3.57% of the Outstanding Balance

BPI Mastercard/BPI Visa:

Total Interest	: P 6,578.93
Average Outstanding Balance	: P 17,065.89
Finance Charge per month	: 3.50%
Effective Interest Rate (per month)	: 3.21%

BPI Classic Card:

Total Interest	: P 5,146.13
Average Outstanding Balance	: P 17,065.89
Finance Charge per month	: 2.75%
Effective Interest Rate (per month)	: 2.51%

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	20,000	20,000
2		714	646	19,286	19,932
3		1,334	702	18,597	19,300
4		1,366	658	17,934	18,592
5		1,298	654	17,293	17,948
6		1,272	612	16,676	17,288
7		1,207	608	16,081	16,689
8		1,182	587	15,507	16,094
9		1,141	549	14,953	15,502
10		1,082	545	14,419	14,965
11		1,060	510	13,904	14,415
12		1,007	507	13,408	13,915

Month	Retail Purchase	Total Payment	Interest	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	20,000	20,000
2		714	507	19,286	19,793
3		1,196	549	18,597	19,147
4		1,213	514	17,934	18,448
5		1,355	512	17,293	17,805
6		1,129	478	16,676	17,154
7		1,074	476	16,081	16,556
8		1,050	459	15,507	15,965
9		1,013	429	14,953	15,382
10		963	427	14,419	14,846
11		941	399	13,904	14,303
12		895	397	13,408	13,805

¹Effective Interest Rate per month is the total interest divided by the Average Principal Balance

Assumptions:

- Cardholder has no outstanding balance on his first statement and makes a transaction of P20,000 during the month.
- Cardholder will pay only the Minimum Amount Due, including the interest charges posted every statement cycle on his/her due date.

Sample Interest Computation for Cash Advance:

BPI Mastercard/BPI Visa:

Total Interest + Cash Advance Fee	: P 7,378.48
Average Outstanding Balance	: P 17,499.63
Effective Interest Rate (per month)	: 3.51%

BPI Classic Card:

Total Interest + Cash Advance Fee	: P 5,902.22
Average Outstanding Balance	: P 17,499.63
Effective Interest Rate (per month)	: 2.81%

Month	Cash Advance	Total Payment	Interest	Cash Advance Fee	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	600 ²	20,000	20,600
2		735	665		19,865	20,530
3		1,374	723		19,155	19,879
4		1,407	678		18,472	19,149
5		1,337	674		17,812	18,486
6		1,310	630		17,176	17,806
7		1,231	627		16,575	17,202
8		1,218	605		15,983	16,588
9		1,176	566		15,413	15,978
10		1,116	562		14,863	15,425
11		1,093	526		14,332	14,858
12		1,037	523		13,820	14,343

Month	Cash Advance	Total Payment	Interest	Cash Advance Fee	Outstanding Principal Balance	Total Outstanding Balance
1	20,000	0	0	600 ²	20,000	20,600
2		735	523		19,865	20,387
3		1,232	566		19,155	19,721
4		1,250	530		18,472	19,001
5		1,189	527		17,812	18,339
6		1,163	493		17,176	17,669
7		1,094	490		16,575	17,065
8		1,082	473		15,983	16,456
9		1,044	442		15,413	15,855
10		992	440		14,863	15,302
11		970	411		14,332	14,743
12		923	409		13,820	14,229

²Cash Advance Effective Interest Rate per month is the total interest divided by the Average Principal Balance

³Cash Advance Fee is P500 or 3% of the amount withdrawn based on P 20,000 purchase, whichever is higher.

Assumptions:

- Cardholder has no outstanding balance on his first statement and makes a Cash Advance (CA) transaction of P20,000 during the month.
- Cash Advance Fee is computed as 3% of the CA amount or 500, whichever is higher, per transaction/availability basis.
- Cardholder will pay only the Minimum Amount Due, including the interest charges posted every statement cycle on his/her due date.
- Effective Interest Rate for Cash Advance will vary depending on the amount of transaction and number of cash advance transactions made within the statement cycle.

Sample Interest Computation for Special Installment Plan (S.I.P.) Loans:

Loan Amount	: P 20,000.00
Term	: 12 Months
Add-on Rate per month	: 1.50%
Effective Interest Rate (per month)	: 2.64%
Factor Rate	: 0.0983335
Monthly Amortization	: P 1,966.67
Total Interest	: P 3,600.00

Month	SIP Loan Amount	Monthly Amortization	Interest	Principal Payments	Outstanding Principal Balance
0	20,000	0	0	0	20,000.00
1		1,966.67	528.61	1,438.06	18,561.94
2		1,966.67	490.60	1,476.07	17,085.87
3		1,966.67	451.58	1,515.08	15,570.79
4		1,966.67	411.54	1,555.13	14,015.66
5		1,966.67	370.44	1,596.23	12,419.44
6		1,966.67	328.25	1,638.42	10,781.02
7		1,966.67	284.95	1,681.72	9,099.30
8		1,966.67	240.50	1,726.17	7,373.13
9		1,966.67	194.87	1,771.79	5,601.34
10		1,966.67	148.05	1,818.62	3,782.71
11		1,966.67	99.98	1,866.69	1,916.03
12		1,966.67	50.64	1,916.03	0.00

To know more about BPI Credit Cards S.I.P. Loans and current rates available, visit www.bpicards.com or www.bpiexpressonline.com

Credit-to-Cash Loan availability via Straight charge will be subject to a 4% processing fee in accordance with the Special Installment Plan (S.I.P.) Loans Terms and Conditions.

Note: Rates are subject to change by Bank of the Philippine Islands from time to time.

Updated as of June 2019

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Reference No. 072A6739-3

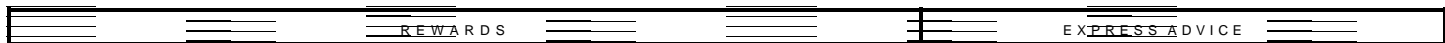


VIVENCIO JR A TIBALLA

* B23 L38 Deca Homes 5
Basak Lapu Lapu
6015 Lapu Lapu City

CUSTOMER NUMBER	020100-3-30-6739072
STATEMENT DATE	JULY 07, 2019
PAYMENT DUE DATE	JULY 29, 2019
CREDIT LIMIT	115,000.00
TOTAL AMOUNT DUE	93,684.68
MINIMUM AMOUNT DUE	3,345.88

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Petron	95,236.10	20,045.00	15,274.68	0.00	3,218.90	0.00	93,684.68
Total	95,236.10	20,045.00	15,274.68	0.00	3,218.90	0.00	93,684.68
Past Due Amount							0.00
Minimum Amount Due							3,345.88
Unbilled Installment Amount							0.00
Total Outstanding Balance							93,684.68



	Total Rebates Earned	45.00
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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 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 two (2) 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 Phonebanking (02) 89-100
 - c. BPI Online Banking at <https://online.bpi.com.ph>
 - d. BPI Mobile Banking
 - e. Auto-Debit Arrangement
3. Third Party Payment Channels (SM Bills Payment Counters, eCPAY Merchant Partners, Bayad Center, & Cebuana Thullier)
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.

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 3.57% of the total amount due plus the fixed monthly amortization if any. Amount past due 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 Phonebanking (02) 89-100 or logging on to <https://online.bpi.com.ph>.

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 send it to 8/F Cardholder Services, BPI Buendia Center, Sen. Gil J. Puyat Avenue, 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 charge on regular purchases, fees, and interest charges is based on the aggregated total of the daily interest for each day (360 days annually) of the statement period. The daily interest is computed by multiplying the unpaid total amount with the factor rate.

The Finance Charge is determined as follows:

- i. Divide the annual interest rate by 360 days to get the factor rate. Annual interest rate is derived by multiplying the monthly finance charge rate by 12 months.
- ii. Multiply the unpaid total amount due by the factor rate to get the daily interest.
- iii. Accrue the daily interest starting from the day after the previous statement date up to the current statement date.

Sample Computation for Finance Charges

Given: Current Statement Date:	May 5, 2020
Next Statement Date:	June 5, 2020
Previous Balance:	P10,000
Payment Due Date:	May 25, 2020
Date of Payment:	June 25, 2020
Amount Paid:	P2,000
Monthly Finance Charge Rate:	3.50%

Contact Us

For any concern, you may contact Bank of the Philippine Islands at (02) 89-100 for Metro Manila; 1-800-188-89100 for domestic toll-free calls (available to PLDT subscribers); 63 + 2 + 89-10000 for mobile phone and international access ; and International Toll-Free Numbers (refer to www.bpi.com.ph at Contact Us link for details) or email expressonline@bpi.com.ph.

Bank of the Philippine Islands is supervised by the Bangko Sentral ng Pilipinas with telephone number (02) 708-7087 and email address: consumeraffairs@bsp.gov.ph.

KEEP US UPDATED

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

Factor Rate in Step i:	3.50% x 12 months = 42%
No. of Days In Step ii:	19 days (May 6 to 24)
No. of Days In Step iii:	12 days (May. 25 to June 5)

Step i:	42% / 360 days	= 0.0011667
Step ii:	P10,000 x 0.0011667 x 19 days	= P221.67
	(P10,000 - P2,000) x 0.0011667 x 12 days	= P112.00
Step iii:	P221.67 + P112.00	= P333.67

Finance Charges to appear in the next statement:

BPI Mastercard/Visa: P333.67

Effective Interest Rate is the total interest divided by the Average Principal Balance
Cash Advance Effective Interest Rate per month is the total interest divided by the 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 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, gaming fee, closed account maintenance and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

Statement of Account

Customer Number 020100-3-30-6739072

STREETBY

ENJOY CONVENIENT SHOPPING, FOOD DELIVERIES AND MORE!

Get the StreetBy app and use your BPI Card to enjoy a P200 rebate on your first transaction.



Terms and conditions apply. Promo runs until June 30, 2019. Per DTI-10 Permit No. 11, 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.



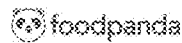
ONLINE PROMOS



ENJOY UP TO 8% OFF ON HOTEL BOOKINGS!

Book now!

Terms and conditions apply.
Promo runs until June 30, 2019.
Per DTI-FTEB Permit No. 7696, Series of 2019.



YOUR FAVORITE RESTAURANT IS JUST A FEW CLICKS AWAY

Get up to Php 600 OFF with your BPI Card.

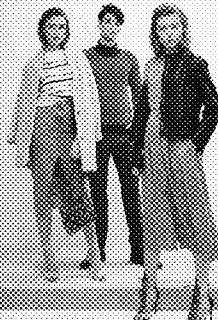
Terms and conditions apply.
Promo runs until June 30, 2019.
Per DTI-FTEB Permit No. 3937, Series of 2019.

ZALORA

GET 12% OFF ON YOUR PURCHASES AT ZALORA

+3% discount every 15th &
30th of the month.
Use the code: BPI12Z

Terms and conditions apply.
Promo runs until December 31, 2019.
Per DTI-FTEB Permit No. 7945, Series of 2019.



KLOOK

ACHIEVE ALL OF YOUR TRAVEL GOALS THIS SUMMER.

Enjoy up to P1,200 OFF on all
tours and activities at Klook!

Terms and conditions apply.
Promo runs until June 30, 2019.
Per DTI-FTEB Permit No. 7698, Series of 2019.



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.

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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
June 20	June 20	Payment - Thank You	-20,000.00
		Finance Charge	3,218.90
		Previous Balance	95,236.10
		Past Due	0.00
		Ending Balance	93,684.68
		Unbilled Installment Amount	0.00

548809-3-91-5667864 - VIVENCIO TIBALLA JR

June 7	June 10	Petron-Bpi Mastercard Fuel Rebate	-45.00
June 11	June 11	Lobe Billspay Taguig P	1,245.00
June 12	June 13	Dnh*Godaddy.Com Php 480-5058855	877.64
June 15	June 17	Paypal *Houfuxin 4029357733	3,874.60
June 15	June 17	Metro Nutech Solutions Cebu	8,990.00
June 26	June 26	Facebk *Nucwlm66y2 Fb.Me/Ads	287.44