

**DISCLOSURE STATEMENT ON CREDIT TRANSACTION
(As Required under R.A. No. 3765, Truth in Lending Act)**

PAYMENT REMINDERS

Payment Due Date. All payments shall be in the billing currency of the issued card. Your Payment Due Date is at least 21 days after your statement cut-off date. If it falls on a holiday or non-banking day, the payment due date shall be automatically moved to the next business day. Please contact our 24-hour Customer Service at (632) 88-700-700 if you still have not receive your SOA a week before your usual Payment Due Date.

THE BISTRO GROUP VISA TABLE OF FEES AND RATES

Annual Fee (Principal)	PHP2,500 (Waived on 1st Year)
Annual Fee (Supplementary)	PHP1,500 (Waived on 1st Year)
Retail Monthly Interest Rate / Finance Charge	3.5% based on calendar days
Cash Advance Monthly Interest Rate	3.75% based on calendar days
Cash Advance Fee	PHP600 or 3% of the cash amount availed, whichever is higher. Additional PHP500 if transacted over-the-counter.
Late Payment Fee	PHP850 or Unpaid Minimum Amount Due (MAD), whichever is lower
Overlimit Fee	PHP750 per occurrence
Refund Fee	1% of the refund amount or PHP100, whichever is higher, for every refund request
Account Maintenance Fee	PHP200 or an amount equivalent to the credit balance, whichever is lower will be charged to accounts with credit balance that are closed or with no activity for the past 12 months.
Installment Pre-Termination Fee*	PHP550 or 5% of the remaining principal balance, whichever is higher
Gaming Fee	5% of the amount transacted
Statement Reprinting Fee	PHP100 per request for printing and delivery of monthly statement
Bank Certification Fee	PHP100 per copy and delivery of the bank certificate (effective November 1, 2019)
Returned Check Fee	PHP1,500 for every returned check
Installment Processing Fee	PHP250 will be charged for every approved Cash2Go, Balance Conversion, or Balance Transfer transaction (effective January 1, 2020)
Foreign Exchange Transactions	All charges, advances, or amounts in currencies other than Philippine Peso (PHP) shall be converted to PHP. Transactions in US Dollar, Hong Kong Dollar, Japanese Yen, Euro, Singapore Dollar, Australian Dollar, British Pound, Canadian Dollar, Chinese Yuan, Swiss Francs and Danish Kroner shall be converted using the foreign exchange selling rate of Metropolitan Bank and Trust Company on transaction posting date. Transactions denominated in currencies other than the aforementioned shall be converted using Visa's currency conversion rate at the time of posting. All converted transactions shall be charged Visa's assessment fee plus 2.5% processing fee, the rate of which may be adjusted from time to time. The assessment fee shall likewise apply to transactions involving foreign currencies converted to PHP at point of sale, whether executed in the Philippines, abroad, or online. Service fees may also be charged to cover costs incurred to discharge the amount(s) due Visa and/or acquiring bank and/or foreign merchant affiliates.

Payment of only the minimum amount due or any amount less than the total amount due for the billing cycle/period would result to the imposition of interest and/or other charges.

*Applies to merchant installment, Cash2Go, Balance Transfer and Balance Conversion.

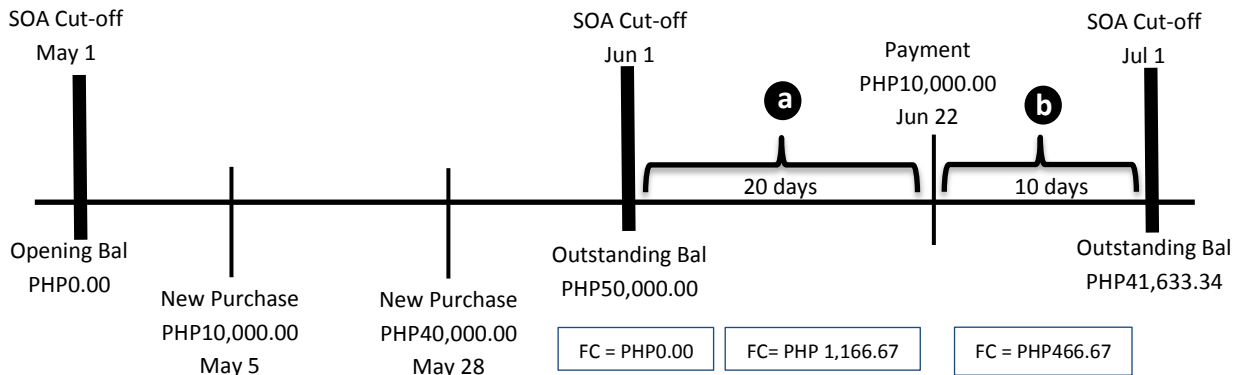
IMPORTANT ADVISORY ON FINANCE CHARGES

Effective June 1, 2019, finance charges will no longer be imposed on your current billing cycle's purchase transactions calculated from the previous cycle's statement cut-off date. Interest or Finance Charges (FC) shall now be computed based on the unpaid balance as of the given cut-off date and shall continue to be imposed until the outstanding balance and applicable interest are fully paid. Interest will be computed as follows:

- a. Card Member's previous outstanding balance as reflected in the current Statement of Account (SOA) computed from a day after the cut-off of the previous SOA to a day before the payment transaction date, plus
- b. Card Member's previous outstanding balance less payment/s made and any credit adjustments computed from the payment transaction date to the beginning of the next statement cut-off.
- c. Interest on Cash Advances are computed from the transaction date to the next statement date.

Sample Computation:

Statement Cut-off:	Every 1st of the month
Previous Statement Date:	May 1, 2019
Current Statement Date:	June 1, 2019
Next Statement Date:	July 1, 2019
Previous Outstanding Balance	Php50,000.00
Payment Transaction Date:	June 22, 2019
Payment Due Date:	June 22, 2019
Payment Amount:	Php10,000.00
Monthly Finance Charge Rate:	3.50%
Annual Finance Charge Rate:	42.00% based on a 360-day period



a $\text{Php}50,000.00 \times \frac{20}{360 \text{ days}} \times 42.00\% \text{ (June 2 to June 21)} = \text{Php}1,166.67$

b $(\text{Php}50,000.00 - 10,000.00) \times \frac{10}{360 \text{ days}} \times 42.00\% \text{ (June 22 to July 1)} = \underline{\text{Php } 466.67}$

Finance Charges to appear in the next statement = Php1,633.34