Prepared for
Reference No. 611A4112-1

MACGYVER M YOINGCO
* 834 Alex Street
Sampaloc
1008 Manila

SOAALL_DEC2816 41416

CUSTOMER NUMBER	020100-1-10-4112611
STATEMENT DATE	DECEMBER 28, 2016
PAYMENT DUE DATE	JANUARY 17, 2017
CREDIT LIMIT	31,000.00
TOTAL AMOUNT DUE	26,411.63
MINIMUM AMOUNT DUE	14,557.52

Card Type	Previous Balance	(-) Payments / Credits and Rebates	(+) Purchases and Advances	(+) Installment Due	(+) Finance Charges and Other Fees	(+) Late Payment Charges	Amount Due
Petron	30,153.71	42,728.46	22,293.22	13,933.62	0.00	0.00	23,652.09
e-Credit	2,886.06	4,069.90	3,943.38	0.00	0.00	0.00	2,759.54
Total	33,039.77	46,798.36	26,236.60	13,933.62	0.00	0.00	26,411.63

Past Due Amount	0.00
Minimum Amount Due	14,557.52
Unbilled Installment Amount	99,477.97
Total Outstanding Balance	125,889.60

REWARDS

Real Thrills Rewards	Previous Points Balance	(+) Points Earned / Adjusted	(-) Points Redeemed / Adjusted	Available Points
	227	113	0	340

Total Rebates Earned 1,237.72

EXPRESS ADVICE

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.

SERVICE ADVISORY

To improve the security of your online transactions, we will implement the BPI One-Time Password (OTP) soon. This will be required for your high-value online transactions.

Your OTP will be sent to your registered email address or mobile number.

To enjoy the benefits of BPI OTP, please update your contact information through any of the following:

- Log on to **www.bpiexpressonline.com**. Go to Account Maintenance > Update Account Information > Credit Card. Fill out all the fields that need to be updated, then click Submit.
- Call our **BPI Express Phone via 89-100** for Metro Manila; 1-800-188-89100 for domestic toll-free calls; and 63+ 2+ 89-10000 for mobile phone and international access.
- Print and fill out the request form via **bit.ly/BPIOTP** and submit to any **BPI or BPI Family Bank branch**.

Payment Instructions

1. All your BPI Express Credit cards included in this bill are conveniently paid through one account. No separate payments are needed.
   Payments can be made at any BPI or BPI Family Savings Bank Branch. For check payments, please make checks payable to BPI, followed by your Customer Number found in this statement.
   Example: Pay to the order of BPI,020100-xxxxxxxx
2. If you are a BPI or BPI Family Savings Bank depositor, simply enroll at your branch of account to pay through any of the following channels;
   a. BPI or BPI Family Savings Bank ATMs
   b. BPI Express Phone 89-100
   c. BPI Express Online at www.bpiexpressonline.com
   d. BPI Express Mobile
   e. Auto-Debit Arrangement
3. Cash payments for your BPI Express Credit Card are also accepted at the bills payment counter of SM Department Stores, SM Supermarkets, SM Hypermarket, and Savemore branches nationwide, from 10am to 8pm daily, at selected eCPAY merchant partners, and at selected Bayad Center stores nationwide. During payment, indicate your customer number or 16-digit card number in the payment slip. Your payment will be posted after three (3) banking days.

For Inquiries

24/7 BPI EXPRESS PHONE

Within Metro Manila	89-100
Provincial Toll-Free	1800-188-89-100
International	+632-89-10000

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 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. Payments have to be made on or before the due date. If your due date falls on a Saturday, Sunday, or a Holiday, payment should be made on or before the last working day prior to that due date.

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 twenty (20) 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 monthy 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 e-Credit, its limit is part of your credit limit and whenever you charge a purchase to your e-Credit, 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 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 8989499 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 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 5, 2016
Next Statement Date:	September 5, 2016
Previous Balance:	P100,000
Payment Due Date:	August 25, 2016
Date of Payment:	August 25, 2016
Amount Paid:	P20,000
No. of Days In Step i:	19 days (August 5 to 24)
No. of Days In Step ii:	12 days (Aug. 25 to Sept. 5)
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:	(P1,900,000 + P960,000) / 31 days	= P 92,258

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 total interest divided by the Average Outstanding Principal Balance. Cash Advance Effective Interest Rate per month = Total Interest plus Cash Advance Fee divided by Average Outstanding 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. Penalty Fee

Any unpaid charges, imposed on balances after the due date indicated shall bear penalty fee of the amount due every month or a fraction of a month's delay. 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. It can be availed at any BPI/BPI Family Savings Bank 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, 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 visit selected BPI branches or call 89-100 to request for a CAPIN. The Cardholder must not disclose the CAPIN to any person or compromise its confidentiality under any circumstances.

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

Annual 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 and other fees are charged to your account when applicable. As necessary, the fees may be revised from time to time.

Change in Name, Address and/or Phone Number

For change in name request, please email expressonline@bpi.com.ph and attach supporting legal documents (e.g. Marriage Contract).

	FROM	TO
Principal Cardholder Name		
Preferred Billing Address		
Please check : ☐ Residence ☐ Office		
Telephone		
Please check : ☐ Residence ☐ Office		
Mobile Number		
Email Address		
CREDIT CARD NUMBER	☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	

Principal Cardholder Signature

Revised as of August 2016.

Statement of Account

Customer Number 020100-1-10-4112611

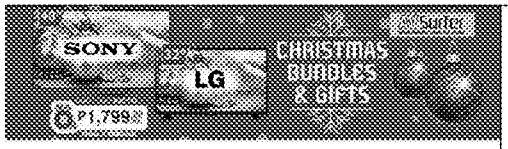
SIP THRILLS

Avail of great deals at participating stores nationwide!

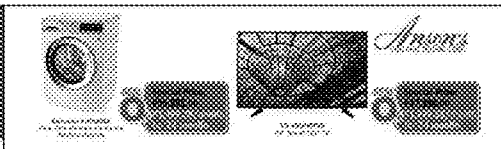
Installment terms and offers vary per merchant and may be applicable on select items only.

Promo is until January 31, 2017.

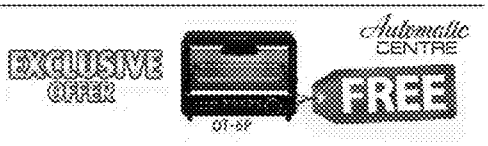
Per DTI-FTEB SPD Permit No. 9776, Series of 2016.
Per DTI-FTEB SPD Permit No. 9422, Series of 2016.



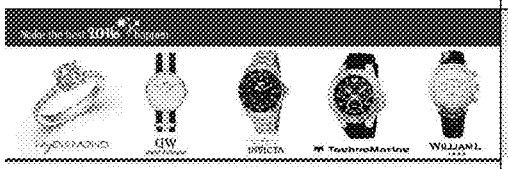
Get the best installment deals on TVs, gadgets and more at AV Surfer until February 28, 2017.



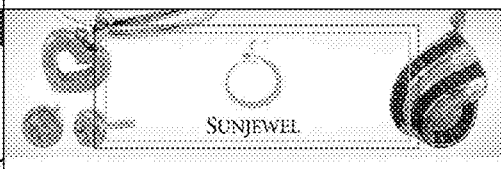
Enjoy up to 25% off plus 24 months Real 0% on selected items at Anson's until January 31, 2017



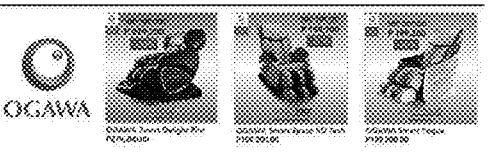
Free Fujidenzo Oven Toaster for a min.installment purchase of P25,000 until January 31, 2017



Enjoy great holiday discounts on select items of My Diamond, Daniel Wellington, Invicta, TechnoMarine, & William L. Plus, Real 0% installment terms of up to 24 months, until January 31, 2017.



Enjoy 30% discount on installment purchases at 12, 18, and 24 month terms. Visit us at 2/F Main Wing, EDSA Shangri-La Plaza Mall until January 31, 2017.

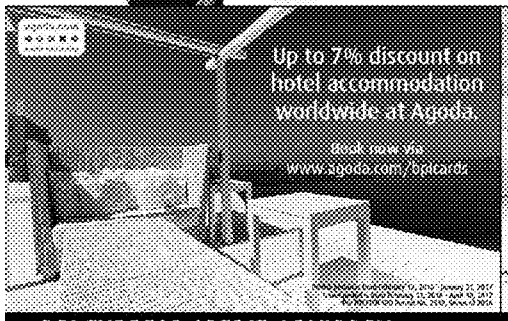


Enjoy up to 24 months Real 0%, BNPL and as much as double your credit limit on select items plus up to 20% off on select items. Promo is from October 1, 2016 to January 31, 2017.

ONLINE DEALS

Shop from your favorite US online stores and get 15% discount on shipping fees using your BPI Card!
Sign up now via shippingcart.com

Promo period valid until February 10, 2017
Per DTI FTEB SPD Permit No. 16433, Series of 2016



BPI EXPRESS CREDIT ADVISORY

In compliance with Republic Act No. 9510 (Credit Information System Act), please be advised that we are required to submit and share from time to time your basic credit date including updates or corrections thereto to the Credit Informaion Corporation (CIC). Thank you for your cooperation.

For any concerns, 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.bpiexpressonline.com 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.

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

Statement of Account

Customer Number 020100-1-10-4112611

PETRON-BPI MASTERCARD

Transaction Date	Post Date	Description	Amount
November 29	November 29	Payment - Thank You	-3,000.00
December 2	December 2	Payment - Thank You	-2,000.00
December 6	December 6	Payment - Thank You	-1,000.00
December 8	December 8	Payment - Thank You	-5,000.00
December 13	December 13	Payment - Thank You	-4,855.70
December 19	December 19	Payment - Thank You	-14,258.24
December 23	December 23	Payment - Thank You	-12,417.16
		Finance Charge	0.00
		Previous Balance	30,153.71
		Past Due	0.00
		Ending Balance	23,652.09
		Unbilled Installment Amount	99,477.97

548809-3-91-4457408 - GERELYN P GOMEZ

		Installment Purchase:		
December 24	December 27	Sm Dept Store-North Edsa : (6 Mos.)	5,372.75	
December 24	December 27	Fox-Sm Ne : (3 Mos.)	5,690.50	
		Installment Amortization:		
December 28	December 28	Fox-Sm Ne : 01/03		1,896.83
November 28	November 29	Petron-Bpi Mastercard Fuel Rebate		-6.18
November 27	November 29	Starbucks Shell Slt 2 Sta. Rosa		565.00
December 3	December 5	Sm Dept Store Megamall Mandaluyong		1,499.25
December 1	December 5	Watsons Eastwood 1800 Quezon City		55.00
December 5	December 6	Petron Vicars Plus Ser Quezon City		200.00
December 5	December 6	Savemore Araneta Cubao Qc		265.00
December 6	December 8	Pizza Hut Gprs Banawe Quezon City		419.00
December 7	December 8	Puregold Price Club G Quezon City		970.55
December 10	December 12	Petron-Jcg Gas Stn-Qc Quezon City		500.00
December 9	December 12	Starbucks Qc		695.00
December 9	December 12	Bench Boutique Citywa Quezon City		699.75
December 9	December 12	Sm Hypermarket Sun Res Qc		2,220.45
December 15	December 16	Petron Jcg Gas Station Quezon City		300.00
December 15	December 16	Savemore-Blumentritt Qc		395.00
December 19	December 20	Savemore Araneta Cubao Qc		50.00

Statement of Account

Customer Number 020100-1-10-4112611

548809-3-91-5568724 - MACGYVER M YOINGCO

		Installment Purchase:		
December 20	December 20	689-West Avenue West Tria: (12 Mos.)	20,000.00	
		Installment Amortization:		
December 28	December 28	Memoxpress(Samsung)-Sm Ne: 11/24		612.08
December 28	December 28	440-Espana Blumentritt : 06/12		1,094.68
December 28	December 28	440-Espana Blumentritt : 05/12		1,368.35
December 28	December 28	526-Quezon Avenue Kanlaon: 12/12		1,118.24
December 28	December 28	689-West Avenue West Tria: 04/12		456.12
December 28	December 28	689-West Avenue West Tria: 04/12		456.12
December 28	December 28	689-West Avenue West Tria: 02/24		743.52
December 28	December 28	689-West Avenue West Tria: 02/24		743.52
December 28	December 28	689-West Avenue West Tria: 05/12		912.23
December 28	December 28	689-West Avenue West Tria: 12/12		1,339.11
December 28	December 28	689-West Avenue West Tria: 06/12		1,368.35
December 28	December 28	689-West Avenue West Tria: 01/12		1,824.47
November 28	November 29	Petron-Bpi Mastercard Fuel Rebate		-191.18
November 30	December 1	Petron-Jcg Gas Stn-Qc Quezon City		500.00
November 30	December 1	Savemore-Blumentritt Qc		541.75
November 30	December 1	Watsons-Smco Laonglaan Qc		599.00
December 3	December 5	Petron-Jcg Gas Stn-Qc Quezon City		200.00
December 3	December 5	Petron-Mayad Life-Sanmigumandaluyong		200.00
December 5	December 5	Petron-Jcg Gas Stn-Qc Quezon City		1,000.00
December 8	December 8	Petron-Arkinasia-Libis Quezon City		200.00
December 9	December 9	Petron-Jcg Gas Stn-Qc Quezon City		500.00
December 24	December 27	Petron Jcg Gas Station Quezon City		500.00
December 26	December 27	Petron Jcg Gas Station Quezon City		300.00
December 26	December 27	Ace Hardware Sm North Quezon City		329.25
December 25	December 27	Sm Supermarket Sm Sta Quezon City		149.75
December 25	December 27	Sm Supermarket Sm Sta Quezon City		8,124.47
December 26	December 27	Hap Chan Tea House Quezon City		315.00

BPI E-CREDIT

Transaction Date	Post Date	Description	Amount
December 13	December 13	Payment - Thank You	-144.30
December 19	December 19	Payment - Thank You	-2,741.76
December 23	December 23	Payment - Thank You	-1,183.84

Statement of Account

Customer Number 020100-1-10-4112611

Finance Charge	0.00
Previous Balance	2,886.06
Past Due	0.00
Ending Balance	2,759.54
Unbilled Installment Amount	0.00

542458-7-00-1794307 - MACGYVER M YOINGCO

December 14	December 14	Innove	Taguig	1,500.00
December 26	December 27	Traveloka 3ds	Bangkok	2,443.38