



CONVERT PURCHASES ANYWHERE TO INSTALLMENT



FULLY-LOADED INTERNATIONAL TRAVEL BENEFITS



FLEXIBLE REWARDS PROGRAM



REAL-TIME SMS ALERTS ON CREDIT CARD SPENDING



WORRY-FREE AND REWARDING BILLS PAYMENT

APPLICATION REQUIREMENTS

To qualify, applicant:

- Must be 21-65 years old for Principal Cardholder: 13-65 years old for Supplementary Cardholder
- Must have a mobile number and landline in his/her place of work/business
- Minimum Gross Annual income of P250,000.00

DOCUMENTARY REQUIREMENTS

- Signed application form with complete mandatory information. Application without the required documents or with incomplete information on the application form will not be processed.
- A copy of one (1) valid ID with photo and signature (i.e., UMID, Passport, Driver's License)
- A copy of any proof of income.

For Employed

- Latest Income Tax Return (ITR) and/or W2 with BIR or Bank Stamp
- Latest payslip stating monthly salary
- Original Certificate of Employment (COE) with annual income details signed by authorized signatory and must not be more than six (6) months old
- Latest bank statement showing the salary credit for the month

For Self-Employed, Proprietor or Businessman:

- Latest Audited Financial Statement (AFS) with BIR or Bank Stamp and latest Income
- Tax Return (ITR) and/or W2 with BIR or Bank Stamp - Latest bank statement showing cash credits/sales receipt for the month
- For Supplementary Card/s application

CITY/MUNICIPALITY, PROVINCE

- Copy of one (1) valid ID with photo and signature of each supplementary card applicant.
- All shaded fields on the form must be filled out.

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MASTERCARD CLASSIC BLACK PESO LANDMARK-ANSONS	JCB
□ GOLD □ BLACK DOLLAR □ MANGO □ DIAMOND* □ WORLD □ ZALORA *Please choose your preferred Diamond Cares beneficiary:	☐ CLASSIC☐ GOLD☐ PLATINU
GAWAD KALINGA'S ZONTA FOUNDATION WORLD WIDE FUND (WWF) KUSINA NG KALINGA FOR WOMEN	
VISA UNION PAY FLEX	Applying for an <i>InstaCard</i> .
☐ YGC REWARDS PLUS ☐ VISA INFINITE WEALTH ARE YOU AN EXISTING RCBC DEPOSITOR? ☐ Yes. Please provide your account number:	_:
PLEASE TELL US ABOUT YOURSELF	
Name of Applicant (Last, First, Middle)	

PL	EASE TELL US ABO	JT YOURSELF	CITY/MUNICIPALITY, PROVINCE	COUNTRY	ZIP CODE
Name of Applicant (Last, Fi	rst, Middle)		OFFICE PHONE NO.		
			OCCUPATION / POSITION		
DATE OF BIRTH (mm/dd/yy)	PLA	CE OF BIRTH (City & Country)	TOTAL GROSS ANNUAL INCOME	Р	
SEX Male Female	CIVIL STATUS Single Marrie	d 🗆 Separated 🗆 Widowed		ne you declare matches the documents you se only criterion for approval of application	
NATIONALITY		HOME PHONE NO.	YOUR EX	ISTING PRIMARY CREDIT CARDS	
			Issuer	Card Number	
MOBILE NO.	-		RCBC Credit Cards		
EMAIL ADDRESS		You will receive your monthly eStatement through this email address			
Please Select one and provide	•		Other Credit Cards		
☐ TAX IDENTIFICATION NO. (TIN)	☐ 555 NO. ☐ G515 NO.				
PRESENT HOME ADDRESS:					
UNIT/ROOM #, FLOOR #, BLDG NAME	LOT/BLK/PHASE/ZONE/HOU	SE #/BLDG # STREET/AVENUE/HIWAY/PUROK NAME	YOUR PREFERE	RED CREDIT CARD DELIVERY ADDRI	ESS
SUBDIVISION/SITIO NAI	ME	BARANGAY/VILLAGE NAME	☐ HOME ☐ OFFICE LO	OCATION LANDMARK	
JUDDITI JUDIO (NAI		DAILAINGA I/ FILLAGE HAIFIL			
			Keminder: Your Card will be auto	omatically delivered to your alternate addre	ess it our efforts

COUNTRY

(For RCBC use only.)

ource ode		
PERMANENT ADDRESS You m	nay leave this blank if it is the sam	e as your present address.
UNIT/ROOM #, FLOOR #, BLDG NAME	LOT/BLK/PHASE/ZONE/HOUSE #/BLDG #	STREET/AVENUE/HIWAY/PUROK NAM
SUBDIVISION/SITIO NAM	E B/	ARANGAY/VILLAGE NAME
CITY/MUNICIPALITY, PROVINCE	COUNTRY	ZIP CODE

NATURE OF WORK / BUSINESS					
☐ Agriculture/Mining	Communication	☐ Manufacturing	☐ Wholesale/Retail		
☐ Banking/Finance	Construction	☐ Real Estate	Other (pls. specify)		
☐ Business Services	☐ Education	☐ Transportation			
Commercial, Social, Personal Services	□ Insurance	Utilities			
COMPANY NAME					
	TAY (WITH PRESENT (COMPANY/BUSINES	S):		
OFFICE ADDRESS: UNIT/ROOM #, FLOOR, BLDG NAME	DIVISION/DEPARTN		LOT/BLK/PHASE/ZONE/HOUSE #/BLDG #		
OFFICE ADDRESS:	DIVISION/DEPARTN				
OFFICE ADDRESS: UNIT/ROOM #, FLOOR, BLDG NAME	DIVISION/DEPARTM SUBDIV	MENT/ SECTION	LOT/BLK/PHASE/ZONE/HOUSE #/BLDG #		
OFFICE ADDRESS: UNIT/ROOM #, FLOOR, BLDG NAME STREET/AVENUE/HIWAY/PUROK N	DIVISION/DEPARTM SUBDIV	MENT/ SECTION VISION/SITIO NAME	LOT/BLK/PHASE/ZONE/HOUSE #/BLDG # BARANGAY/VILLAGE NAME		

YOUR EXISTING PRIMARY CREDIT CARDS

Issuer	Card Number
RCBC Credit Cards	
Other Credit Cards	

YOUR PREFERRED CREDIT CARD DELIVERY ADDRESS

to send the Card to your preferred delivery address were unsuccessful.

□ НОМЕ	OFFICE	LOCATION LANDMARK
Domindon	Vous Card will be	automatically delivered to your alternate address if

Referred by: (Signature over Printed Name)

VIRTUAL CARD

A FREE reference device specifically designed for internet-based shopping, mobile commerce and recurring payments. Use this device for online shopping without having to reveal the details of your main card.

☐ Get me a Virtual Card with my main card.

SUPPLEMENTARY CARD/S

DATE OF BIRTH			PLAC	E OF BIRTH	
mm	dd	уу			
NATIONALITY					
MOBILE NO.		-			
PRESENT ADDRESS	į				
UNIT/ROOM #, FLOOR #, B	LDG NAME LO	DT/BLK/PHASE/ZONE/H	OUSE #/BLDG #	STREET/AVEN	UE/HIWAY/PUROK NA
SUBDIV	ISION/SITIO NAME		BA	RANGAY/VILLAGE N	AME
			0.000		
CITY/MUNICIPALI	TV DDOVINCE		COUNTRY		ZIP CODE
CIT/MUNICIPALI	IT, PROVINCE		COUNTRY		ZIP CODE
NATURE OF WORK /	BUSINESS				
☐ Agriculture/Mini	ing 🗌 Commu	inication 🔲	Manufacturing	□ Whole	esale/Retail
☐ Banking/Finance	e Constru	iction 🗆 🗎	Real Estate	☐ Other	(pls. specify)
☐ Business Service	s 🗆 Educati	on 🗆	Transportation	ı	
☐ Commercial, Soc Personal Service		ce 🔲	Utilities		
					ř

As the Principal Cardholder, you are liable for all charges made on any of your Supplementary Cards, including interest and non-refundable fees and other charges. Should you request for cancellation of any Supplementary Card, you agree and bind yourself to pay and be liable for all outstanding obligations under the Supplementary Card, including Cash Advances, and all charges, interests and non-refundable fees, even after the request for cancellation thereof and until such time that said Supplementary Card shall have been actually destroyed and cut in half by you thus preventing its

If you do not assign a Spend Limit, your Supplementary Cardholder/s will also be

able to spend up to the total credit limit available to you as a Principal Cardholder.

You have the option to choose your Supplementary Cardholders and their individual Spend Limits. The Spend Limit assigned to the Supplementary Card is not an additional line of credit and is part of your total Credit Limit. The Supplementary Cardholder is given the same Supplementary Spend Limit every month even if the Supplementary Card transactions in previous months are not paid in full, for as long as there is an available Credit Limit.

Transactions made by the Supplementary Cardholder in excess of the monthly Spend limit may be accommodated and are dependent on your credit standing.

If the Spend Limit you indicated is greater than the approved Credit Limit, the Spend Limit to be assigned to the Supplementary Card will be the same as the approved

If you, as Principal Cardholder, do not assign a Spend Limit, the Supplementary Card/s will not be subject to Spend Limit, and will be subject to the same Credit Limit that you have as Principal Cardholder.

CUSTOMER DECLARATION AND SIGNATURE

CUSTOMER UNDERTAKING AND DECLARATION

Authority to Verify Information. I/We hereby declare that the above information and the information in the submitted documents is true, correct, and updated; and the submitted documents are genuine and duly executed. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to verify and investigate the information from whatever source it may consider appropriate and hereby specifically authorize RCBC and/or RCBC Bankard Services Corporation to have access to and receive information on my/our behalf from the credit bureaus, co-brand partners, government institutions, telecommunications companies and other financial institutions. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my/our latest ITR and other financial statements submitted by me/us to RCRC and/or RCRC Rankard Services

Waiver of Rights on Law of Confidentiality. I/We hereby agree and authorize RCBC to collect, use, process, store, update and disclose all information, personal or otherwise, relating to me/us or my/our accounts or credit standing in relation to the use of the Card or any products, services, facilities or channels that I/we may avail of now or in the future from RCBC or any of its subsidiaries and affiliates. For this purpose. I/we hereby waive my/our rights as defined under applicable confidentiality and data privacy laws in the Philippines and other jurisdictions, including but not limited to Republic Act (RA) No. 1405 or The Law on Secrecy of Bank Deposits, RA 6426 or The Foreign Currency Deposit Act, RA 8791 of the General Banking Law and RA No. 10173 or the Data Privacy Act of 2012.

Authority to Disclose. I/We hereby give consent to the sharing, transfer, disclosure, communication and processing of any information relating to me (including information you obtain from third parties such as but not limited to any credit bureau, credit information, service providers, co-brand partners, credit and loan providers, financial institutions, telecommunications companies, other/similar information providers) from you to, between and among your branches, subsidiaries, affiliates, agents and representatives and third parties selected, such as but not limited to any credit bureau, credit information, service providers, co-brand partners in relation to the co-brand partnership (including said co-brand partner's holding company, subsidiaries, and affiliates, and their respective shareholders, directors, employees, officers, representatives, agents and/or advisors, where applicable), credit and loan providers, financial institutions, telecommunications companies, other/similar information providers, by any of them to you (collectively referred to as the "Receiving and Disclosing Parties"), wherever situated, for use (including for use in connection with the provision of any products and services to me, and for data processing and storage, customer satisfaction surveys, product and services offers made through mail/e-mails/faxs/SMS or telephone, anti-money laundering monitoring, reporting under the Foreign Account Tax Compliance Act (FATCA), where applicable, review and reporting, statistical and risk analysis and risk management purposes). In addition to the foregoing, you or any of the Receiving and Disclosing Parties may transfer and disclose any information as may be required by any applicable law, regulation court, regulator or legal process.

Reason for Action on Application. I/We understand that RCBC and/or RCBC Bankard Services Corporation has the sole discretion to accept or reject any application. Further, RCBC/RCBC Bankard shall have no obligation to provide reason for the rejection

I understand that I may be issued a card different from my initial preference based on RCBC and/or RCBC Bankard Services Corporation's

In case of rejection/cancellation by RCBC and/or RCBC Bankard Services Corporation, and within the authorized retention period, I authorize RCBC and/or RCBC Bankard Services Corporation to re-process my application/information for reconsideration for existing or future credit card products. All undertakings, declarations, and authorities granted herein shall subsist for the purpose of re-processing Authority to Record and Use of Recording. By providing my telephone numbers and by calling or accepting calls from you

(and your Service Providers), I authorize you to record, replay and communicate to any third party all conversations (including conversations with your Service Providers) on said phone number/line with me or any individual who may answer the phone on my behalf, being my agent. This is being done with my consent and authority. I likewise authorize you to keep a record of all forms of communication we may have coordinated, including emails, social media chats, web chats and chatbot conversatio l authorize you to store the recorded conversations, emails, online messages through social media, web chat and chatbots conversations and

agree that you may use the taped, recorded conversation, emails, or saved chat messages, with me or with any third party, in any proceeding and for any lawful purpose. You (including your Service Providers) shall not be liable for any loss, damage or expense which I may suffer as a result of your (or your Service provider) acting on such telephone communications I likewise understand and agree that such taped, recorded or saved conversations, emails, online messages or instructions shall be conclusive

evidence of my communication with you and may be used by the latter against me or any third party for any purpose particularly as evidence in any proceeding, judicial or administrative, without incurring any liability Data Privacy. Lacknowledge that any information collected, to be processed and retained, including updates, shall be used primarily for

the facilitation and commencement of an effective administration and implementation of credit card products and services, assess my suitability for the product including but not limited to conducting all necessary background checks that may include credit scoring and investigation, data analytics and for the following purpose

- a. RCBC Credit Card application and client identification;
- b. Client risk profile assessment:
- c. If approved, for any and all communications relevant to the life cycle of my credit card,
- such as, but not limited to marketing promotions, cross-selling, etc d. Compliance with BSP Rules, anti-money laundering and FATCA and such other
- purpose that may be required or allowed by law.
- e. Enforcement of rights or to perform obligations by reason of any law, contract

or orders from any court or quasi-judicial offices.

The information in this form shall be retained for a period of time provided as required or allowed under applicable laws, rules

Right to Offset. Pursuant to the provisions of Articles 1278 to 1290 of the New Civil Code of the Philippines, as amended, in the event I/we fail to pay any obligation arising from the use of my/our RCBC Credit Card, I/we hereby agree to voluntarily surrender, as a form of payment for unpaid obligations, any and all deposits, securities, properties (real or personal) and other things of value which are currently or at later time in the possession of RCBC or any of their subsidiaries or affiliates. In this regard, I/we also expressly consent and irrevocably constitute RCBC or any of its subsidiaries and affiliates, to be my/our Attorney-in-Fact with full power and authority to assert your legal claim over all deposits, securities, properties (real or personal) and other things of value in the possession of RCBC or any of their subsidiaries or affiliates, sell these and apply the proceeds of such sale as payment for my/our obligation. Should these funds and/or assets be insufficient to settle my/our obligation or if not such funds and/or assets exist. I/we agree to assign and deliver any deposits or funds I/we may have with other banks or financial institutions to pay off my/our obligations to RCBC. In view of this, I/we consent and authorize the bank or financial institution to disclose to RCBC or its duly authorized representative information relating to any deposit or funds with such bank or financial institution

I agree that by default, electronic statement of accounts will be sent to the email address I indicated on this form. Should I wish to receive printed statements. I can request the same by contacting RCBC Credit Card's Customer Service channels.

understand and agree that promotional materials and communications may be sent to me through any means deemed applicable by RCBC.

I have read and understand RCBC Credit Card Terms and Conditions and that a copy is made available to me through RCBC Credit's website at www.rcbccredit.com. By signing this application, or signing the credit card, or activating and using my RCBC Credit Card/s, I signify my greement to be bound by the terms and conditions governing my credit card including any amendments thereto.



Choose the right **RCBC Credit Card** for you...

RCBC World Mastercard

The ideal card for highly-esteemed clients



- - Non-expiring Rewards Point
- **RCBC Black Platinum Mastercard** The prestigious card that provides exceptional travel and lifestyle benefits.



- Rewards Points on purchases here and abroad.
 - Purchase Protection Unlimited free access to PAGSS nternational Lounge in NAIA

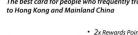
Terminals 1 & 3

RCBC Diamond Platinum Mastercard The only bona fide Platinum card for those who give

importance to career, family, & community



- Automatic donation to your preferred charity through Diamond Cares Program
 - Non-expiring Rewards Points Free Travel Insurance &
 Purchase Protection
- RCBC UnionPay The best card for people who frequently travel



- in hotels & restaurants in China and Hong Kong
 - Non-expiring Rewards Poin Free Travel Insurance &
- **RCBC Classic Cards** (Mastercard, JCB)

The cards for the young professional enjoying



- Rewards Points on pure here and abroad.
- **RCBC Flex Gold Visa** The card for young professionals packed with rewarding benefits



- 2x Rewards Points on three Department Store, Household Appliances, or Travel.
- Points for your other spending anywhere!
- RCBC Landmark-Anson's Card The breakthrough card that combines the benefits of a loyalty card, rebate card, and credit card



- Store, The Landmark Supermarket, and Anson's from Monday to Friday Earn non-expiring Reward
- spending anywhere.

RCBC Visa Infinite

Discover the infinite joys of shopping, travel, and rewards.



The first and only RCBC Credit

Card with a metal core

- 5x Rewards Points on spend & 3x Rewards Points
- **RCBC JCB Platinum**

Experience prestige and privileges in a single card!



- Earn points from domestic
- Enjoy access to over 50
- Free Travel Insurance &
- **RCBC Visa Platinum**
 - for as low as Php 25 for local spend.

 - of up to Php 5 million

RCBC Gold Cards (Mastercard, JCB)

The card for those moving up the ladder of success



- Earn non-expiring, flexible Rewards Points on purchases here and abroad.
- Free Travel Insurance &

RCBC Flex Visa

The card that will enable millennials to achieve their life goals



- 2x Rewards Points on two Choose from Dining, Clothing Travel, or Transportation
- Points for your other spending

Get rewarded with your banking and



- deposit at RCBC or pay for your Get Rewards Points for your
- Available in Platinum Mastercard, Gold Visa, and Classic Visa.

AirAsia Credit Card

Welcome Gift of up to 8,000 airasia points



- 1 airasia point for as low
- as P22 spend Priority Check-in, Boardina and Xpress Baggage
- airasia Platinum Membership Status Uparade

ZALORA Credit Card Bring back the joy of shopping.



- · 6% ZALORA Cashback + Free Shipping on ZALORA purchases Up to 2% Cashback on other
- Flexible Rewards Points on other retail purchases
- To learn more about RCBC Credit Cards, visit www.RCBCCredit.com.



CARD BRAND

Get instant approval and enjoy lower membership fees when you apply for a Card through the InstaCard Program. Your credit limit will be equivalent to 90% of your hold-out deposit* with RCBC.

Membership Fee Supplementary

*Minimum of P10,000 for Peso Card and US\$2,000 for Dollar Card

RCBC Credit Card Fees and Charges

Membership Fee Principal

Classic, Flex Visa, GC Rewards Plus Classic	₱1,500/year ₱60/mo. for InstaCard	₱750/year ₱30/mo. for InstaCard
Gold, Flex Gold Visa, /GC Rewards Plus Gold	₱3,000/year ₱100/mo. for InstaCard	₱1,500/year ₱50/mo. for InstaCard
Diamond Card	₱2,500/year ₱150/mo. for InstaCard	Free for 3, in excess ₱950/year or ₱75/mo. for InstaCard
Black Card Peso, 'GC Rewards Plus Black	₱3,600/year ₱150/mo. for InstaCard	Free for 5, in excess ₱1,800/year or ₱75/mo. for InstaCard
Black Card Dollar	US\$ 100/year US\$ 5/mo. for InstaCard	Free for 5, in excess US\$ 50/year Free for InstaCard
JCB Platinum	₱3,600/year ₱150/mo. for InstaCard	Free for 3, in excess ₱1,800/year Free for InstaCard
Visa Platinum	₱5,000/year ₱150/mo. for InstaCard	₱2,500/year or ₱75/mo. for InstaCard
World Mastercard	₱3,600/year ₱150/mo. for InstaCard	Free up to 9 Free up to 3, in excess ₱75/mo. for InstaCard
Visa Infinite	₱6,000/year ₱250/mo. for InstaCard	₱3,000/year Free for InstaCard
UnionPay Diamond	₱3,000/year ₱150/mo. for InstaCard	Free up to 9 Free up to 3, in excess ₱75/mo. for InstaCard
Landmark-Anson's	₱80/month ₱60/mo. for InstaCard	P40/month P30/mo. for InstaCard
AirAsia	₱300/month ₱150/mo. for InstaCard	₱150/month Free for InstaCard
ZALORA	₱4,000/year ₱3,600/year for InstaCard	₱2,000/year ₱1,800/year for InstaCard

FEES & CHARGES

Monthly Interest Rate / Monthly Effective Interest Rate	3%
First Year Membership Fee	waived
Cash Advance Fee	₱200/US\$3
Late Payment Fee	P850/US\$17 or the unpaid minimum amount due, whichever is lower
Over Limit Fee	P600/US\$12 to be charged at any time when the outstanding balance plus unbilled installment exceeds the permanent credit limit; charged once within the statement cycle
Card Replacement Fee	P500/US\$10 P1,000 for RCBC Visa Infinite
Returned Check Fee	₱1,500/US\$30
Invoice Retrieval Fee	₱300/US\$6
Refund Processing Fee	P150/US\$3 for every refund request of any overpayment
Dormancy Fee	P200/US\$4 per month to be charged to: a) active accounts with negative balances and no activity for 24 months, b) blocked/closed accounts with negative balances and no activity for 3 months
Bank Certification Fee	P150/US\$3 per copy including delivery fee
Re-Print Fee	P100 for every re-print of paper statement
InstaCard Cancellation Fee	P300/US\$10 (If Card is cancelled in less than 1 year)

PROCESSING FEES

Unli Installment*	None if through RCBC App P250 for each transaction requested through Customer Service Hotline/Email
Unli 0% Installment	If done via the RCBC App • P100 for each transaction below P10,000; or • P200 for each transaction amounting to P10,000 - below P30,000 • 1% of the transaction amount for purchases P30,000 and up If requested through Customer Service Hotline/Email • P250 for each transaction below P30,000 • 1% of the transaction amount for purchases P30,000 and up
Cash Loan and Your Cash*	P250 if through RCBC bank deposit or P350 for non-RCBC deposit or check delivery A reprocessing fee of P150 if with error in Recipient Account details
Balance Transfer*	P250
Balance Conversion*	₱250

SERVICE FEES

Quasi-Cash Fee or products like money transfer, prepaid card/virtual account loading, securities investments, etc.)	1% of the amount transacted
Gaming / Casino	5% of every transaction or ₱1,000/US\$25, whichever is higher
	For Peso Cards, all foreign currency transactions which are charged using the local currency shall be converted to Philippine Peso subject to a Service Fee of 3.5% which represents the Mastercard/Visa/JC-B/UnionPay assessment fees and the Bank's service fee. Transactions in Australian Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Japanese Yen, Korean Won, Singapore Dollar, Thailand Baht, UK Pound Sterling, and US Dollar shall be converted to Philippine Peso using the foreign exchange selling rate of Rizal Commercial Banking Corporation on transaction posting date. All other transaction denominations other than the aforementioned shall be converted using the Mastercard/Visa/JCB/UnionPay currency conversion rate on transaction posting date.
Foreign Currency Transaction	For foreign currency transactions converted to Philippine Peso at point of sale, whether executed in the Philippines, abroad or online, a Foreign Currency Conversion Service Fee of 2.25% shall be applied to transactions amounting to \$\mathbb{P}\$1,000 and up, or its foreign currency equivalent.
	For Dollar Cards, all foreign currency transactions which are charged using the local currency shall be converted to US Dollar subject to a Service Fee of 3.5% which represents the Mastercard assessment fees and the Bank's service fee.
	For foreign currency transactions converted to US Dollar at point of sale, whether executed in the Philippines, abroad, or online, a Foreign Currency Conversion Service Fee of 2.25% shall be applied to transactions amounting to US\$20 and up, or its foreign currency equivalent.
	(Total Statement Balance – Transactions Posted on the Current Statement - Amount Past Due – Current Late Charge) * 3% + (Amount Past Due + Current Late Charge + Current Over Limit Amount) OR \$\mathbb{P}\$500/US\$15 (for Dollar Cards) whichever is higher.
Minimum Amount Due	For Peso Cards For Minimum Amount Due between Php500 – Php1,000, the Minimum Amount Due will be rounded down to the nearest multiple of Php100. For Minimum Amount Due between Php1,000 – Php3,000, the Minimum Amount Due will be rounded down to the nearest multiple of Php500. For Minimum Amount Due above Php3,000, the Minimum Amount Due will be rounded down to the nearest multiple of Php1,000.
	For Dollar Cards For Minimum Amount Due between US\$15 – US\$100, the Minimum Amount Due will be rounded down to the nearest multiple of US\$1. For Minimum Amount Due above US\$100, the Minimum Amount Due will be rounded down to the nearest multiple of US\$10.

If you pay any amount less than the Closing Balance/Total Amount Due or make a cash advance transaction, finance charge at prevailing interest rates will be computed on the Daily Outstanding Balance of your account (including any fixed monthly installment amount/s) from the dates of the transactions until the end of the current statement period.

Interest rates are quoted based on a 30-day period.

Disclaimer: RCBC/RCBC Bankard Services Corporation Credit Card reserves the right to change, at any time and from time to time, the amount, rate, types and or basis of calculation of all interest, fees and charges payable.

Rizal Commercial Banking Corporation (RCBC) is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries and complaints in relation to RCBC Credit Cards, please contact the RCBC Credit Customer Service hotline at (02) 8888-1888 or the BSP Consumer Protection and Market Conduct Office at (02) 8708-7087.



Get a credit card that will empower you to

LIVE LIFE UNLIMITED



Make that move.

APPLY NOW!

www.RCBCCredit.com