

APPLICABLE CREDIT CARD FEES AND CHARGES

TYPE OF FEES & CHARGES	DESCRIPTION	FEE
Annual Membership Fee	A membership fee shall be charged annually from the issuance of the credit card for the card's facilities and services.	PHP 300 for Visa Classic PHP 600 for Visa Gold PHP 1,000 for Mabuhay Miles NOW Mastercard* PHP 1,200 for Essentials Mastercard, Alturas Visa PHP 2,500 for Cashback Titanium Mastercard Principal Cardholders PHP 3,000 for Platinum Mastercard, Mabuhay Miles Platinum Mastercard, Diamond UnionPay, LSGHAA Platinum Mastercard, and JCB Platinum Mastercard PHP 6,000 for Mabuhay Miles World Mastercard PHP 50,000 for World Elite Mastercard Principal Cardholders PHP 25,000 for World Elite Mastercard Supplementary Cardholders No Annual Fee for life for Ze-Lo Mastercard, Cart Mastercard, other co-branded credit cards, and all supplementary cards. *Free Annual Fee for the 1st 3 years. Others are free for the 1st year.
Account Maintenance Fee	Monthly Account Maintenance Fee or the amount equivalent to the Credit Balance, whichever is lower, shall be charged to closed Card Accounts with overpayments until the Credit Balance is zeroed out	PHP 200 for Peso account (USD 5 for Dollar account) or the amount equivalent to the credit balance, whichever is lower
Advance Card Renewal Request Fee	Incurred when cardholder requests for a renewal of his/her card more than 90 days before the expiry of his/her existing card	PHP 750
Card Replacement Fee	Incurred when card replacement is requested due to: a. spoilage (e.g. plastic peeled off, unreadable CVC2, cracked card, wrong name embossed, etc.); b. change in name (from single to married and vice versa); or c. lost/stolen card	PHP 400 PHP 17,500 for PNB World Elite Mastercard (Metal Card)
Cash Advance Fee	Incurred when a cardholder makes a cash advance (CA) transaction on his/her credit card	PHP 200 for Peso USD 3 for Dollar
Certification Fee	Incurred when a cardholder requests for a particular certificate: Full Settlement of Account Good Credit Standing Card Replacement Issuance	PHP 200 PHP 300 PHP 300
Finance Charge	Imposed on the previous statement's unpaid balance	3% for Peso 3% for Dollar 2.5% for PNB Ze-Lo Mastercard
Foreign Currency Transactions Service Fee	Incurred when a cardholder makes a foreign currency transaction (excluding US Dollars for dual currency cardholders)	2.5% of the converted amount using Mastercard/ Visa/UnionPay's conversion rate of the day
Gambling-related	Incurred when a cardholder makes a gambling transaction (lottery, casino, online betting,	2% of the transaction amount

Transaction Fee	etc.)	
Installment Pre-Termination Fee	Incurred when a cardholder requests to charge the full amount of the remaining unbilled amortization	5% of the remaining unbilled principal amount or PHP 500, whichever is higher
Installment Processing Fee	Processing fee that will be charged for every approved Balance Transfer, Balance Conversion, Convert-to-Cash, and Transaction Conversion application	PHP 250
Auto-Installment Handling Charge	Processing fee that will be charged for every processed Auto-Installment transaction.	PHP 300
Late Payment Fee	Incurred for non-payment, payment after due date, or payment below the minimum amount due	PHP 1,000 or USD 20 or the unpaid minimum amount due, whichever is lower <i>Does not apply to PNB Ze-Lo Mastercard</i>
Overlimit Fee	Incurred when a cardholder's total obligation exceeds the approved credit limit	PHP 500 or USD 10 <i>Does not apply to PNB Ze-Lo Mastercard</i>
Payment Processing Fee	Incurred when making more than two (2) PNB Credit Card bill payments through non-PNB payment channels (BDO, SM, GCash, BancNet, etc.) within one statement cycle	PHP 40 per payment in excess of 2
Payment Transfer Fee	Incurred when a cardholder requests that his/her payment be transferred from his/her Peso Account to Dollar Account or vice versa	PHP 300 or USD 10
Refund Fee	Incurred when a refund for overpayment is requested by a cardholder	PHP 500 or USD 10 plus Dollar remittance fee (depending on the amount)
Returned Check Fee	Incurred when a check payment was dishonored or returned by the bank for reasons such as account closed, Drawn Against Insufficient Funds (DAIF), Drawn Against Uncollected Deposit (DAUD), etc.	PHP 1,000 for Peso account or USD 10 for Dollar account
Sales Slip Retrieval Fee	Incurred when a cardholder requests for retrieval of a particular sales slip to verify a transaction	PHP 400 or USD 15 (per sales slip)
Statement of Account (SOA) Retrieval Fee	Incurred when a cardholder requests for a copy of his/her old Statement of Account (beyond 3 months from current SOA)	PHP 50 per statement

Notes:

- PNB reserves the right to change the fees, charges, and rates with prior notice to the Cardholder.
- All fees, except for Refund Fee and Credit Card Rate, shall be charged to the cardholder's Statement of Account. The Credit Card Rate will be charged at bank level during the sale of USD Notes. Peso amount are for Peso accounts and Dollar amounts are for Dollar accounts.
- The Refund Fee will be deducted from the amount to be refunded.
- For the complete PNB Credit Cards Terms and Conditions, please visit www.pnbcards.com.ph.
- By signing or using the PNB Credit Card, the cardholder (including his/her supplementary card/s) agree to be bound by and accept these Terms & Conditions and all future amendments thereto.

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