



TERMS	Rate		Effective Interest
	Add-on	Factor	
3	0.75%	0.34083333	1.12084%
6	0.65%	0.17316667	1.10418%
12	0.55%	0.08883333	0.99725%
18	0.50%	0.06055556	0.92333%
24	0.45%	0.04616667	0.83726%

Application Form

Name of Cardholder: _____

Credit Card Number: _____ - _____ - _____ - _____

Card Expiry Date: _____
mm yy

Birthday: _____ - _____
mm dd yyyy

CONTACT DETAILS

Home Tel. No. _____

Office Tel. No. _____

Mobile No. _____

Email Address: _____

1ST CARD TO BE BALANCE TRANSFERRED

Payment Term/s: ☐ 3 mos. ☐ 6 mos. ☐ 12 mos. ☐ 18 mos. ☐ 24 mos.

Card Company Name: _____

Cardholder's Name: _____

Credit Card Number: _____

Card Expiry Date: _____

Amount to be transferred: Php _____

BALANCE TRANSFER COMPUTATION

Balance Transfer Amount	
Multiply by Factor Rate	
Monthly Amortization	

2ND CARD TO BE BALANCE TRANSFERRED

Payment Term/s: ☐ 3 mos. ☐ 6 mos. ☐ 12 mos. ☐ 18 mos. ☐ 24 mos.

Card Company Name: _____

Cardholder's Name: _____

Credit Card Number: _____

Card Expiry Date: _____

Amount to be transferred: Php _____

BALANCE TRANSFER COMPUTATION

Balance Transfer Amount	
Multiply by Factor Rate	
Monthly Amortization	

3RD CARD TO BE BALANCE TRANSFERRED

Payment Term/s: ☐ 3 mos. ☐ 6 mos. ☐ 12 mos. ☐ 18 mos. ☐ 24 mos.

Card Company Name: _____

Cardholder's Name: _____

Credit Card Number: _____

Card Expiry Date: _____

Amount to be transferred: Php _____

BALANCE TRANSFER COMPUTATION

Balance Transfer Amount	
Multiply by Factor Rate	
Monthly Amortization	

I hereby agree to pay the above total amount according to the Terms & Conditions of Philippine National Bank. I promise to pay at least the minimum amount due as stated on the monthly Statement of Account subject to and in accordance with the Terms & Conditions thereof.

Cardholder's Signature: _____

Date: _____

FOR BANK USE ONLY:

Verified / Checked by: _____

Processed by: _____

Approved by: _____