



Transaction Conversion Request Form (Regular)

(Peso & Dollar Transactions)

Convert all your retail transactions to affordable monthly installments! No additional documents required. Just fill out the request form and email it to PNBCreditCards@pnb.com.ph. For inquiries, please call our PNB Cards 24/7 Customer Service at (02) 818-9-818 or Domestic Toll-Free 1800-10-818-9-818.

Cardholder Details:

Name of Principal Cardholder: _____

Credit Card Number: _____ Card Expiry Date (MM / YYYY): _____

Landline Number: _____ Mobile Phone Number: _____

PROGRAM MECHANICS:

1. Philippine National Bank ("PNB") shall have the absolute and exclusive right to approve or reject the Transaction Conversion Request, with or without justifiable reason/s. In case of a rejection of the request, PNB is under no obligation to notify the cardholder of the said rejection and the reasons thereof.
2. The Transaction Conversion Installment Program is open to all active principal PNB cardholders in good credit standing excluding Corporate and Distribution Credit Cards.
3. To apply, cardholders shall fill out the Transaction Conversion request form and email it to PNBCreditCards@pnb.com.ph at least 5 banking days before the due date of the latest Statement of Account (SOA). Cardholders may also call our PNB Cards 24/7 Customer Service at 818-9-818 / DTF 1800-10-818-9-818.
4. Only new transactions on the latest SOA are eligible for conversion. Transactions that have formed part of the Cardholder's revolving balance are no longer eligible for conversion.
5. Annual fees, monthly amortizations, and other fees are excluded from the Program.
6. Transaction Conversion request must be submitted at least 5 banking days before the Payment Due Date as stated on the latest SOA cut-off. Late submission of request or request received beyond the SOA's due date will no longer be accommodated.
7. The terms and rates are as follows:

8. The amount to be converted should be a minimum single transaction of at least P3,000 for 3, 6 and 12-month terms and a minimum single transaction of at least P10,000 for 18 and 24-month terms.
9. The amount to be converted to installment should be the entire transaction amount posted on the Cardholder's SOA.
10. The monthly amortization shall no longer earn rewards points.
11. The monthly installment amount shall be posted as a regular transaction on the credit card account and shall form part of the total outstanding balance. Should the cardholder choose to pay only a portion of the total amount due but not less than the Minimum Amount Due, the monthly installment shall be subject to the regular finance charges.
12. In case of pre-termination, PNB shall impose a non-waivable 5% handling fee based on the remaining unpaid installment amount or P500 whichever is higher. The total unpaid amount plus the applicable fees shall be posted back as regular straight transaction.
13. The Cardholder acknowledges his/her liability to PNB for all converted transactions and agrees that these will form part of his/her obligation to PNB.
14. The Terms and Conditions governing issuance and use of PNB credit cards are incorporated herein by reference and made an integral part hereof.

| TERM | FACTOR RATE | EFFECTIVE INTEREST |
|-----------|-------------|--------------------|
| 3 months | 0.353333 | 2.97101% |
| 6 months | 0.1841667 | 2.92955% |
| 12 months | 0.1008333 | 3.06185% |
| 18 months | 0.073056 | 3.05635% |
| 24 months | 0.061667 | 3.40708% |

Minimum Transaction Conversion amount of P3,000.00 for 3, 6 and 12 months.
Minimum of P10,000.00 for 18 & 24 months.

Sample Computation:

| | |
|------------------------|-------------------|
| Total amount | P10,000.00 |
| Factor Rate (18months) | x 0.073056 |
| Monthly Amortization | P730.56 |

Please convert the following retail transactions to installment. (Peso transactions only.)

| TRANSACTION DATE | NAME OF ESTABLISHMENT | TRANSACTION AMOUNT | TERM | MONTHLY AMORTIZATION (Transaction Amount x Factor Rate) |
|------------------|-----------------------|--------------------|------|--|
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By signing below, I agree to abide by the Terms and Conditions governing the PNB Transaction Conversion Program and to pay at least the minimum amount due as stated on the monthly Statement of Account of my PNB Credit Card/s.

✓ _____
Principal Cardholder's Signature

Date