

Choose the right RCBC Credit Card for you...

RCBC World Mastercard

The ideal card for highly-esteemed clients

- Access to worldwide offers
- Complimentary Priority Pass™ membership
- Non-expiring Rewards Points
- Free Travel Insurance & Purchase Protection

RCBC Black Platinum Mastercard

The prestigious card that provides exceptional travel and lifestyle benefits.

- Earn non-expiring, flexible Rewards Points on purchases here and abroad.
- Free Travel Insurance & Purchase Protection
- Unlimited free access to PAGSS International Lounge in NAA 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 to Hong Kong and Mainland China

- 2x Rewards Points when used in hotels & restaurants in China and Hong Kong
- Non-expiring Rewards Points
- Free Travel Insurance & Purchase Protection

RCBC Classic Cards (Mastercard, JCB)

The cards for the young professional enjoying financial independence

- Earn non-expiring, flexible Rewards Points on purchases here and abroad.
- Complimentary budget monitoring tools

RCBC Flex Gold Visa

The card for young professionals packed with rewarding benefits

- 2x Rewards Points on three categories. Choose from Grocery, Gas, Department Store, Household Appliances, or Travel.
- Earn non-expiring Rewards 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

- 3% Rebate on purchases at The Landmark Department Store, The Landmark Supermarket, and Anson's from Monday to Friday
- Earn non-expiring Rewards Points for your other 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 overseas in-store & online spend & 3x Rewards Points on local online spend
- Complimentary Priority Pass™ membership

RCBC JCB Platinum

Experience prestige and privileges in a single card!

- Earn points from domestic and international purchases plus get more points from transactions in Japan
- Enjoy access to over 50 airport lounges across Asia
- Free Travel Insurance & Purchase Protection

RCBC Visa Platinum

The VIP Travelers Card.

- Earn 1 PREFERRED AIRMILE for as low as Php 25 for overseas spend or Php 48 for local spend.
- Complimentary Priority Pass™ membership
- Free Travel Insurance coverage 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 & Purchase Protection

RCBC Flex Visa

The card that will enable millennials to achieve their life goals

- 2x Rewards Points on two categories. Choose from Dining, Clothing, Travel, or Transportation.
- Earn non-expiring Rewards Points for your other spending anywhere!

YGC Reward Plus

Get rewarded with your banking and insurance transactions.

- Earn points as you grow your deposit at RCBC or pay for your Malaysian insurance.
- Get Rewards Points for your purchase here and abroad.
- Available in Platinum Mastercard, Gold Visa, and Classic Visa.

AirAsia Credit Card

Your ticket to free flights.

- Welcome Gift of up to 8,000 airasia points
- 1 airasia point for as low as P22 spend
- Priority Check-in, Boarding and Xpress Baggage
- airasia Platinum Membership Status Upgrade

ZALORA Credit Card

Bring back the joy of shopping.

- 6% ZALORA Cashback + Free Shipping on ZALORA purchases
- Up to 2% Cashback on other online purchases
- Flexible Rewards Points on other retail purchases

To learn more about RCBC Credit Cards, visit www.RCBCCredit.com.

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.

InstaCard
SECURED CREDIT CARD PROGRAM

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

RCBC Credit Card Fees and Charges

CARD BRAND	Membership Fee Principal	Membership Fee Supplementary
Classic, Flex Visa, YGC Rewards Plus Classic	P1,500/year P60/mo. for InstaCard	P750/year P30/mo. for InstaCard
Gold, Flex Gold Visa, YGC Rewards Plus Gold	P3,000/year P100/mo. for InstaCard	P1,500/year P50/mo. for InstaCard
Diamond Card	P2,500/year P150/mo. for InstaCard	Free for 3, in excess P950/year or P75/mo. for InstaCard
Black Card Peso, YGC Rewards Plus Black	P3,600/year P150/mo. for InstaCard	Free for 5, in excess P1,800/year or P75/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	P3,600/year P150/mo. for InstaCard	Free for 3, in excess P1,800/year Free for InstaCard
Visa Platinum	P5,000/year P150/mo. for InstaCard	P2,500/year or P75/mo. for InstaCard
World Mastercard	P3,600/year P150/mo. for InstaCard	Free up to 9 Free up to 3, in excess P75/mo. for InstaCard
Visa Infinite	P6,000/year P250/mo. for InstaCard	P3,000/year Free for InstaCard
UnionPay Diamond	P3,000/year P150/mo. for InstaCard	Free up to 9 Free up to 3, in excess P75/mo. for InstaCard
Landmark-Anson's	P80/month P60/mo. for InstaCard	P40/month P30/mo. for InstaCard
AirAsia	P300/month P150/mo. for InstaCard	P150/month Free for InstaCard
ZALORA	P4,000/year P3,600/year for InstaCard	P2,000/year P1,800/year for InstaCard

FEES & CHARGES

Monthly Interest Rate / Monthly Effective Interest Rate	3%
First Year Membership Fee	waived
Cash Advance Fee	P200/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	P1,500/US\$30
Invoice Retrieval Fee	P300/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*	<ul style="list-style-type: none"> • None if through RCBC App • P250 for each transaction requested through Customer Service Hotline/Email
Unli 0% Installment	<p>If done via the RCBC App</p> <ul style="list-style-type: none"> • 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 <p>If requested through Customer Service Hotline/Email</p> <ul style="list-style-type: none"> • P250 for each transaction below P30,000 • 1% of the transaction amount for purchases P30,000 and up
Cash Loan and Your Cash*	<ul style="list-style-type: none"> • 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*	P250

SERVICE FEES

Quasi-Cash Fee <i>(for products like money transfer, prepaid card/virtual account loading, securities investments, etc.)</i>	1% of the amount transacted
Gaming / Casino	5% of every transaction or P1,000/US\$25, whichever is higher
Foreign Currency Transaction	<p>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.</p> <p>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 P1,000 and up, or its foreign currency equivalent.</p> <p>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.</p> <p>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.</p> <p>(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 P500/US\$15 (for Dollar Cards) whichever is higher.</p> <p>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.</p> <p>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.</p>
Minimum Amount Due	
<p>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.</p> <p>Interest rates are quoted based on a 30-day period.</p> <p>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.</p> <p>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.</p>	



Get a credit card that will empower you to LIVE LIFE UNLIMITED



Make that move.

APPLY NOW!

www.RCBCCredit.com