

BALANCE TRANSFER

Terms and Conditions

**These terms and conditions shall apply to existing CBC cardholders prior to the December 26, 2026 effectivity*

1. The Balance Transfer Program is open to New-to-Bank and all existing active Principal Chinabank Credit Cardholders in good credit standing*.
2. The Balance Transfer Program is available for 3, 6, 9, 12, 18, and 24 month terms.
3. A minimum Balance Transfer amount of Php 3,000.00 is required for this program.
4. To apply, the applicant shall** -
 - a. For New-to-Bank customers, simply fill out a Chinabank Credit Card Application Form and Balance Transfer Application Form.
 - b. For existing Chinabank Credit Cardholder, simply call the Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or Domestic Toll-Free Number 1-800-1888-5888 (PLDT) and request for Balance Transfer.
5. The approved Balance Transfer amount including the computed interest amount should be within the available credit limit.
6. The cardholder shall continue to pay, at least, the minimum amount due and other financial obligations to the other credit card company prior to the approval of the Balance Transfer application. Chinabank shall not be liable for interest, or any over-payment, or for late payment or other finance charge that the cardholder may incur as a result of the disapproval of the Balance Transfer application and of failure or delay by Chinabank in making payment before the due date of his/her non-Chinabank Credit Card.
7. Approved Balance Transfer applications shall not earn rewards points.
8. The Balance Transfer application shall be subject to verification and approval by Chinabank. Chinabank has the absolute and exclusive right to approve or decline the Balance Transfer application. Chinabank likewise has the sole discretion to determine the amount to be approved for the Balance Transfer application which may be the amount applied for or only a portion thereof without need to inform the Cardholder beforehand.
9. For New-to-Bank customers, allow Chinabank twenty-five (25) calendar days to effect the Balance Transfer request, from the time the completed forms were

received by Chinabank. For existing Chinabank Credit Cardholders, allow Chinabank ten (10) business days, from the time the Balance Transfer request was received by Chinabank.

10. Chinabank shall notify cardholder via SMS once the Balance Transfer application has been approved and payment to the non-Chinabank Credit Card has been made. The Cardholder shall be responsible for following up with Chinabank on the status of his/her Balance Transfer application.
11. The approved Balance Transfer amount shall be posted in equal and successive monthly installments and shall commence on the cardholder's next billing date until the Balance Transfer balance is paid in full.
12. Failure to pay four (4) consecutive minimum amount dues will cancel the installment transaction and all remaining unpaid monthly installments, total outstanding balance and applicable fees & charges shall immediately become due and demandable.
13. In case of pre-termination for Balance Transfer by the cardholder, Chinabank shall impose a five percent (5%) handling fee based on the remaining unpaid installment amount or P500, whichever is higher. The unpaid remaining total principal amount plus applicable fees shall be posted back as a regular straight transaction.
14. Approved Balance Transfer applications can no longer be reversed / cancelled.
15. The cardholder acknowledges his liability to Chinabank for every approved Balance Transfer application and shall form part of the cardholder's obligation to Chinabank.
16. Officers of China Banking Corporation are disqualified from availing the Balance Transfer Installment facility.
17. Terms and conditions governing the issuance and use of Chinabank Credit Cards are incorporated herein by reference and made integral hereof.

**Chinabank is regulated by the Bangko Sentral ng Pilipinas (BSP). Details of the BSP's Consumer Assistance Mechanism are provided in www.bsp.gov.ph/.*