

HOW TO APPLY:

1. Completely fill-out the Application for the Travel Sale Transaction Conversion Program (the "Program").
 - a. Indicate details of qualified transaction(s) being applied for Transaction Conversion Program.
 - Only straight retail Philippine Airlines booking transactions posted during the Destinations Travel Sale event from October 3 to 5, 2025 shall be qualified for the Program.
 - Minimum Transaction Conversion amount is PHP100,000.00 single-receipt transaction.
2. Sign the accomplished Transaction Conversion Application Form during the Destinations Travel Sale event from October 3-5, 2025.
3. The form should be submitted during the event from October 3-5, 2025.

Customer Name (First Name, Middle Name, Last Name, Suffix)

Chinabank Credit Card Number

How did you find out about this program?☐ Friend/Relative ☐ SOA ☐ Branch ☐ SMS ☐ E-mail ☐ Social Media ☐ CBC Website ☐ Print Ad ☐ Others: _____**TRANSACTION CONVERSION DETAILS****REQUEST 1: Payment Term (in months)** ☐ 9 ☐ 12

Transaction Date	Transaction Description	Transaction Amount

TOTAL **PHP** _____**REQUEST 2: Payment Term (in months)** ☐ 9 ☐ 12

Transaction Date	Transaction Description	Transaction Amount

TOTAL **PHP** _____

By signing below, I agree to the conversion to installment of my chosen qualified straight transaction(s), the rates that will be applied based on my chosen payment term and all other provisions of the Destinations Travel Sale Transaction Conversion Terms and Conditions. Further, I agree to pay the required monthly installment amount in relation to my availment of the Chinabank Transaction Conversion Facility under said Terms and Conditions. I understood that the Disclosure and Data Privacy Consent provisions of the Chinabank Credit Card Terms and Conditions and the Data Privacy Notice in the Bank's website form an integral part of this Form and I confirm that I have read, understood and agree to the same. I hereby consent to the processing of my personal information, sensitive personal information, and/or privileged information for the purposes stated in, and in accordance with the said provisions.



Cardholder's Signature Over Printed Name / Date

TRANSACTION CONVERSION RATE TABLE				
Payment Term (Months)	Monthly Add-On Rate	Factor Rate	Monthly Effective Interest Rate	Annual Effective Interest Rate
9	0.00%	0	0.00%	0.00%
12	0.00%	0	0.00%	0.00%

SAMPLE COMPUTATION: MONTHLY INSTALLMENT

For a Transaction Conversion availment of PHP100,000.00 payable in 9 Months:

Amount Applied for Transaction Conversion	Payment Term (Months)	Transaction Conversion Monthly Installment
PHP100,000.00	9	PHP11,111.11

FOR BANK'S USE ONLY

Order Taken By / Date

Initial Review By / Checked By / Date

Processed By / Approved By / Date

Destinations Travel Sale Transaction Conversion Terms and Conditions

1. The Destinations Travel Sale Transaction Conversion Program (the "*Program*") is open to all active principal Chinabank Credit cardholders* in good credit standing.
2. The Destinations Travel Sale Transaction Conversion Program (October 3-5, 2025) is available for 9-month and 12-month terms with 0% interest rate. Online transactions shall be excluded.
 - a) A minimum Transaction Conversion amount of **PHP100,000.00** (straight retail transaction) is required for the Program to apply. Transactions that have formed part of the cardholder's revolving balance are no longer eligible for conversion under the Program.
 - b) The Program shall be exclusively applied for **Philippine Airlines booking transactions made in person during the Destinations Travel Sale event**. To apply for the Program, the application form must be obtained and submitted **on-site** to Chinabank personnel **strictly during the Destinations Travel Sale event** from October 3–5, 2025.
 - c) Email or hotline applications are **not eligible** for the Program.

TRANSACTION CONVERSION RATE TABLE				
Payment Term (Months)	Monthly Add-On Rate	Factor Rate	Monthly Effective Interest Rate	Annual Effective Interest Rate
9	0.00%	0.00	0.00%	0.00%
12	0.00%	0.00	0.00%	0.00%

3. Cardholders may also avail of Chinabank's regular transaction conversion program for transactions not qualified for the Program. Regular transaction conversions outside the Program will require a minimum of PHP3,000.00 single receipt transaction. Applicable installment tenors and regular transaction conversion rates will apply.
4. Computed interest (if applicable) should be within the available credit limit.
5. The card should be activated, current, not past due or delinquent. All over-limit, past due, and accounts with collection issues are not eligible for transaction conversion.
6. Foreign currency transactions will be converted into PHP using the credit card rate of the day when the Transaction Conversion application under the Program was processed.
7. The amount to be converted to installment must be the **entire transaction amount**.
8. **No Reward Points** will be earned for approved Transaction Conversion applications under the Program.
9. The Transaction Conversion application under the Program shall continue to be subject to appropriate evaluation. Chinabank shall have the absolute and exclusive right to approve or reject the Transaction Conversion request. Chinabank reserves the right to deny the processing of the Transaction Conversion under the Program for whatever valid reason and has no obligation to disclose the reason to the cardholder.
10. The Transaction Conversion request shall be processed by Chinabank within five (5) business days from the time the complete application was received.
11. The Transaction Conversion's first monthly amortization will be immediately posted to the cardholder's Statement of Account (SOA) upon approval of request.
12. The approved Transaction Conversion amount shall be posted in equal and successive monthly installments (depending on the installment tenor chosen) and shall commence on the cardholder's next billing date until the Transaction Conversion balance is paid in full.
13. 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.
14. In case of pre-termination or cancellation of the Transaction Conversion under the Program, the unpaid remaining total principal amount shall be subject to the prevailing Installment Pre-termination Fee**, and shall be posted back as a regular straight transaction.
15. The cardholder acknowledges his/her liability to Chinabank for every approved Transaction Conversion application, including Transaction Conversion applications under the Program, and shall form part of the cardholder's obligation to Chinabank.
16. Directors of China Banking Corporation are not qualified to avail of the Transaction Conversion Installment facility.
17. In case of any dispute related to the Program, Chinabank's decision will be deemed final and non-negotiable.
18. Financial Consumer Protection Assistance Mechanism (FCPAM). Chinabank may receive client inquiries or complaints via the following contact channels provided below. Upon receipt, Chinabank shall then conduct comprehensive investigation in accordance with its established procedures and shall notify Cardholders of its findings.

Customer Contact Center 24/7 Hotline: (632) 888-55-888
Email: creditcards@chinabank.ph

19. The Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards are incorporated herein by reference and made integral hereof.

*Cardholders in good credit standing are those whose accounts are active and current and not blocked, delinquent or past due, not under any collections repayment program or special installment, not under investigation due to suspected fraudulent activities, or those whose Credit Cards are not reported lost or stolen, and those who have not otherwise violated any of the Terms and Conditions governing Chinabank Credit Cards.

** Installment Pre-Termination Fee shall be 5% of the remaining unpaid installment balance or PHP500, whichever is higher. For more details, please refer to the following link: [Credit Cards Fees Charges | Chinabank Website](#).