



**BANGKO SENTRAL NG PILIPINAS**

**OFFICE OF THE DEPUTY GOVERNOR  
FINANCIAL SUPERVISION SECTOR**

**MEMORANDUM NO. M-2020 - 091**

To : **ALL BSP-SUPERVISED FINANCIAL INSTITUTIONS (BSFIs) WITH  
CREDIT CARD OPERATIONS AND THEIR SUBSIDIARY/AFFILIATE  
CREDIT CARD COMPANIES**

Subject : **Guidelines on the Electronic Submission of the Credit Card Business  
Activity Report (CCBAR)**

All BSP-Supervised Financial Institutions (BSFIs) with credit card operations and their subsidiary/affiliate credit card companies shall observe the following guidelines for submission of the CCBAR beginning with the 31 October 2020 month-end report. This is pursuant to BSP Circular No. 1003\* dated 16 May 2018 which supersedes Memorandum No. M-2016-002 dated 10 March 2016.

**I. Submission Procedures**

1. BSFIs shall accomplish the updated Data Entry Template (DET) when submitting to the BSP and be guided by the reconciliation rules, attached thereto, both of which can be downloaded from [http://www.bsp.gov.ph/SES/reporting\\_templates](http://www.bsp.gov.ph/SES/reporting_templates).
2. BSFIs shall electronically transmit the CCBAR within 15 banking days from the reference month-end period to **sdccbar@bsp.gov.ph** using the prescribed format for the Subject - **"CCBAR<space><BSFI Name>,<space>dd<space>month name<space>ccyy"**

For Example,

To : sdccbar@bsp.gov.ph  
Subject: CCBAR <BSFI Name>, 31 October 2020

and the following prescribed file names and file format:

File	File Name	File Format
Data Entry Template (DET)	CCBAR	XLS
Control Prooflist (CP)	CCBAR-Control Prooflist	PDF

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Manager, RMD  
Administrative Services

\* Guidelines on the Establishment and Operations of Credit Card Issuers to Implement Republic Act No. 10870 or the Philippine Credit Card Industry Regulations Law

3. The submission deadline for the reference periods 31 October, 30 November and 31 December 2020 shall be due on or before 22 January 2021.
4. The e-mail address/es used in electronically submitting the CCBAR shall be the same e-mail address/es that will be used by the DSA in electronically acknowledging the submitted report and transmitting the corresponding validation results. For BSFIs covered by Memorandum No. M-2017-028 dated 11 September 2017, only *e-mail addresses officially registered with the DSA* shall be used when electronically submitting the said report.
5. BSFIs that are unable to transmit via email may submit the DET and its generated CP using any portable storage device (e.g., USB flash drive) through messengerial or postal services within the prescribed deadline to:

The Director  
Department of Supervisory Analytics (DSA)  
Bangko Sentral ng Pilipinas  
Ground Floor, Multi-Storey Building,  
BSP Complex, A. Mabini Street Malate  
1004 Manila

6. A CCBAR guide is provided for the definition of data fields/entries (Annex A). It is understood that all data reported in the CCBAR have been checked for consistency against the credit card related information and balances in the Financial Reporting Package (FRP) and/or other prescribed reports containing the same relevant information submitted to DSA. The pertinent accounts are indicated in the reconciliation rules (Annex B).
7. Queries regarding the CCBAR, its related regulations and guidelines shall be sent via e-mail to [cbar-inq@bsp.gov.ph](mailto:cbar-inq@bsp.gov.ph).

## II. Important Reminders

1. The following may result in an *erroneous* or failed submission, among others:
  - a. Transmitting the wrong report/attachment
  - b. Failure to use the correct/updated templates
  - c. Failure to use an officially registered email address
  - d. Transmitting to the wrong e-mail address
  - e. Failure to use the prescribed subject line or reporting date
  - f. Failure to use the prescribed filenames
  - g. Failure to use the correct file format

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2. Only one (1) DET and its corresponding signed and generated CP shall be submitted for each reporting period in one e-mail transmission. Submissions containing more than or less than one (1) DET and one (1) CP shall automatically be rejected by the system and considered non-compliant with the applicable reporting standards.
3. Report submissions that do not conform to the above prescribed procedures shall not be accepted by the BSP thus, considered unsubmitted. It likewise follows that only files prescribed by the BSP for the report shall be deemed compliant with the existing reportorial requirements subject to validation and applicable penalties for erroneous, delayed and/or unsubmitted reporting.

For compliance.

  
**CHUCHI G. FONACIER**  
Deputy Governor

Digitally signed by  
DG Chuchi G. Fonacier  
Date: 12 December 2020

12 December 2020

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## CREDIT CARD BUSINESS ACTIVITY REPORT DEFINITIONS

DATA FIELD		DEFINITION
<b>PART I: CARD ISSUANCE</b> (In Numbers)		
<b>A. Cards in Force</b>		This represents the total number of cards that are issued and outstanding; includes credit cards issued to the primary accountholder and any supplemental cards.
<b>1. Total Number of Cards in Force (1 = 2 = 3)</b>		
<b>2. By Category</b>		
i. Schemed		This represents the total number of cards issued and outstanding cards under credit card schemes.
a. American Express		
b. Japan Credit Bureau (JCB)		
c. MasterCard		
d. VISA Card		
e. Diners		
f. China Union Pay		
g. Others		
ii. Proprietary		These are also called private label cards which are issued under a contractual agreement between financial institutions and third parties, usually large retailers, for the purpose of consumers transacting business with that entity.
<b>3. By Segment</b>		
i. Individual		This refers to cards issued to individuals for purposes other than corporate/business-related.
a. Primary		This refers to cards issued to the initial or main user of the credit card.
b. Supplementary		This refers to a credit card issued to another person whose credit limit is consolidated with the primary cardholder.
ii. Corporate		This refers to cards issued to members of a company for business-related expenses, most often travel-related.
<b>B. Cards Applications (In Numbers)</b>		
<b>1. Number of applications</b>		Credit Card Application refers to the documentation completed and submitted by an individual to apply for a credit card.
<b>2. Number of approved applications</b>		Approved Applications refer to the number of credit cards approved and issued through different methods.
<b>C. Cards Issued by Status (In Numbers) (Sum 1 to 3)</b>		
<b>1. Active</b>		This refers to cards in good standing for both principal and supplementary cardholders.
<b>2. Temporarily Suspended</b>		Temporarily Suspended cards refer to cards which are still active but temporarily suspended due to recent non-payment.
<b>3. Closed/Cancelled</b>		
i. Voluntary		This refers to cards requested by cardholders for cancellation not attributable to delinquency.
ii. Involuntary		This refers to cards cancelled by issuing bank due to cardholder's delinquency.
<b>PART II: CREDIT AND EXPOSURE</b>		
<b>A. Credit Limit (In Php)</b>		
<b>1. By Segment</b>		
i. Individual		This refers to cards issued to individuals for purposes other than corporate/business-related.
ii. Corporate		This refers to cards issued to members of a company for business-related expenses.
<b>B. Credit Card Receivables (In Php)</b>		
<b>1. Current</b>		
<b>2. Past Due</b>		This refers to the total amount of past due credit card receivables.
i. 1-30 days past due		
ii. 31-60 days past due		
iii. 61-90 days past due		

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DATA FIELD	DEFINITION
<b>3. Sum of Non-Performing Loans</b>	This refers to principal and/or interest that are unpaid for more than ninety (90) days from contractual due date, or accrued interests for more than ninety (90) days have been capitalized, refinanced, or delayed by agreement.
<b>i. Non-Performing Loans, Net of Items in Litigation</b>	
a. 91-120 days past due	
b. 121-180 days past due	
c. Over 180 days past due	
<b>ii. Items in Litigation</b>	Items in litigation shall refer to credit card receivables for which cases, such as collection or foreclosure, have been filed in court or sheriff's office, as the case may be.
<b>C. Write-offs (In Php) (Sum 1 and 2)</b>	This refers to the total amount of bad debts charged off from the receivable account.
<b>1. Due to Delinquency</b>	This refers to the amount of receivables written off due to non-payment.
<b>2. Due to Fraud/Others</b>	This refers to the amount of receivables written off due to unauthorized use of cards, fraud perpetrated by bank employees, etc.
<b>D. Indicators (%)</b>	
<b>1. Delinquency Rate</b>	
<b>2. Past Due Ratio</b>	
<b>3. Fraud Incidence (also known as fraud bps)</b>	
<b>PART III: BILLINGS AND USAGE</b>	
<b>A. Billings (In Php)</b>	
<b>1. Total Billings (1 = 2 = 3)</b>	This refers to the total amount of billings of purchases and cash advances.
<b>2. By Mode of Transaction</b>	
i. Card Present	This refers to total amount of transactions using POS terminals.
ii. Card Not Present	This refers to the total amount of transactions done via online, balance transfer, automatic debit arrangements, bills payment and phone banking transactions which does not need the physical presence of the card.
iii. Others	This refers to other mode of transactions other than the items mentioned above such as "Virtual Credit Card" or "controlled payment number" and other modes of payment such as Quick Response (QR) codes or other future technology innovations.
<b>3. By Type</b>	
i. Purchase	This refers to the amount paid for purchases.
ii. Cash Advance	This refers to the amount paid for cash advances.
iii. Others	
<b>B. Usage (In Numbers)</b>	
<b>1. Total Number of Transactions (1 = 2 = 3)</b>	This refers to the total number of billings of purchases and cash advances per network/brand.
<b>2. By Mode of Transaction</b>	
i. Card Present	This refers to total number of transactions using POS terminals and cash advance through Automated Teller Machines (ATM).
ii. Card Not Present	This refers to the total amount of transactions done via online, balance transfer, automatic debit arrangements, bills payment and phone banking transactions which does not need the physical presence of the card.
iii. Others	This refers to other mode of transactions other than the items mentioned above such as "Virtual Credit Card" or "controlled payment number" and other modes of payment such as Quick Response (QR) codes or other future technology innovations.
<b>3. By Type</b>	
i. Purchase	
ii. Cash Advance	This refers to cash obtained by the cardholder from his/her credit card account, availed in any manner as stipulated in the credit card contract/agreement.
iii. Others	

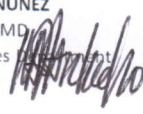
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DATA FIELD		DEFINITION
C.	Cardholder By Type of Payment Behavior (In Numbers)	This refers to the number of cardholders who paid the total amount due or minimum amount due.
	1. Number of Revolvers	This refers to the number of cardholders who paid the minimum amount due regardless of whether the total amount due was paid during the previous billing period.
	2. Number of Transactors	This refers to the number of cardholders who paid the total amount due regardless of whether he paid only the minimum amount due during the previous billing period.
<b>PART IV: FEES AND CHARGES</b>		
A.	Fees and Charges Collected (Sum 1 to 9)	
	1. Finance Charge	This refers to the interests, fees, service charges, discounts and such other charges incident to the extension of credit.
	2. Annual Membership Fee	This refers to the amount a credit card issuer charges the credit cardholder for the right to use its credit card and acquire access to other membership benefits.
	3. Balance Transfer Availment Fees	This is the amount imposed for the transfer of the balance in a credit card account with one (1) credit card issuer to another account under a different credit card issuer subject to terms mutually agreed upon by the parties concerned.
	4. Card Replacement Fees	This is the amount charged for the replacement of lost, stoled or damaged credit card.
	5. Cash Advance Fees	This refer to cash obtained by the cardholder from his/her credit card account, availed in any manner as stipulated in the credit card contract/agreement.
	6. Foreign Transaction Conversion Fees	This refers to the amount of fees for foreign transactions converted to Philippine peso.
	7. Late Payment Charges	This is the amount of fees charged for cardholders' failure to pay at least the minimum amount due on or before the payment due date.
	8. Overlimit Fees	This refers to the amount of fees billed for exceeding credit limit.
	9. Others	This refers to the amount of other fees charged by card issuers.
B.	Standard Rates and Charges per Cardholder	These refers to fees/charges per cardholder which may be a minimum amount or maximum percentage.
	1. Finance Charge	
	i. Minimum (%)	
	ii. Maximum (%)	
	2. Annual Membership Fee	
	i. Minimum (Peso Amount)	
	ii. Maximum (Peso Amount)	
	3. Balance Transfer Availment Fee	
	i. Minimum (Peso Amount)	
	ii. Maximum (Peso Amount)	
	4. Card Replacement Fee	
	i. Standard Fee	
	5. Cash Advance Fee	
	i. Minimum (Peso Amount)	
	ii. Maximum (Peso Amount)	
	6. Foreign Transaction Conversion Fee	
	i. Minimum (%)	
	ii. Maximum (%)	
	7. Late Payment Charge	
	i. Minimum (Peso Amount)	
	ii. Maximum (Peso Amount)	
	8. Overlimit Fees	
	i. Minimum (Peso Amount)	
	ii. Maximum (Peso Amount)	
<b>PART V: CARDHOLDER PROFILE (In Number)</b>		
<b>CARDHOLDER INFORMATION (Principal Only) (As of data)</b>		
A.	Age (Sum 1 to 5)	
	1. Below 22 years old	
	2. 22 to 35 years old	
	3. 36 to 55 years old	
	4. 56 to 65 years old	
	5. 66 years old and above	

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DATA FIELD		DEFINITION
<b>B. Gender at Birth (Sum 1 and 2)</b>		
1. Male		
2. Female		
<b>C. Geographic Location (where billings are sent) (Sum 1 and 2)</b>		
1. NCR		
<b>2. Regions (Sum a to p)</b>		
a. CAR		Cordillera Administrative Region: Abra, Apayao, Benguet, Ifugao, Kalinga, Mountain Province
b. Region I-Ilocos Region		Ilocos Norte, Ilocos Sur, La Union and Pangasinan
c. Region II - Cagayan Valley		Batanes, Nueva Vizcaya, Cagayan, Isabela and Quirino
d. Region III- Central Luzon		Bataan, Bulacan, Nueva Ecija, Pampanga, Tarlac, Zambales and Aurora
e. Region IV-A Calabarzon		Cavite, Laguna, Batangas, Rizal and Quezon
f. Region IV-B Mimaropa		Occidental & Oriental Mindoro, Marinduque, Romblon and Palawan
g. Region V-Bicol Region		Albay, Camarines Norte & Sur, Catanduanes, Masbate and Sorsogon
h. Region VI-Western Visayas		Aklan, Antique, Negros Occidental, Capiz, Guimaras and Iloilo
i. Region VII-Central Visayas		Cebu, Bohol, Negros Oriental and Siquijor
j. Region VIII-Eastern Visayas		Biliran, Eastern, Northern & Western Samar, Leyte and Southern Leyte
k. Region IX-Zamboanga Peninsula		Zamboanga Peninsula: Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay
l. Region X-Northern Mindanao		Misamis Oriental & Occidental, Camiguin, Lanao del Norte and Bukidnon
m. Region XI-Davao Region		Davao Region: Compostela Valley, Davao del Norte, Davao Oriental, Davao Occidental and Davao del Sur
n. Region XII-Soccsksargen		Central Mindanao: South Cotabato, Cotabato, Sultan Kudarat, Saranggani
o. Region XIII-Caraga		Caraga: Agusan del Norte, Agusan del Sur, Surigao del Norte, Surigao del Sur, and Dinagat Islands
p. BARMM		BARMM: Basilan, Lanao del Sur, Maguindanao, Sulu, Tawi-Tawi
<b>D. Occupation (Sum of 1 to 3)</b>		
1. Private Sector		
2. Government Sector		
3. Self-employed		
<b>E. Educational Attainment (Sum 1 to 4)</b>		
1. High School		
2. College		
3. Post Graduate		
4. Others		
<b>PART VI: USAGE PROFILE (In PHP)</b>		
<b>USAGE LOCATION</b>		
Incoming (locally used) for merchant acquiring banks of credit card transaction (Sum A to C)		This refers to the non-resident travelers' use of internationally issued credit cards in the Phils.
A. Travel (Sum 1 to 3)		This covers all goods and services for own use or to give away, acquired by Philippine residents going abroad or non-residents coming to the Philippines for personal/business purposes. Examples of personal purpose include vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education- and health-related purposes; and business purpose such as carrier crews stopping off or laying over, government employees on official travel, employees of international organizations on official business and employees traveling on behalf of their employer. Business travel also covers goods and services for which business travelers are reimbursed by their employer but excludes sales or purchases on behalf of the enterprise/company that they represent.

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DATA FIELD		DEFINITION
1. Personal Travel		This refers to goods and services such as: Hotel, lodging, motels, resorts, Car rentals, passenger railways, commuter passenger ferries, taxicabs, bus lines, cruise lines, duty free stores, service stations, drug stores, pharmacies, restaurants, telecom equipment, electronic sales etc.
2. Health-Related Travel		This refers to services of Doctors, Dentists, Orthodontics, Osteopathic Physicians, Chiropractors, Ophthalmologists, Ophthalmologists, Opticians, Hospital, Nursing and Personal Care Facilities, Dental and medical laboratories etc.
3. Education-Related Travel		This refers to services of schools, colleges and educational services etc.
B. Passenger services		These cover all services provided in the international transport of non-residents by resident carriers and of residents by non-resident carriers. These include fares and other expenditures related to the carriage of passengers, taxes levied on passenger services, package tours, cruise fares, charges for excess baggage, vehicles, or other personal accompanying effects and food, drinks, or other items purchased on board carriers. Excluded in this category are passenger transport services provided within a territory by residents to non-residents that are provided or purchased separately from international transport. Such expenditures are included under travel.
C. Others		These cover all Incoming/Outgoing less Travel and Passenger Service.
Outgoing (used abroad)----for credit card issuing banks (Sum A to C)		This refers to Philippine resident travelers' use of locally issued credit cards abroad.
A. Travel (Sum 1 to 3)		This covers all goods and services for own use or to give away, acquired by Philippine residents going abroad or non-residents coming to the Philippines for personal/business purposes. Examples of personal purpose include vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education- and health-related purposes; and business purpose such as carrier crews stopping off or laying over, government employees on official travel, employees of international organizations on official business and employees traveling on behalf of their employer. Business travel also covers goods and services for which business travelers are reimbursed by their employer but excludes sales or purchases on behalf of the enterprise/company that they represent.
1. Personal Travel		
2. Health-Related Travel		
3. Education-Related Travel		
B. Passenger services		These cover all services provided in the international transport of non-residents by resident carriers and of residents by non-resident carriers. These include fares and other expenditures related to the carriage of passengers, taxes levied on passenger services, package tours, cruise fares, charges for excess baggage, vehicles, or other personal accompanying effects and food, drinks, or other items purchased on board carriers. Excluded in this category are passenger transport services provided within a territory by residents to non-residents that are provided or purchased separately from international transport. Such expenditures are included under travel.
C. Others		These cover all Incoming/Outgoing less Travel and Passenger Services

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Administrative Services Department



Credit Card Business Activity Report for Universal/Commercial Banks and their Subsidiary Banks

RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation Rule/Remarks
CCBAR10	Current	FRP-Sched 11A CCBAR	140150004505100000 00220050000000000000	x	Use Current Column	1.0/UNB
CCBAR20	Past Due	FRP-Sched 11A CCBAR	140150004505100000 00220100000000000000	x	Use Past Due Column	1.0/UNB
CCBAR30	Sum of Non-Performing Loans	FRP-Sched 11A CCBAR	140150004505100000 00220150000000000000	x	Add Non-Performing, net of ITL and Items in Litigation (ITL) columns	2.1/UNB
CCBAR40	Non-Performing Loans, Net of ITL	FRP-Sched 11A CCBAR	140150004505100000 00220150050000000000	x	Use Non-Performing, net of ITL Column	1.0/UNB
CCBAR50	Items in Litigation	FRP-Sched 11A CCBAR	140150004505100000 00220150100000000000	x	Use Items in Litigation (ITL) Column	1.0/UNB

Type of Reconciliation Rule

1. Straightforward rules
2. Formula generated rules
  - 2.1. Same account with several columns
  - 2.2. Combination of several accounts
3. Conditional rules

**CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) <dd-mmmm-yyyy>**

Name of Financial Institution: \_\_\_\_\_

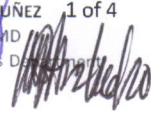
Financial Institution Code: \_\_\_\_\_

URL/Web Site: \_\_\_\_\_

PART I: CARD ISSUANCE (In Numbers)		Account Codes	For the Month Ended < mmmm-yyyy>
<b>A.</b>	<b>Cards in Force</b>		
	<b>1. Total Number of Cards in Force (1 = 2 = 3)</b>	001050000000000001	0
	<b>2. By Category</b>	001050000000000002	0
	i. Schemed	001050500000000000	0
	a. American Express	001050500500000000	
	b. Japan Credit Bureau (JCB)	001050501000000000	
	c. MasterCard	001050501500000000	
	d. VISA Card	001050502000000000	
	e. Diners	001050502500000000	
	f. China Union Pay	001050503000000000	
	g. Others	001050503500000000	
	ii. Proprietary	001051000000000000	
	<b>3. By Segment</b>	001050000000000003	0
	i. Individual	001051500000000000	0
	a. Primary	001051500500000000	
	b. Supplementary	001051501000000000	
	ii. Corporate	001052000000000000	
<b>B.</b>	<b>Cards Applications (In Numbers)</b>		
	<b>1. Number of applications</b>	001150000000200000	
	<b>2. Number of approved applications</b>	001150000000100000	
<b>C.</b>	<b>Cards Issued by Status (In Numbers) (Sum 1 to 3)</b>	001200000000000000	0
	<b>1. Active</b>	001200500000000000	
	<b>2. Temporarily Suspended</b>	001201000000000000	
	<b>3. Closed/Cancelled</b>	001201500000000000	0
	i. Voluntary	001201500500000000	
	ii. Involuntary	001201501000000000	
PART II: CREDIT AND EXPOSURE		Account Codes	For the Month Ended < mmmm-yyyy>
<b>A.</b>	<b>Credit Limit (In Php)</b>	002150000000000000	0.00
	<b>1. By Segment</b>	002150500000000000	0.00
	i. Individual	002150500500000000	
	ii. Corporate	002150501000000000	
<b>B.</b>	<b>Credit Card Receivables (In Php)</b>		
	<b>1. Current</b>	002200500000000000	
	<b>2. Past Due</b>	002201000000000000	0.00
	i. 1-30 days past due	002201000500000000	
	ii. 31-60 days past due	002201001000000000	
	iii. 61-90 days past due	002201001500000000	
	<b>3. Sum of Non-Performing Loans</b>	002201500000000000	0.00
	i. Non-Performing Loans, Net of Items in Litigation	002201500500000000	0.00
	a. 91-120 days past due	002201500505000000	
	b. 121-180 days past due	002201500510000000	
	c. Over 180 days past due	002201500515000000	

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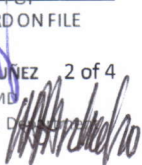


**CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) <dd-mmmm-yyyy>**

<b>ii. Items in Litigation</b>		002201501000000000	
<b>C.</b>	<b>Write-offs (In Php) (Sum 1 and 2)</b>	002250000000000000	0.00
	<b>1. Due to Delinquency</b>	002250500000000000	
	<b>2. Due to Fraud/Others</b>	002251000000000000	
<b>D.</b>	<b>Indicators (%)</b>		
	<b>1. Delinquency Rate</b>	002300500000000000	
	<b>2. Past Due Ratio</b>	002301000000000000	
	<b>3. Fraud Incidence (also known as fraud bps)</b>	002301500000000000	
<b>PART III: BILLINGS AND USAGE</b>		<b>Account Codes</b>	<b>For the Month Ended &lt; mmmm-yyyy&gt;</b>
<b>A.</b>	<b>Billings (In Php)</b>		
	<b>1. Total Billings (1 = 2 = 3)</b>	003200500000000000	0.00
	<b>2. By Mode of Transaction</b>	003201000000000000	0.00
	i. Card Present	003201000500000000	
	ii. Card Not Present	003201001000000000	
	iii. Others	003201001500000000	
	<b>3. By Type</b>	003201500000000000	0.00
	i. Purchase	003201500500000000	
	ii. Cash Advance	003201501000000000	
	iii. Others	003201501500000000	
<b>B.</b>	<b>Usage (In Numbers)</b>		
	<b>1. Total Number of Transactions (1 = 2 = 3)</b>	003250500000000000	0
	<b>2. By Mode of Transaction</b>	003251000000000000	0
	i. Card Present	003251000500000000	
	ii. Card Not Present	003251001000000000	
	iii. Others	003251001500000000	
	<b>3. By Type</b>	003251500000000000	0
	i. Purchase	003251500500000000	
	ii. Cash Advance	003251501000000000	
	iii. Others	003251501500000000	
<b>C.</b>	<b>Cardholder By Type of Payment Behavior (In Numbers)</b>	003300000000000000	0
	<b>1. Number of Revolvers</b>	003300500000000000	
	<b>2. Number of Transactors</b>	003301000000000000	
<b>PART IV: FEES AND CHARGES</b>			<b>For the Month Ended &lt; mmmm-yyyy&gt;</b>
<b>A.</b>	<b>Fees and Charges Collected (Sum 1 to 9)</b>	001400000000000000	0.00
	1. Finance Charge	001400500500000000	
	2. Annual Membership Fee	001400501000000000	
	3. Balance Transfer Availment Fees	001400501500000000	
	4. Card Replacement Fees	001400502000000000	
	5. Cash Advance Fees	001400502500000000	
	6. Foreign Transaction Conversion Fees	001400503000000000	
	7. Late Payment Charges	001400503500000000	
	8. Overlimit Fees	001400504000000000	
	9. Others	001400504500000000	
<b>B.</b>	<b>Standard Rates and Charges per Cardholder</b>		
	<b>1. Finance Charge</b>		
	i. Minimum (%)	001550500500500000	
	ii. Maximum (%)	001550500500600000	

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RYA ROSE D. NUÑEZ 2 of 4  
Manager, RMD  
Administrative Services Department



CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) <dd-mmmm-yyyy>

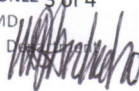
<b>2. Annual Membership Fee</b>		
i. Minimum (Peso Amount)	001550501000500000	
ii. Maximum (Peso Amount)	001550501000600000	
<b>3. Balance Transfer Availment Fee</b>		
i. Minimum (Peso Amount)	001550501500500000	
ii. Maximum (Peso Amount)	001550501500600000	
<b>4. Card Replacement Fee</b>		
i. Standard Fee	001550502000500000	
<b>5. Cash Advance Fee</b>		
i. Minimum (Peso Amount)	001550502500500000	
ii. Maximum (Peso Amount)	001550502500600000	
<b>6. Foreign Transaction Conversion Fee</b>		
i. Minimum (%)	001550503000500000	
ii. Maximum (%)	001550503000600000	
<b>7. Late Payment Charge</b>		
i. Minimum (Peso Amount)	001550503500500000	
ii. Maximum (Peso Amount)	001550503500600000	
<b>8. Overlimit Fees</b>		
i. Minimum (Peso Amount)	001550504000500000	
ii. Maximum (Peso Amount)	001550504000600000	

**PART V: CARDHOLDER PROFILE (In Number)**

CARDHOLDER INFORMATION (Principal Only) (As of data)		Account Codes	For the Month Ended < mmmm-yyyy>
<b>A. Age (Sum 1 to 5)</b>		002050500000000000	0
1. Below 22 years old		002050500500000000	
2. 22 to 35 years old		002050501000000000	
3. 36 to 55 years old		002050501500000000	
4. 56 to 65 years old		002050502500000000	
5. 66 years old and above		002050503000000000	
<b>B. Gender at Birth (Sum 1 and 2)</b>		002051000000000000	0
1. Male		002051000500000000	
2. Female		002051001000000000	
<b>C. Geographic Location (where billings are sent) (Sum 1 and 2)</b>		002052000000000000	0
<b>1. NCR</b>		002052000500000000	
<b>2. Regions (Sum a to p)</b>		002052001000000000	0
a. CAR		002052001005000000	
b. Region I-Ilocos Region		002052001010000000	
c. Region II - Cagayan Valley		002052001015000000	
d. Region III- Central Luzon		002052001020000000	
e. Region IV-A Calabarzon		002052001025000000	
f. Region IV-B Mimaropa		002052001030000000	
g. Region V-Bicol Region		002052001035000000	
h. Region VI-Western Visayas		002052001040000000	
i. Region VII-Central Visayas		002052001045000000	
j. Region VIII-Eastern Visayas		002052001050000000	
k. Region IX-Zamboanga Peninsula		002052001055000000	
l. Region X-Northern Mindanao		002052001060000000	
m. Region XI-Davao Region		002052001065000000	
n. Region XII-Soccsksargen		002052001070000000	
o. Region XIII-Caraga		002052001075000000	
p. BARMM		002052001090000000	
<b>D. Occupation (Sum of 1 to 3)</b>		002052500000000000	0

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RYA ROSE D. NUÑEZ 3 of 4  
Manager, RMD  
Administrative Services Division



**CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) <dd-mmmm-yyyy>**

1. Private Sector	002052500500000000	
2. Government Sector	002052501000000000	
3. Self-employed	002052501500000000	
<b>E. Educational Attainment (Sum 1 to 4)</b>	<b>002053000000000000</b>	<b>0</b>
1. High School	002053000500000000	
2. College	002053001500000000	
3. Post Graduate	002053002000000000	
4. Others	002053002500000000	
<b>PART VI: USAGE PROFILE (In PHP)</b>		<b>For the Month Ended &lt; mmmm-yyyy&gt;</b>
<b>USAGE LOCATION</b>		
Incoming (locally used) for merchant acquiring banks of credit card transaction (Sum A to C)	004050000000000000	0.00
<b>A. Travel (Sum 1 to 3)</b>	<b>004050500000000000</b>	<b>0.00</b>
1. Personal Travel	004050500500000000	
2. Health-Related Travel	004050501000000000	
3. Education-Related Travel	004050501500000000	
<b>B. Passenger services</b>	<b>004051000000000000</b>	
<b>C. Others</b>	<b>004051500000000000</b>	
Outgoing (used abroad)---for credit card issuing banks (Sum A to C)	004100000000000000	0.00
<b>A. Travel (Sum 1 to 3)</b>	<b>004100500000000000</b>	<b>0.00</b>
1. Personal Travel	004100500500000000	
2. Health-Related Travel	004100501000000000	
3. Education-Related Travel	004100501500000000	
<b>B. Passenger services</b>	<b>004101000000000000</b>	
<b>C. Others</b>	<b>004101500000000000</b>	

Prepared By:  
Position:  
Date:

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Approved By:  
Position:  
Date:

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RYA ROSE D. NUÑEZ  
Manager, BME  
Administrative Services

