[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

Customer Service

BDO Unibank, Inc.

[Branch Address or Headquarters]

[City, State, ZIP Code]

Dear Customer Service,

I hope this letter finds you well. I am writing to inquire about the interest rates associated with my BDO credit card, [Your Credit Card Type/Name, e.g., "BDO Mastercard"].

I would like to understand the current interest rates applicable to my account, including any variations based on payment history or promotional rates that may be available. Additionally, I would appreciate details on how interest is calculated and any potential fees that may arise concerning my account.

Thank you for your assistance. I look forward to your prompt response. Sincerely,

[Your Name]

[Your BDO Credit Card Number (last 4 digits only for security)]