

Cash2Go Calculator

Choose how much cash you want to convert from your credit card and let us calculate your monthly amortization.

Step 1: Type in the amount you want to transfer (in Pesos)

Step 2: Select the number of months you will pay back the entire amount

Step 3: Click on the CALCULATE button

Amount you pay monthly (Monthly Amortization)	Total amount to be paid back (Gross)	Total Interest Amount	Effective Interest Rate	Monthly Interest Rate
P 1398.48	P 16782.00	P 1782.00	1.7710%	0.99%

*Rate is based on existing Cash2Go phone-in installment rates. For Metrobank branch rates, please visit a Metrobank branch near you. To pursue your Cash2Go application, please call our 24-hour Customer Service hotline number at (632) 8-700-700 (Metro Manila) or 1-800-1-888-5775 (Domestic Toll-Free).

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Imperfect Information, Adverse Selection and Interest Rate Sluggishness in the Pricing of Bank Credit Cards J. Michael Woolley, 1988 **Credit Card Rates and Consumer Search** Mitchell Berlin, 1989 **Do Liquidity Constraints and Interest Rates Matter for Consumer Behavior? Evidence from Credit Card Data** David B. Gross, 2011 This paper utilizes a unique new dataset of credit card accounts to analyze how people respond to changes in credit supply The data consist of a panel of thousands of individual credit card accounts from several different card issuers with associated credit bureau data We estimate both marginal propensities to consume MPCs out of liquidity and interest rate elasticities We also evaluate the ability of different models of consumption to rationalize our results distinguishing the Permanent Income Hypothesis PIH liquidity constraints precautionary saving and behavioral models We find that increases in credit limits generate an immediate and significant rise in debt counter to the PIH The average quote MPC out of

liquidityquot dDebt dLimit ranges between 10% 14% The MPC is much larger for people starting near their limits consistent with binding liquidity constraints However the MPC is significant even for people starting well below their limit We show this response is consistent with buffer stock models of precautionary saving Nonetheless there are other results that conventional models cannot easily explain for example why so many people are borrowing on their credit cards and simultaneously holding low yielding assets Unlike most other studies we also find strong effects from changes in account specific interest rates The long run elasticity of debt to the interest rate is approximately 1 3 Less than half of this elasticity represents balance shifting across cards with most reflecting net changes in total borrowing The elasticity is larger for decreases in interest rates than for increases which can explain the widespread use of temporary promotional rates The elasticity is smaller for people starting near their credit limits again consistent with liquidity constraints

Credit Cards and You, Fall 2002 ,2002 This publication is intended to provide user friendly information related to credit card costs It includes information on interest rates compared to the Bank of Canada rate characteristics of different types of cards interest rates fees for standard and low rate credit cards how interest rates are calculated on credit cards and ways to save money when using credit cards Includes glossary

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