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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).

Metrobank Credit Card Interest Calculator

**Catherine Murphy, Thomson
Wadsworth**



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average $\frac{d\text{Debt}}{d\text{Limit}}$ 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.

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