



## DBP DEPOSIT REQUIREMENTS AND BANK SERVICE AND ATM-RELATED CHARGES

	Required Initial Deposit	Required Minimum Monthly ADB	Required ADB to earn interest
<b>SAVINGS ACCOUNT</b>			
<b>INDIVIDUAL</b>			
Savings Account with ATM	P 500	P 500	P 500
Savings Account with ATM and Passbook	P 5,000	P 5,000	P 10,000
<b>CORPORATE</b>			
	P 10,000	P 10,000	P 10,000
<b>USD SAVINGS ACCOUNT (IND)</b>			
	USD 100	USD 500	USD 500
<b>USD SAVINGS ACCOUNT (CORP)</b>			
	USD 1,000	USD 1,000	USD 1,000
<b>YOUNG EARNER'S SAVINGS (YES) ACCOUNT</b>			
During Build-Up Period (PHP)	P 100	P 100	P 1,000
During Build-Up Period (USD)	USD 50	USD 50	USD 100
After Build-Up Period (PHP)	-	P 1,000	P 1,000
After Build-Up Period (USD)	-	USD 100	USD 100
<b>WISDOM ACCOUNT (PHP)</b>			
	P 5,000	P 5,000	P 5,000
<b>WISDOM ACCOUNT (USD)</b>			
	USD 100	USD 100	USD 500
<b>PENSIONER'S ACCOUNT</b>			
	P 100	P 100	P 500
<b>EC CARD (ATM-based Savings Account for OFWs and OFW beneficiaries)</b>			
	none	none	500
<b>CURRENT ACCOUNT</b>			
INDIVIDUAL (Non-interest Earning)	5,000	5,000	N/A
INDIVIDUAL (Interest Earning)	10,000	10,000	10,000
CORPORATE (Non-interest Earning)	10,000	10,000	N/A
CORPORATE (Interest Earning)	25,000	25,000	25,000

TERM DEPOSITS	Minimum Placement	Terms
REGULAR TIME DEPOSIT	P 10,000 / USD 1,000	30 – 365 days
SPECIAL SAVINGS	P 10,000	30 – 365 days
OPTION SAVINGS	P 1,000,000	15 – 29 days
WISDOM TIME DEPOSIT	P 50,000 / USD 1,000	180 – 365 days
HIGH EARNER TIME DEPOSIT	P 1,000,000 / USD 20,000	12, 18 and 24 months

**BANK FEES AND CHARGES**

<b>Monthly Service Charge for Falling Below Required Minimum Monthly ADB for at least 2 consecutive months</b>	<table border="1"> <tr> <td>Peso Deposit Account</td> <td>P 200</td> </tr> <tr> <td>Dollar Deposit Account</td> <td>USD 5</td> </tr> </table>	Peso Deposit Account	P 200	Dollar Deposit Account	USD 5
Peso Deposit Account	P 200				
Dollar Deposit Account	USD 5				
<b>Monthly Dormancy Charge</b>  Will be imposed on a dormant deposit account five (5) years after the last activity provided the balance falls below the minimum monthly ADB.	<table border="1"> <tr> <td>Peso Deposit Account</td> <td>P 30</td> </tr> <tr> <td>Dollar Deposit Account</td> <td>P 30 or the USD equivalent using the DBP Selling Rate</td> </tr> </table>	Peso Deposit Account	P 30	Dollar Deposit Account	P 30 or the USD equivalent using the DBP Selling Rate
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Dollar Deposit Account	P 30 or the USD equivalent using the DBP Selling Rate				
<b>Fee for Closing Within Thirty (30) Days From Date of Opening</b>	<table border="1"> <tr> <td>Peso Deposit Account</td> <td>P 300</td> </tr> <tr> <td>Dollar Deposit Account</td> <td>USD 10</td> </tr> </table>	Peso Deposit Account	P 300	Dollar Deposit Account	USD 10
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Dollar Deposit Account	USD 10				
<b>ATM Card Replacement Debit Card</b>	<table border="1"> <tr> <td>ATM Card Replacement</td> <td>P 150 EMV</td> </tr> <tr> <td>Debit Card</td> <td>P 150 EMV</td> </tr> </table>	ATM Card Replacement	P 150 EMV	Debit Card	P 150 EMV
ATM Card Replacement	P 150 EMV				
Debit Card	P 150 EMV				
<b>Replacement of Lost Passbook</b>	<table border="1"> <tr> <td>Peso Deposit Account</td> <td>P 200</td> </tr> <tr> <td>Dollar Deposit Account</td> <td>P 200 or USD 5</td> </tr> </table>	Peso Deposit Account	P 200	Dollar Deposit Account	P 200 or USD 5
Peso Deposit Account	P 200				
Dollar Deposit Account	P 200 or USD 5				
<b>Bank Certification</b>	<table border="1"> <tr> <td>Peso Deposit Account</td> <td>P 100</td> </tr> <tr> <td>Dollar Deposit Account</td> <td>P 100 or USD 2</td> </tr> </table>	Peso Deposit Account	P 100	Dollar Deposit Account	P 100 or USD 2
Peso Deposit Account	P 100				
Dollar Deposit Account	P 100 or USD 2				
<b>Statement Request</b>	<table border="1"> <tr> <td>First 3 pages</td> <td>P 100</td> </tr> <tr> <td>For every succeeding page</td> <td>P 20/page</td> </tr> </table>	First 3 pages	P 100	For every succeeding page	P 20/page
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For every succeeding page	P 20/page				
<b>Fee for lifting holding period on dollar notes deposit (for Cash Withdrawal)</b>	<table border="1"> <tr> <td>No. of days holding period</td> <td>5 calendar days</td> </tr> <tr> <td>Fee for lifting holding period</td> <td>1/4 of 1% of the amount withdrawn</td> </tr> </table>	No. of days holding period	5 calendar days	Fee for lifting holding period	1/4 of 1% of the amount withdrawn
No. of days holding period	5 calendar days				
Fee for lifting holding period	1/4 of 1% of the amount withdrawn				
<b>Manager's Check</b>	P 53.00				
<b>Counter Check</b>	P 53.00				

<b>Fee for Special Clearing (per check)</b>	P 2,000	
<b>Cost of Checkbook</b>	Personal (50 pcs per booklet)	P 285
	Commercial (100 pcs per booklet)	P 510
	MDS (50 pcs per booklet)	P 455
<b>Interbranch Deposit/ Withdrawal/ Encashment (Inter-Regional: If mother branch is not within RMC)</b>	<ul style="list-style-type: none"> <li>• <b>Deposit:</b> No Charge</li> <li>• <b>Withdrawal and Encashment:</b></li> </ul>	
	≤ P50,000	P 50
	P 50,000.01 to P499,999.99	P 100
	≥ P 500,000	P 500
<b>FOREIGN CHECK CLEARING</b>		
Foreign Check Clearing (Fees & Charges)	USD 10 per check	
No. of Days Clearing	25 calendar days	
Remote Deposit Service (RDS) deposit correction	USD 8 per check	
Return item	USD 11 per check	
Return item notification	USD 6 per check	

<b>STOP PAYMENT ORDER (SPO)</b>		
<b>Application for SPO (per check)</b>	P 100	
- <b>Stop Payment – Funded (if check is presented thru Clearing)</b>	2,000	
- <b>Stop Payment – Unfunded (if check is presented thru Clearing)</b>		
- Service Charge for each returned check	2,000	
- Penalty Charge	P 200 per P40,000 or fraction thereof per check per day.	

<b>TEMPORARY OVER DRAFT</b>		
Returned Dishonored Check (DAIF/DAUD)		
- Service Charge	P 2,000	
- Penalty Charge	P 200 per P40,000 or fraction thereof per check per day.	

<b>RETURNED ITEMS</b>		
<b>Penalty Charges on Returned Items</b>	P 2,000	

<b>DOMESTIC REMITTANCE</b>		
<b>- OUTWARD REMITTANCE</b>		
<b>REAL TIME GROSS SETTLEMENT (RTGS)</b>	Commission	P150
	+ PhilPaSS Fee	
	P 1.00 to 100.00	-
	P 101.01 to 500,000.00	P 5.00
	P 500,000.01 to 1M	P 10.00
	P1,000,000.01 to 39,999,999.99	Trans. Value x 0.00001
	40 M and above	400.00
* Please see ANNEX A (schedule of charges)		
<b>ELECTRONIC PESO CLEARING SYSTEM (EPCS)</b>		P 250
<b>PDDTS</b>		
<b>- Debit from Peso Account (for trade related transactions only)</b>		
Commission	P 1,000 or 1/8 of 1% whichever is higher	
<b>- Debit from USD Account</b>		
Commission	USD 10 or 1/8 of 1% whichever is higher	
<b>QUICK CASH REMIT</b> (Beneficiaries shall be encouraged to open an ATM account where succeeding remittances shall be credited)		P 100 regardless of amount
- Doc Stamp	P 0.60 for every P 200	
<b>- INWARD REMITTANCE</b>		
<b>ELECTRONIC PESO CLEARING SYSTEM (EPCS)</b>		No Charge
<b>- INWARD REMITTANCE (For Remittance Department)</b>		
<b>PCHC/PDDTS</b>		
<b>- For Credit to Peso Account</b>		
SWIFT Cost (for tracers/inquiries)		P 100
Postage /Xerox		P 64.20
Transfer Cost		P 50
Doc Stamp		P 0.60 for every P 200
<b>- For Credit to USD Account</b>		
Bank Commission		USD 5 (regardless of amount)
SWIFT Cost (for tracers/inquiries)		USD 3
Transfer Cost		USD 2.50

<b>FOREIGN REMITTANCE</b>	
<b>- OUTWARD REMITTANCE</b>	

<b>SWIFT</b>	
<b>- Debit from Peso Account to USD</b>	
Commission	P 1,000 or 1/8 of 1% whichever is Higher
Cable	P 500
Reproduction	P 10
Doc Stamp Tax	P 0.60 for every P 200
<b>- Debit from Peso Account to 3<sup>rd</sup> Currency</b>	
Commission	P 1,000 or 1/8 of 1% whichever is higher
Cable	P 35 x selling rate of USD
Reproduction	P 10
Doc Stamp Tax	P 0.60 for every P 200
<b>- Debit from USD Account</b>	
Commission	USD 20 or 1/8 of 1% whichever is higher
Cable	P 500 ÷ reval rate
Reproduction	P 10 ÷ reval rate
<b>- INWARD REMITTANCE (For Remittance Department)</b>	
<b>SWIFT</b>	
<b>- For credit to Peso Account</b>	
SWIFT Cost (for tracers/inquiries)	P 100
Postage / Xerox	P 64.20
Doc Stamp	P 0.60 for every P 200
<b>- For credit to USD Account</b>	
Bank Commission	USD 5 (regardless of amount)
SWIFT Cost (for tracers/inquiries)	USD 3
<b>BANK DRAFT</b>	
<b>- Debit from Peso Account to USD or 3<sup>rd</sup> Currency</b>	
Commission	P 1,000 or 1/8 of 1% whichever is higher
Cable	P 50
Reproduction	P 10
Doc Stamp	P 0.60 for every P 200
<b>- Debit from USD Account</b>	
Commission	USD 20 or 1/8 of 1% whichever is higher
Cable	P 50 ÷ reval rate
Reproduction	P 10 ÷ reval rate

<b>TERM DEPOSITS</b>	
Documentary Stamp Tax on preterminated Term Deposits (Regular Time Deposit, Wisdom, High Earner, Option and Special Savings)	DST = Principal / P 200 x 1.50 x no. of days (agreed term)/ 365
Pretermination penalty for interest rate of Peso Term Deposits (Regular Time Deposit and Special Savings)	<ul style="list-style-type: none"> <li>• 30 days and below - Regular savings rate;</li> <li>• Over 30 days but within the 1st half of the term - 50% of the agreed rate;</li> </ul>

	<ul style="list-style-type: none"> <li>Over 30 days but within the 2nd half of the term - 75% of the agreed rate (For the 50% and 75% policy to apply, a minimum holding period of 30 days is required)</li> </ul>
Pretermination penalty for interest rate for Option Savings	Regular Savings Rate
Pretermination penalty for interest rate for High Earner Account	Regular Savings Rate (excess interest received in advance will be deducted from the Client's principal upon pre-termination)
Pretermination penalty for interest rate for Wisdom Time Deposit	Regular Savings Rate
Pretermination penalty for interest rate of Foreign Currency Term Deposits (Regular Time Deposit)	<ul style="list-style-type: none"> <li>If withdrawn within the first half of the term – Twenty five percent (25%) of the agreed rate</li> <li>If withdrawn after the first half of the term – Fifty percent (50%) of the agreed rate</li> </ul> (For the 25% and 50% policy to apply, a minimum holding period of 7 days is required. If withdrawn below 7 days, no interest will be given)

**ATM-RELATED CHARGES**

<b>Issuers Service Fee</b>			
	Balance Inquiry		P 2.00
	Cash Withdrawal		P 12.00
	IBFT		P 25.00
<b>Transaction Limits - Maximum</b>			
	ATM Withdrawal combined with IBFT		P 20,000.00
	Intra BFT per Transaction combined with withdrawal		P 20,000.00
	IBFT as Issuer per Transaction		P 20,000.00
	Debit POS		P 20,000.00
	Bills Payment		NO LIMIT
	IBFT as Transferee		NO LIMIT

**FINAL WITHHOLDING TAX**

On Interest on FCDU deposits (except for resident foreign corporation which will be still be subject to 7.5%)	15%
Withdrawal from Decedent's Deposit Account	6%

**ANNEX A**

RTGS FEE TABLE									
	Transaction Value			Fee		Transaction Value			Fee
1	1.00	to	500,000.00	155.00	41	20,000,000.01	to	20,500,000.00	355.00
2	500,000.01	to	1,000,000.00	160.00	42	20,500,000.01	to	21,000,000.00	360.00
3	1,000,000.01	to	1,500,000.00	165.00	43	21,000,000.01	to	21,500,000.00	365.00
4	1,500,000.01	to	2,000,000.00	170.00	44	21,500,000.01	to	22,000,000.00	370.00
5	2,000,000.01	to	2,500,000.00	175.00	45	22,000,000.01	to	22,500,000.00	375.00
6	2,500,000.01	to	3,000,000.00	180.00	46	22,500,000.01	to	23,000,000.00	380.00
7	3,000,000.01	to	3,500,000.00	185.00	47	23,000,000.01	to	23,500,000.00	385.00
8	3,500,000.01	to	4,000,000.00	190.00	48	23,500,000.01	to	24,000,000.00	390.00
9	4,000,000.01	to	4,500,000.00	195.00	49	24,000,000.01	to	24,500,000.00	395.00
10	4,500,000.01	to	5,000,000.00	200.00	50	24,500,000.01	to	25,000,000.00	400.00
11	5,000,000.01	to	5,500,000.00	205.00	51	25,000,000.01	to	25,500,000.00	405.00
12	5,500,000.01	to	6,000,000.00	210.00	52	25,500,000.01	to	26,000,000.00	410.00
13	6,000,000.01	to	6,500,000.00	215.00	53	26,000,000.01	to	26,500,000.00	415.00
14	6,500,000.01	to	7,000,000.00	220.00	54	26,500,000.01	to	27,000,000.00	420.00
15	7,000,000.01	to	7,500,000.00	225.00	55	27,000,000.01	to	27,500,000.00	425.00
16	7,500,000.01	to	8,000,000.00	230.00	56	27,500,000.01	to	28,000,000.00	430.00
17	8,000,000.01	to	8,500,000.00	235.00	57	28,000,000.01	to	28,500,000.00	435.00
18	8,500,000.01	to	9,000,000.00	240.00	58	28,500,000.01	to	29,000,000.00	440.00
19	9,000,000.01	to	9,500,000.00	245.00	59	29,000,000.01	to	29,500,000.00	445.00
20	9,500,000.01	to	10,000,000.00	250.00	60	29,500,000.01	to	30,000,000.00	450.00
21	10,000,000.01	to	10,500,000.00	255.00	61	30,000,000.01	to	30,500,000.00	455.00
22	10,500,000.01	to	11,000,000.00	260.00	62	30,500,000.01	to	31,000,000.00	460.00
23	11,000,000.01	to	11,500,000.00	265.00	63	31,000,000.01	to	31,500,000.00	465.00
24	11,500,000.01	to	12,000,000.00	270.00	64	31,500,000.01	to	32,000,000.00	470.00
25	12,000,000.01	to	12,500,000.00	275.00	65	32,000,000.01	to	32,500,000.00	475.00
26	12,500,000.01	to	13,000,000.00	280.00	66	32,500,000.01	to	33,000,000.00	480.00
27	13,000,000.01	to	13,500,000.00	285.00	67	33,000,000.01	to	33,500,000.00	485.00
28	13,500,000.01	to	14,000,000.00	290.00	68	33,500,000.01	to	34,000,000.00	490.00
29	14,000,000.01	to	14,500,000.00	295.00	69	34,000,000.01	to	34,500,000.00	495.00
30	14,500,000.01	to	15,000,000.00	300.00	70	34,500,000.01	to	35,000,000.00	500.00
31	15,000,000.01	to	15,500,000.00	305.00	71	35,000,000.01	to	35,500,000.00	505.00
32	15,500,000.01	to	16,000,000.00	310.00	72	35,500,000.01	to	36,000,000.00	510.00
33	16,000,000.01	to	16,500,000.00	315.00	73	36,000,000.01	to	36,500,000.00	515.00
34	16,500,000.01	to	17,000,000.00	320.00	74	36,500,000.01	to	37,000,000.00	520.00
35	17,000,000.01	to	17,500,000.00	325.00	75	37,000,000.01	to	37,500,000.00	525.00
36	17,500,000.01	to	18,000,000.00	330.00	76	37,500,000.01	to	38,000,000.00	530.00
37	18,000,000.01	to	18,500,000.00	335.00	77	38,000,000.01	to	38,500,000.00	535.00
38	18,500,000.01	to	19,000,000.00	340.00	78	38,500,000.01	to	39,000,000.00	540.00
39	19,000,000.01	to	19,500,000.00	345.00	79	39,000,000.01	to	39,500,000.00	545.00
40	19,500,000.01	to	20,000,000.00	350.00	80	39,500,000.01	to	40,000,000.00	550.00