



DBP DEPOSIT REQUIREMENTS AND BANK SERVICE AND ATM-RELATED CHARGES

| | Required Initial Deposit | Required Minimum Monthly ADB | Required ADB to earn interest |
|---|--------------------------|------------------------------|-------------------------------|
| SAVINGS ACCOUNT | | | |
| INDIVIDUAL | | | |
| 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 |
| CORPORATE | | | |
| | P 10,000 | P 10,000 | P 10,000 |
| USD SAVINGS ACCOUNT (IND) | | | |
| | USD 100 | USD 500 | USD 500 |
| USD SAVINGS ACCOUNT (CORP) | | | |
| | USD 1,000 | USD 1,000 | USD 1,000 |
| YOUNG EARNER'S SAVINGS (YES) ACCOUNT | | | |
| 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 |
| WISDOM ACCOUNT (PHP) | | | |
| | P 5,000 | P 5,000 | P 5,000 |
| WISDOM ACCOUNT (USD) | | | |
| | USD 100 | USD 100 | USD 500 |
| PENSIONER'S ACCOUNT | | | |
| | P 100 | P 100 | P 500 |
| EC CARD (ATM-based Savings Account for OFWs and OFW beneficiaries) | | | |
| | none | none | 500 |
| CURRENT ACCOUNT | | | |
| 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

| | | | | | |
|---|---|----------------------------|-----------------|--------------------------------|---|
| Monthly Service Charge for Falling Below Required Minimum Monthly ADB for at least 2 consecutive months | <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 | | | | |
| Monthly Dormancy Charge 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 |
| Peso Deposit Account | P 30 | | | | |
| Dollar Deposit Account | P 30 or the USD equivalent using the DBP Selling Rate | | | | |
| Fee for Closing Within Thirty (30) Days From Date of Opening | <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 |
| Peso Deposit Account | P 300 | | | | |
| Dollar Deposit Account | USD 10 | | | | |
| ATM Card Replacement Debit Card | <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 | | | | |
| Replacement of Lost Passbook | <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 | | | | |
| Bank Certification | <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 | | | | |
| Statement Request | <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 |
| First 3 pages | P 100 | | | | |
| For every succeeding page | P 20/page | | | | |
| Fee for lifting holding period on dollar notes deposit (for Cash Withdrawal) | <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 | | | | |
| Manager's Check | P 53.00 | | | | |
| Counter Check | P 53.00 | | | | |

| | | |
|---|--|-------|
| Fee for Special Clearing (per check) | P 2,000 | |
| Cost of Checkbook | Personal (50 pcs per booklet) | P 285 |
| | Commercial (100 pcs per booklet) | P 510 |
| | MDS (50 pcs per booklet) | P 455 |
| Interbranch Deposit/ Withdrawal/ Encashment (Inter-Regional: If mother branch is not within RMC) | <ul style="list-style-type: none"> • Deposit: No Charge • Withdrawal and Encashment: | |
| | ≤ P50,000 | P 50 |
| | P 50,000.01 to P499,999.99 | P 100 |
| | ≥ P 500,000 | P 500 |
| FOREIGN CHECK CLEARING | | |
| 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 | |

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

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

| | | |
|--|---------|--|
| RETURNED ITEMS | | |
| Penalty Charges on Returned Items | P 2,000 | |

| DOMESTIC REMITTANCE | | |
|--|--|------------------------|
| - OUTWARD REMITTANCE | | |
| REAL TIME GROSS SETTLEMENT (RTGS) | 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) | |
| PesoNet/Instapay | a. OTC | Fixed at P50.00 |
| | b. Electronic | Fixed at P10.00 |
| PDDTS | | |
| - Debit from Peso Account | | |
| Commission | Up to USD10k – Php500.00 Above USD10k - Php1,000 Doc. Stamps - Php0.60 for every Php200 and a fraction thereof | |
| - Debit from USD Account | | |
| Commission | Up to USD10k – USD10.00 Above USD10k – USD15.00 | |
| QUICK CASH REMIT (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 | |
| - INWARD REMITTANCE | | |
| PesoNet/Instapay | Automated Returns - P100.00 <i>Per PCHC Memo Circ No. 3497 dated Dec. 17, 2018 effective May 2, 2019</i> | |
| - INWARD REMITTANCE | | |
| PDDTS | | |
| - For Credit to Peso Account | | |
| SWIFT Cost (for tracers/inquiries) | P 50.00 | |

| | |
|------------------------------------|---|
| Transfer Cost | P 50.00 |
| Doc Stamp | P 0.60 for every P 200 and a fraction thereof |
| - For Credit to USD Account | |
| Bank Commission | Fixed at USD 5.00 |
| SWIFT Cost (for tracers/inquiries) | USD 1.50 |
| | |

| FOREIGN REMITTANCE | |
|---|---|
| - OUTWARD REMITTANCE | |
| SWIFT | |
| - Debit from Peso Account to USD and 3rd Currency | |
| Commission | Up to USD10k – Php500.00 Above USD10k - Php1,000 |
| Doc Stamp Tax | Php0.60 for every Php200 and a fraction thereof Swift Cost – USD1.50 |
| - Debit from USD Account | |
| Commission | Up to USD10k – USD10.00 Above USD10k – USD15.00 |
| Swift Cost | USD1.50 |
| - INWARD REMITTANCE (For Remittance Department) | |
| SWIFT | |
| - For credit to Peso Account | |
| SWIFT Cost (for tracers/inquiries) | P50.00 |
| Doc Stamp | P 0.60 for every P 200 and a fraction thereof |
| - For credit to USD Account | |
| Bank Commission | Fixed at USD5.00 |
| SWIFT Cost (for tracers/inquiries) | USD1.50 |
| RTGS | |
| Transfer Cost | P50.00 |
| Swift Cost (for tracers/inquiries) | P50.00 |
| BANK DRAFT | |
| - Debit from Peso Account to USD or 3rd Currency | |
| 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 |
| - Debit from USD Account | |
| Commission | USD 20 or 1/8 of 1% whichever is higher |
| Cable | P 50 ÷ reval rate |
| Reproduction | P 10 ÷ reval rate |

| TERM DEPOSITS | |
|--|---|
| 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"> • 30 days and below - Regular savings rate; • Over 30 days but within the 1st half of the term - 50% of the agreed rate; • 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) |
| 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"> • If withdrawn within the first half of the term – Twenty five percent (25%) of the agreed rate • If withdrawn after the first half of the term – Fifty percent (50%) of the agreed rate (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

| Issuers Service Fee | | | |
|----------------------------|-------------------------|--|-------------|
| | Balance Inquiry | | ABFC |
| | Cash Withdrawal | | ABFC |
| | IBFT | | P 25.00 |
| Transaction Limits | | | |
| | ATM Cash Withdrawal | | P 20,000.00 |
| | IBFT (On-Us and Off-Us) | | P 20,000.00 |

| | | |
|------------------------|--|--------------|
| POS (Bancnet and VISA) | | P 20,000.00 |
| E-commerce (Online) | | P 0.00 |
| Bills Payment | | NO LIMIT |
| IBFT as Transferee | | P 100,000.00 |

APPLICABLE FINAL TAX ON INTEREST ON DEPOSITS

| INTEREST INCOME | INDIVIDUAL | | | | | CORPORATION | | |
|---|------------------|----------------------|----------------|------------------------------|----------------------------------|----------------|------------------------|----------------------------------|
| | CITIZEN | | ALIEN | | | Domestic Corp. | Foreign | |
| | Resident Citizen | Non-Resident Citizen | Resident Alien | Non-resident | | | Resident foreign corp. | Non-resident foreign corp.(NRFC) |
| | | | | Engaged in trade or business | Not engaged in trade or business | | | |
| Local Currency Deposit | | | | | | | | |
| Short term interest or yield | 20% | 20% | 20% | 20% | 25% | 20% | 20% | 25% |
| Long term interest or yield | Exempt | Exempt | Exempt | Exempt | 25% | 20% | 20% | 25% |
| Pre-termination interest rate | | | | | | | | |
| Less than 3 years | 20% | 20% | 20% | 20% | 25% | 20% | 20% | 25% |
| 3 to less than 4 years | 12% | 12% | 12% | 12% | 25% | 20% | 20% | 25% |
| 4 to less than 5 years | 5% | 5% | 5% | 5% | 25% | 20% | 20% | 25% |
| Foreign Currency Deposit | | | | | | | | |
| Interest income from FCDUs/OBU depository banks | 15% | Exempt | 15% | Exempt | Exempt | 15% | 15% | Exempt |

If a tax treaty exists between the Philippines and the country of residence of the non-resident payee (NRA NETB and NRFC), the provisions of the tax treaty shall be applied subject to the requisite of filing for a tax treaty benefit provided by the BIR.

| | |
|--|----|
| 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 |