PRICING AND FEES

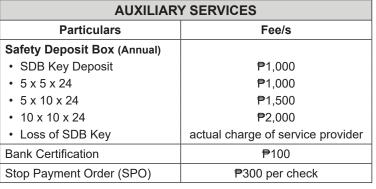
(as of February 2023)

MINIMUM ACCOUNT OPENING AND MAINTENANCE REQUIREMENTS							
Account Type	Particulars	Initial Deposit	Maintaining Balance	Required Balance to Earn Interest	Interest Rate (gross p.a.)		
Peso Savings	My First Saves	₱500	₱2,500	₱10,000	0.125%		
	Personal (ATM-based accounts only)	₱5,000	₱5,000	₱20,000	0.125%		
	Personal (passbook-based accounts only)	₱10,000	₱ 10,000	₱20,000	0.125%		
	Commercial	₱15,000	₱15,000	₱100,000	0.125%		
Peso Checking	Personal	₱15,000	₱15,000	₱50,000	0.125%		
	Commercial	₱25,000	₱25,000	₱100,000	0.125%		
	Personal Ultimate Earner	₱15,000	₱15,000	₱50,000	Based on tiered		
	Commercial Ultimate Earner	₱25,000	₱25,000	₱100,000	amount and no. of withdrawals per month		
	CheckLite	₱5,000	₱5,000	NA	NA		
	Ultimate CheckWriter	₱100,000	₱100,000	₱100,000	0.125%		
Dollar Savings	Personal and Commercial	US\$100	US\$100	US\$500	0.10%		

TRANSACTIO						
Particulars	Fee/s					
Peso Personal Savings and Checking Account	₱330					
Peso Commercial Savings and Checking Account	₱550					
Dollar Savings Account	US\$5					
Ultimate CheckWriter	ADB shortfall / ₱1,000 x ₱10					
Monthly Dormancy ²						
Peso Deposit Account (Personal and Commercial)	₱30					
Dollar Savings Account	US\$0.50					
Early Account Closure (less than 1 month from date of opening; for passbook-based accounts only) • Peso Deposit Account	₱330					
Dollar Savings Account	US\$5					
Cash Letter Final Credit Collection Item (minimum of US\$200 per check) Returned Check (for cash letter checks) Checkbook Pricing Personal Commercial Personal Loan Ultimate CheckWriter	US\$5 per check US\$15 per check Depending on correspondent banks US\$20 P250 P500 P300 P42 per sheet (4 checks in one sheet); P8 per check (with voucher)					
Unfunded Inward Checks						
Returned Check Penalty Charge	₱2,000 + penalty charge ₱200 for every ₱40,000 and a fraction thereof; per day, per check					
Passbook Replacement						
Peso Deposit Account	₱200					
Dollar Deposit Account	US\$5					
Withdrawal of USD notes within the holding period of five (5) banking days	1/4 of 1% of withdrawn amount or \$5.00 whichever is higher					

¹ If account falls below required ADB for two (2) consecutive months

TRANSACTION FEES					
Particulars	Fee/s				
Manager's Check	₱60				
Manager's Check for UPL Accounts	₱150				
Monthly Statement of Account printout/s	₱100				
Transaction History printout/s	₱100 per 90-day period				
Over-the-Counter Withdrawal Transactions					
 For ATM-based account and use of Cash Card 	₱50				
 Personal Checking Account (use of withdrawal slip only) 	₱50				
Check Image Retrieval	₱100				
Inward Remittance (International)	US\$5 or ₱100				
Outward Remittance	US\$30				
Local Netting					
 Over-the-Counter PESONet 	₱403.00				
• RTGS	₱503.00				
• PDDTS	US\$25				
Fund Transfer					
 Via InstaPay 	₱ 15				
 Via PesoNet 	₱ 25				
Amendment Fee (charges from Correspondent Bank & Swift)					
• Peso	₱100				
 Dollar (Telegraphic Transfer) 	US\$30				
• PDDTS	₱100				
Bills Purchase Fee	₱100 or 6% of the availed BP amount				
Demand Draft	1/4 of 1% or minimum of US\$5 + ₱100				
Cancellation of Check	US\$12.50				





² Five (5) years from being tagged as DORMANT and falls below required ADB. Dormant accounts are considered as no financial transaction for one (1) year for Checking Accounts and two (2) years for Savings Accounts.

ATM AND DEBIT/CASH CARD TRANSACTION FEES

(as of February 2023)

TRANSACTION	AMOUNT	
Balance inquiry and withdrawal at CTBC Bank ATM (for CTBC Bank Cardholders)	FREE	
Balance inquiry and withdrawal at non-CTBC Bank ATM (for CTBC Bank Cardholders)	Corresponding fee will be charged by the ATM owner	
Balance inquiry at CTBC Bank ATM (for non-CTBC Bank Cardholders)	₱2	
Withdrawal at CTBC Bank ATM (for non-CTBC Bank Cardholders)	₱12	
Balance inquiry at Visa ATMs abroad	US\$1.50	
Withdrawal at Visa ATMs abroad	US\$3.50	
Interbank Fund Transfer from a CTBC Bank account to another BancNet-member bank account	₱25	
Bills Payment	FREE	
Over-the-Counter Cash Card Reloading	₱10	
Retail Cash Card Issuance	₱150	
Lost or Replacement of Card	₱150	
Inactivity of Cash Card ¹		
MySaves / Co-Branded Cash Cards	₱50	

Indicated fees/charges are subject to change without prior notice.

Should you have queries, you may call your branch of account or our Customer Care Unit at 8840-1234 (Metro Manila); 1-800-10-8401234 (Toll-Free from other provinces through PLDT); customercare@ctbcbank.com.ph.



¹ Cash Cards without any client-initiated financial transactions for twelve (12) consecutive months regardless of card balance.