

# PRICING AND FEES

(as of September 2026)

| 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         | ₱50,000             | ₱50,000                           | Tiered, depending on monthly ADB |
|                                                      | Commercial Ultimate Earner              | ₱25,000         | ₱50,000             | ₱50,000                           |                                  |
|                                                      | 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                           | 0.010%                           |

| TRANSACTION FEES                                                                                                                                                                                                                                         |                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Particulars                                                                                                                                                                                                                                              | Fee/s                                                                                                                          |
| <b>Below Maintaining Balance<sup>1</sup></b> <ul style="list-style-type: none"><li>Peso Personal Savings and Checking Account</li><li>Peso Commercial Savings and Checking Account</li><li>Dollar Savings Account</li><li>Ultimate CheckWriter</li></ul> | <div>₱330</div> <div>₱550</div> <div>US\$5</div> <div>ADB shortfall / ₱1,000 x ₱10</div>                                       |
| <b>Monthly Dormancy<sup>2</sup></b> <ul style="list-style-type: none"><li>Peso Deposit Account (Personal and Commercial)</li><li>Dollar Savings Account</li></ul>                                                                                        | <div>₱30</div> <div>US\$0.50</div>                                                                                             |
| <b>Early Account Closure</b><br>(less than 1 month from date of opening; for passbook-based accounts only) <ul style="list-style-type: none"><li>Peso Deposit Account</li><li>Dollar Savings Account</li></ul>                                           | <div>₱330</div> <div>US\$5</div>                                                                                               |
| <b>Dollar Check Deposit</b> <ul style="list-style-type: none"><li>Cash Letter</li><li>Final Credit</li><li>Collection Item (minimum of US\$200 per check)</li><li>Returned Check (for cash letter checks)</li></ul>                                      | <div>US\$5 per check</div> <div>US\$15 per check</div> <div>Depending on correspondent banks</div> <div>US\$20</div>           |
| <b>Checkbook Pricing</b> <ul style="list-style-type: none"><li>Personal</li><li>Commercial</li><li>Personal Loan</li><li>Ultimate CheckWriter</li></ul>                                                                                                  | <div>₱250</div> <div>₱500</div> <div>₱300</div> <div>₱42 per sheet (4 checks in one sheet); ₱10 per check (with voucher)</div> |
| <b>Unfunded Inward Checks</b> <ul style="list-style-type: none"><li>Returned Check</li><li>Penalty Charge</li></ul>                                                                                                                                      | <div>₱2,000 + penalty charge</div> <div>₱200 for every ₱40,000 and a fraction thereof, per day, per check</div>                |
| <b>Passbook Replacement</b> <ul style="list-style-type: none"><li>Peso Deposit Account</li><li>Dollar Deposit Account</li></ul>                                                                                                                          | <div>₱200</div> <div>US\$5</div>                                                                                               |
| 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                                                                    |

| AUXILIARY SERVICES                                                                                                                                                                     |                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Particulars                                                                                                                                                                            | Fee/s                                                                                                                |
| <b>Safety Deposit Box (Annual)</b> <ul style="list-style-type: none"><li>SDB Key Deposit</li><li>5 x 5 x 24</li><li>5 x 10 x 24</li><li>10 x 10 x 24</li><li>Loss of SDB Key</li></ul> | <div>₱1,000</div> <div>₱1,000</div> <div>₱1,500</div> <div>₱2,000</div> <div>actual charge of service provider</div> |
| Bank Certification                                                                                                                                                                     | ₱100                                                                                                                 |
| Stop Payment Order (SPO)                                                                                                                                                               | ₱300 per check                                                                                                       |

| TRANSACTION FEES                                                                                                                                                                                           |                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Particulars                                                                                                                                                                                                | Fee/s                                                                                                 |
| Manager's Check                                                                                                                                                                                            | ₱60                                                                                                   |
| Manager's Check for UPL Accounts                                                                                                                                                                           | ₱150                                                                                                  |
| Monthly Statement of Account printout/s                                                                                                                                                                    | ₱100 for the first 3 pages<br>₱10 for every succeeding page                                           |
| Transaction History printout/s                                                                                                                                                                             | ₱100 per 90-day period                                                                                |
| <b>Over-the-Counter Withdrawal Transactions</b> <ul style="list-style-type: none"><li>For ATM-based account and use of Cash Card</li><li>Personal Checking Account (use of withdrawal slip only)</li></ul> | <div>₱50</div> <div>₱50</div>                                                                         |
| Check Image Retrieval                                                                                                                                                                                      | ₱100                                                                                                  |
| <b>International Inward Remittance via SWIFT</b>                                                                                                                                                           | US\$5                                                                                                 |
| <b>Local Inward Remittance</b> <ul style="list-style-type: none"><li>PhilPass (RTGS) or PESONet</li></ul>                                                                                                  | FREE                                                                                                  |
| <ul style="list-style-type: none"><li>PDDTS (Real-Time)</li></ul>                                                                                                                                          | USD to USD: US\$5<br>USD to PhP: Equivalent of US\$5 + ₱0.60 DST for every ₱200 or a fraction thereof |
| <ul style="list-style-type: none"><li>PDDTS EOD</li></ul>                                                                                                                                                  | USD to USD: US\$3<br>USD to PhP: Equivalent of US\$3 + ₱0.60 DST for every ₱200 or a fraction thereof |
| <b>International Outward Remittance via SWIFT</b> <ul style="list-style-type: none"><li>OUR</li><li>SHA or BEN</li></ul>                                                                                   | <div>US\$30</div> <div>US\$20</div>                                                                   |
| <b>Local Outward Remittance</b> <ul style="list-style-type: none"><li>Over-the-Counter PESONet</li><li>RTGS</li><li>PDDTS</li></ul>                                                                        | <div>₱403.00</div> <div>₱503.00</div> <div>US\$25</div>                                               |
| <b>Fund Transfer via NetBanking</b><br>(InstaPay and PESONet)                                                                                                                                              | FREE                                                                                                  |
| <b>Amendment Fee (charges from Correspondent Bank &amp; Swift)</b> <ul style="list-style-type: none"><li>Peso</li><li>Dollar (Telegraphic Transfer)</li><li>PDDTS</li></ul>                                | <div>₱100</div> <div>US\$30</div> <div>₱100</div>                                                     |
| 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                                                                                             |

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

<sup>1</sup> If account falls below required ADB for two (2) consecutive months

<sup>2</sup> After five (5) years from the last transaction date if the account balance falls below the required minimum Average Daily Balance (ADB). Dormant accounts are considered as no client-initiated 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 September 2026)

| TRANSACTION                                                                                                          | AMOUNT                                                |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Balance inquiry and withdrawal at CTBC Bank ATM<br>(for CTBC Bank Cardholders)                                       | FREE                                                  |
| Balance inquiry and withdrawal at non-CTBC Bank ATM<br>(for CTBC Bank Cardholders)                                   | Corresponding fee will be charged<br>by the ATM owner |
| Balance inquiry at CTBC Bank ATM<br>(for non-CTBC Bank Cardholders)                                                  | ₱2                                                    |
| Withdrawal at CTBC Bank ATM<br>(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<br>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 <sup>1</sup> <ul style="list-style-type: none"><li>MySaves / Co-Branded Cash Cards</li></ul> | ₱50                                                   |

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

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

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](mailto:customercare@ctbcbank.com.ph).



**CTBC BANK**  
中國信託銀行