

PRICING AND FEES

(as of August 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
Below Maintaining Balance¹ - Peso Personal Savings and Checking Account - Peso Commercial Savings and Checking Account - Dollar Savings Account - Ultimate CheckWriter	₱330 ₱550 US\$5 ADB shortfall / ₱1,000 x ₱10
Monthly Dormancy² - Peso Deposit Account (Personal and Commercial) - Dollar Savings Account	₱30 US\$0.50
Early Account Closure (less than 1 month from date of opening; for passbook-based accounts only) - Peso Deposit Account - Dollar Savings Account	₱330 US\$5
Dollar Check Deposit - Cash Letter - Final Credit - Collection Item (minimum of US\$200 per check) - Returned Check (for cash letter checks)	US\$5 per check US\$15 per check Depending on correspondent banks US\$20
Checkbook Pricing - Personal - Commercial - Personal Loan - Ultimate CheckWriter	₱250 ₱500 ₱300 ₱42 per sheet (4 checks in one sheet); ₱8 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 - Dollar Deposit Account	₱200 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Withdrawal of USD notes within the holding period of five (5) banking days	1/4 of 1% of withdrawn amount or \$5.00 whichever is higher

AUXILIARY SERVICES	
Particulars	Fee/s
Safety Deposit Box (Annual) - SDB Key Deposit 5 x 5 x 24 5 x 10 x 24 10 x 10 x 24 - Loss of SDB Key	₱1,000 ₱1,000 ₱1,500 ₱2,000 actual charge of service provider
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 ₱10 for every succeeding page
Transaction History printout/s	₱100 per 90-day period
Over-the-Counter Withdrawal Transactions - For ATM-based account and use of Cash Card - Personal Checking Account (use of withdrawal slip only)	₱50 ₱50
Check Image Retrieval	₱100
International Inward Remittance via SWIFT	US\$5
Local Inward Remittance PhilPass (RTGS) or PESONet	FREE
PDDTS (Real-Time)	USD to USD: US\$5 USD to PhP: Equivalent of US\$5 + ₱0.60 DST for every ₱200 or a fraction thereof
PDDTS EOD	USD to USD: US\$3 USD to PhP: Equivalent of US\$3 + ₱0.60 DST for every ₱200 or a fraction thereof
International Outward Remittance via SWIFT - OUR - SHA or BEN	US\$30 US\$20
Local Outward Remittance - Over-the-Counter PESONet - RTGS - PDDTS	₱403.00 ₱503.00 US\$25
Fund Transfer via NetBanking (InstaPay and PESONet)	FREE
Amendment Fee (charges from Correspondent Bank & Swift) - Peso - Dollar (Telegraphic Transfer) - PDDTS	₱100 US\$30 ₱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

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

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



CTBC BANK
中國信託銀行

ATM AND DEBIT/CASH CARD TRANSACTION FEES

(as of August 2026)

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.

¹ 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.



CTBC BANK
中國信託銀行