

PRICING AND FEES

(as of June 2021)

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	Tiered, depending on monthly ADB
	Commercial Ultimate Earner	₱25,000	₱25,000	₱100,000	Tiered, depending on monthly ADB
	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	₱330
• Peso Commercial Savings and Checking Account	₱550
• Dollar Savings Account	US\$5
• Ultimate CheckWriter	ADB shortfall / ₱1,000 x ₱10
Monthly Dormancy²	
• 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
Dollar Check Deposit	
• Cash Letter	US\$5 per check
• Final Credit	US\$15 per check
• Collection Item (minimum of US\$200 per check)	Depending on correspondent banks
• Returned Check (for cash letter checks)	US\$20
Checkbook Pricing	
• Personal	₱250
• Commercial	₱500
• Personal Loan	₱300
• Ultimate CheckWriter	₱42 per sheet (4 checks in one sheet); ₱8 per check (with voucher)
Unfunded Inward Checks	
• Returned Check	₱2,000 + penalty charge
• 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Withdrawal of USD notes within the holding period of five (5) banking days	1/4 of 1% of withdrawn amount or \$5.00 whichever is higher

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 ³ (For ATM-based accounts only)	₱50
Check Image Retrieval	₱100
Inward Remittance (International)	US\$5 or ₱100
Outward Remittance	US\$25
Local Netting	
• Over-the-Counter PESONet	₱403.00
• RTGS	₱503.00
• PDDTS	US\$20
Fund Transfer via InstaPay	₱15
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
AUXILIARY SERVICES	
Particulars	Fee/s
Safety Deposit Box (Annual)	
• SDB Key Deposit	₱1,000
• 5 x 5 x 24	₱1,000
• 5 x 10 x 24	₱1,500
• 10 x 10 x 24	₱2,000
• Loss of SDB Key	actual charge of service provider
Bank Certification	₱100
Stop Payment Order (SPO)	₱300 per check

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

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

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.

³ If ATM is offline or exceeds ATM Card's maximum daily transaction limit



CTBC BANK
中國信託銀行

ATM AND DEBIT/CASH CARD TRANSACTION FEES (as of June 2021)

TRANSACTION	AMOUNT
Balance inquiry and withdrawal at CTBC Bank ATM <i>(for CTBC Bank Cardholders)</i>	FREE
Balance inquiry and withdrawal at non-CTBC Bank ATM <i>(for CTBC Bank Cardholders)</i>	Corresponding fee will be charged by the ATM owner
Balance inquiry at CTBC Bank ATM <i>(for non-CTBC Bank Cardholders)</i>	₱2
Withdrawal at CTBC Bank ATM <i>(for non-CTBC Bank Cardholders)</i>	₱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 • All-Day Access / MySaves / Co-Branded Cash Cards	₱50

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

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



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