

# PRICING AND FEES

(as of February 2018)

## MINIMUM ACCOUNT OPENING AND MAINTENANCE REQUIREMENTS

Account Type	Particulars	Initial Deposit and Maintaining Balance	Required Balance to Earn Interest	Interest Rate (gross p.a.)
Peso Savings	Personal (For ATM-based accounts only)	₱5,000	₱20,000	0.25%
	Personal (For passbook-based accounts only)	₱10,000	₱20,000	0.25%
	Commercial	₱15,000	₱100,000	0.25%
Peso Checking	Personal	₱15,000	₱50,000	0.125%
	Commercial	₱25,000	₱100,000	0.125%
	Personal Ultimate Earner	₱15,000	₱50,000	Tiered, depending on monthly ADB
	Commercial Ultimate Earner	₱25,000	₱100,000	Tiered, depending on monthly ADB
	CheckLite	₱5,000	NA	NA
	Ultimate CheckWriter	₱100,000	₱100,000	0.125%
Dollar Savings	Personal and Commercial	US\$100	US\$500	0.25%

## TRANSACTION FEES

Particulars	Fee/s
<b>Below Maintaining Balance<sup>1</sup></b>	
• 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
<b>Monthly Dormancy<sup>2</sup></b>	
• Peso Deposit Account (Personal and Commercial)	₱30
• Dollar Savings Account	US\$0.50
<b>Early Account Closure (less than 1 month from date of opening; for passbook-based accounts only)</b>	
• Peso Deposit Account	₱330
• Dollar Savings Account	US\$5
<b>Dollar Check Deposit</b>	
• 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
• Cancellation of Check	US\$12.50
<b>Checkbook Pricing</b>	
• Personal	₱175
• Commercial	₱350
• Ultimate CheckWriter	₱42 per sheet (4 checks in one sheet); ₱5.25 per check (with voucher)
<b>Unfunded Inward Checks</b>	
• Returned Check	₱2,000 + penalty charge
• Penalty Charge	₱200 for every ₱40,000 and a fraction thereof; per day, per check
<b>Passbook Replacement</b>	
• 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Withdrawal of USD notes within the holding period of five (5) banking days	1/4 of 1% of withdrawn amount or \$5.00 whichever is higher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	₱50
Monthly Statement of Account printout/s	₱100
Transaction History printout/s	₱100 per 90-day period
Over-the-Counter Withdrawal Transactions <sup>3</sup> (For ATM-based accounts only)	₱50
Check image retrieval	₱100
Inward Remittance	US\$5 or ₱100
Outward Remittance	US\$20 + correspondent bank charges
<b>Local Netting</b>	
• Peso (EPCS)	₱403.00
• RTGS	₱503.00
• PDDTS	US\$20
<b>Amendment Fee (charges from Correspondent Bank &amp; Swift)</b>	
• 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

## AUXILIARY SERVICES

Particulars	Fee/s
<b>Safety Deposit Box (Annual)</b>	
• 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.

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

<sup>2</sup> 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.

<sup>3</sup> If ATM is offline or exceeds ATM Card's maximum daily transaction limit



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## ATM AND CARD TRANSACTION FEES (as of February 2018)

TRANSACTION	AMOUNT
Balance inquiry at non-CTBC Bank ATM	P2
Withdrawal at non-CTBC Bank ATM	P12
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	P25
Over-the-Counter Cash Card Reloading	P10
Retail Cash Card Issuance	P150
Lost or Replacement of Card	P150
Inactivity of Cash Card <sup>1</sup> <ul style="list-style-type: none"> <li>• All-Day Access / MySaves / Co-Branded Cash Cards</li> </ul>	P50

*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.



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