

F. BUSINESS CARD / ATM SERVICE FEES AND CHARGES

(Reference: Cir. No. 2-158/17 dated April 26, 2017 Re: [Bank Fees and Charges](#))

F1: REGULAR CHARGES AND FEES:

| Terms and Conditions | TYPE OF ACCOUNT | | | | | | |
|---|--------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| | Savings Account Product Code - 40 | Current Account Product Code-30 | Automatic Transfer Account (ATA) | | Payroll Account | | |
| | | | Savings Account Product Code-40 | Current Account Product Code-30 | Individual Payroll Account | | Mother Account - Regular Corporate Current Account Product Code - 00 |
| | | | | | Savings Account Product Code-40 | Current Account Product Code-30 | |
| Falling Below the Required Minimum Maintaining Balance for at least two (2) consecutive months for active accounts (Per BSP Cir. 928 dated Oct. 24, 2016) | PHP 200.00/ month | PHP 200.00/ month | PHP 200.00/ month | PHP 200.00/ month | PHP 200.00/ month | PHP 200.00/ month | PHP 200.00/month + MOA* |
| Dormancy Fee** | PHP 30.00 | PHP 30.00 | PHP 30.00 | PHP 30.00 | PHP 30.00 | PHP 30.00 | PHP 30.00 |
| Early Closing Fee (For Accounts Closed within 30 Days from Opening Date) | PHP 200.00 | PHP 200.00 | PHP 200.00 | PHP 200.00 | PHP 200.00 | PHP 200.00 | PHP 200.00 |
| Over-the-Counter SC Withdrawal*** | PHP 22.00 | N.A. | PHP 22.00 | N.A. | PHP 22.00 | N.A. | N.A. |
| Cost of Card Replacement | PHP 100.00 | PHP 100.00 | PHP 100.00 | PHP 100.00 | PHP 100.00 | PHP 100.00 | N.A. |

* MOA – conditions as stipulated in the Payroll Agreement.

** Dormancy Fee – dormant for five (5) years AND balance falls below the minimum monthly ADB

*** Over-the-counter Service Fee on withdrawals will not be applicable if the amount withdrawn is beyond the maximum withdrawal limit, when the card is still on production either new issuance or for replacement, or if the withdrawal was made on the branch without an ATM terminal.

F2: ATM SERVICE CHARGES AND FEES:

| Terms and Conditions | TYPE OF ACCOUNT | | | | | | |
|----------------------------------|--------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| | Savings Account Product Code - 40 | Current Account Product Code-30 | Automatic Transfer Account (ATA) | | Payroll Account | | |
| | | | Savings Account Product Code-40 | Current Account Product Code-30 | Individual Payroll Account | | Mother Account - Regular Corporate Current Account Product Code - 00 |
| | | | | | Savings Account Product Code-40 | Current Account Product Code-30 | |
| On-Us Withdrawal | None | None | None | None | None | None | N.A. |
| Issuer Withdrawal SC | PHP 11.00 | PHP 11.00 | PHP 11.00 | PHP 11.00 | PHP 11.00 | PHP 11.00 | N.A. |
| Issuer Balance Inquiry SC | PHP 1.00 | PHP 1.00 | PHP 1.00 | PHP 1.00 | PHP 1.00 | PHP 1.00 | N.A. |
| Checkbook Re-order SC | N.A. | PHP 11.00 | N.A. | PHP 11.00 | N.A. | PHP 11.00 | N.A. |
| IBFT SC | PHP 25.00 | PHP 25.00 | PHP 25.00 | PHP 25.00 | PHP 25.00 | PHP 25.00 | N.A. |

R. APPLICATION FOR MANAGER'S / GIFT CHECK

| DESCRIPTION | | AMOUNT |
|--------------------|------------------------------|---------------|
| R1. | Sale of Manager's Check (MC) | PHP 50.00 |
| R2. | Sale of Gift Check (GC) | PHP 50.00 |

V. REMITTANCES

| DESCRIPTION | | AMOUNT |
|--------------------|--|--|
| V1. | Incoming Remittance | |
| | 1. Thru SWIFT for credit to USD Account | |
| | a. Processing Fee | USD 3.00 |
| | 2. Thru SWIFT for credit to Peso Account | |
| | a. Processing Fee | Peso equivalent of USD 3.00 |
| | b. Documentary Stamps | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| V2. | Outgoing Remittance | |
| | 1. USD sent thru PDDTS for Debit to USD Account | |
| | a. Processing Fee | USD 20.00 |
| | | PHP 1,000.00 out of exchange (selling) transactions |
| | b. Documentary Stamps | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| | 2. Philippine Peso sent thru Real Time Gross Settlement (RTGS) for Debit to Peso Account | |
| | a. Processing Fee | PHP 300.00 remittances below PHP 40M PHP 400.00 remittances PHP 40M and above |
| | | |

W. TRADE RELATED SERVICES: IMPORTS

W1: Issuance of Import Letter of Credit:

| DESCRIPTION | AMOUNT |
|--------------------------------------|--|
| 1. L/C opening commission | 1/4 of 1% for the 1 st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 1, 000.00 computed based on FX Selling Rate of the day or BSP's published rate for 3 rd Currency |
| 2. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 3. Cable Fee | PHP 1,000.00 flat fee |
| 4. Notarial Fee | PHP 300.00 per document |
| 5. Handling Fee (for Advance Duties) | PHP 100.00 flat fee |
| 6. Advance Custom Duties | Amount based on Assessment Notice |

W2: Issuance of Domestic Letter of Credit:

| | |
|--|---|
| 1. L/C opening commission | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 500.00 |
| 2. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 3. Postage (if L/C is to be advised to another local Bank) | PHP 200.00 flat fee |

W3: Issuance of Import Standby Letter of Credit:

| DESCRIPTION | AMOUNT |
|-----------------------------------|--|
| 1. Standby L/C opening commission | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 1, 000.00 computed based on FX Selling Rate of the day or BSP's published rate for 3 rd Currency |
| 2. Commitment Fee | 1/8 of 1% per month or fraction thereof, minimum of PHP 1,000.00 |
| 3. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 4. Cable Fee | PHP 1,000.00 flat fee |

W4: Issuance of Domestic Standby Letter of Credit:

| | |
|--|---|
| 1. Standby L/C opening commission | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 500.00 |
| 2. Commitment Fee | 1/8 of 1% per month or fraction thereof, minimum of PHP 1,000.00 |
| 3. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 4. Postage (if L/C is to be advised to another local Bank) | PHP 200.00 flat fee |

W5: Amendment to Import Letter of Credit:

| DESCRIPTION | AMOUNT |
|---|--|
| 1. Amendment commission on increase in L/C Amount | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 1,000.00 computed based on FX Selling Rate of the day or BSP's published rate for 3 rd Currency |
| 2. Amendment commission on extension of L/C validity | 1/8 of 1% per month or fraction thereof, minimum of PHP 500.00 |
| 3. Documentary Stamp on increase in L/C amount | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 4. Cable Fee | PHP 500.00 flat fee |
| 5. Notarial Fee (if necessary) | PHP 300.00 per document |
| 6. Handling Fee (for Advance Duties, if necessary) | PHP 220.00 flat fee |
| 7. Advance Custom Duties for the increase in L/C Amount | Amount based on Assessment Notice |
| 8. Other type of Amendments | PHP 500.00 flat rate |

W6: Amendment to Domestic Letter of Credit:

| | |
|--|---|
| 1. Amendment commission on increase in L/C amount | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 500.00 |
| 2. Amendment commission on extension of L/C validity | 1/8 of 1% every month or fraction thereof, minimum of PHP 500.00 |
| 3. Documentary Stamp on increase in L/C amount | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 4. Postage (if amendment is to be advised to another local Bank) | PHP 200.00 flat fee |
| 5. Other type of Amendments | PHP 500.00 flat rate |

W7: Amendment to Import Standby Letter of Credit:

| DESCRIPTION | AMOUNT |
|--|---|
| 1. Amendment Commission on increase in L/C amount | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 1,000.00. computed based on FX Selling Rate of the day or BSP's published rate for 3 rd Currency |
| 2. Amendment Commission on extension of L/C validity | 1/8 of 1% per month or fraction thereof, minimum of PHP 500.00 |
| 3. Commitment Fee on increase in L/C amount | 1/8 of 1% per month or fraction thereof, minimum of PHP 1,000.00 |
| 4. Commitment Fee on extension of L/C validity | 1/8 of 1% per month or fraction thereof, minimum of PHP 500.00 |
| 5. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 6. Cable Fee | PHP 500.00 flat fee |
| 7. Other type of Amendments | PHP 500.00 flat fee |

W8: Amendment to Domestic Standby Letter of Credit:

| | |
|--|---|
| 1. Amendment Commission on increase in L/C amount | 1/4 of 1% for the 1st 60 days; 1/8 of 1% every month thereafter or fraction thereof, minimum of PHP 500.00 |
| 2. Amendment Commission on extension of L/C validity | 1/8 of 1% every month or fraction thereof, minimum of PHP 500.00 |
| 3. Commitment Fee on increase in L/C amount | 1/8 of 1% per month or fraction thereof, minimum of PHP 500.00 |
| 4. Commitment Fee on extension of L/C validity | 1/8 of 1% every month or fraction thereof, minimum of PHP 500.00 |
| 5. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| 6. Postage (if L/C is to be advised to another local Bank) | PHP 200.00 flat fee |
| 7. Other type of Amendments | PHP 500.00 |

W9: Issuance of Shipping Guaranty / Bank Endorsement (Shipside Bond/ Bank Endorsement [SSB/ BE])

| DESCRIPTION | AMOUNT |
|--------------------------------|---|
| 1. Issuance Fee | PHP 500.00 |
| 2. Documentary Stamp | PHP 75.00 (being 1/4 of issuance fee x PHP 0.60) |
| 3. Notarial fee, if applicable | PHP 300.00 per document |

W10: Trust Receipt Booking:

| | |
|----------------------|---|
| 1. Documentary Stamp | PHP 40.00 for the first PHP 5,000.00, PHP 20.00 for each succeeding PHP 5,000.00 or fraction thereof |
| 2. Notarial Fee | PHP 300.00 per document |

X. TRADE RELATED SERVICES - IMPORT L/C NEGOTIATION:

| DESCRIPTION | | AMOUNT |
|--------------------|---|---|
| X1. | Import Sight L/C: | |
| | 1. Transit Interest (if applicable) | Prevailing Interest rate from the date PBB account was debited up to settlement date by the Client. |
| | 2. Cable Fee | PHP 500.00 per message |
| | 3. Additional L/C Commission (on the excess drawing) | 1/8 of 1%, minimum PHP 500.00 |
| | 4. Correspondent Bank charges (if any) | Based on the billing by the Negotiating / Presenting Bank |
| | 5. Commission in Lieu of Exchange (CILEX) | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |
| | 6. Negotiation Fee | PHP 500.00 flat fee |
| X2. | Domestic Sight L/C | |
| | 1. Cable Fee (if proceeds is to be paid via RTGS / PDDTS) | 1. Real Time Gross Settlement (RTGS) PHP 300.00 if less than PHP 4M, 2. Philippine Domestic Dollar Transfer System (PDDTS) USD 20.00 |
| | 2. Negotiation Fee | 1/4 of 1%, minimum PHP 1,000.00 |
| | 3. Additional L/C Commission (on the excess drawing) | 1/8 of 1%, minimum PHP 500.00 |
| | 4. Commission in Lieu of Exchange (CILEX), if applicable on domestic L/Cs denominated in foreign currency | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |

**FEES AND CHARGES
ON DEPOSITS AND OTHER RELATED SERVICES / TRANSACTIONS
(As of July 2019)**

| DESCRIPTION | | AMOUNT |
|--------------------|---|--|
| X3. | Import Usance L/C | |
| | 1. Commitment Fee | 1/8 of 1% per month of Usance Term or fraction, minimum of PHP 500.00 for collection upon issuance of Import Letter of Credit |
| | 2. Cable Fee | PHP 500.00 per message |
| | 3. Additional L/C Commission (on the excess drawing) | 1/8 of 1%, minimum PHP 500.00 |
| | 4. Correspondent Bank charges (if any) | Based on billing by the Negotiating / Presenting Bank. |
| | 5. Commission in Lieu of Exchange (CILEX) | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |
| | 6. Negotiation Fee | PHP 500.00 flat fee |
| X4. | Domestic Usance L/C: | |
| | 1. Cable fee (if proceeds is to be paid via RTGS / PDDTS) | 1. Real Time Gross Settlement (RTGS) PHP 300.00 2. Philippine Domestic Dollar Transfer System (PDDTS) USD 20.00 |
| | 2. Negotiation Fee | 1/4 of 1%, minimum of PHP 1,000.00 |
| | 3. Additional L/C Commission (on the excess drawing) | 1/8 of 1%, minimum PHP 500.00 |
| | 4. Commitment Fee | 1/8 of 1% per month of Usance Term or fraction, minimum of PHP 500.00 for collection upon issuance of Domestic Letter of Credit |
| | 5. Commission in Lieu of Exchange (CILEX), if applicable on domestic L/Cs denominated in foreign currency | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |

**FEES AND CHARGES
ON DEPOSITS AND OTHER RELATED SERVICES / TRANSACTIONS
(As of July 2019)**

| DESCRIPTION | | AMOUNT |
|--------------------|---|--|
| X5. | Import Standby Letter of Credit | |
| | 1. Negotiation Fee | PHP 500.00 flat fee |
| | 2. Cable Fee | PHP 500.00 flat fee |
| | 3. Correspondent Bank charges (if any) | Based on the billing of Correspondent Bank |
| | 4. Commission in Lieu of Exchange (CILEX) | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |
| X6. | Domestic Standby Letter of Credit | |
| | 1. Negotiation Fee | PHP 500.00 flat fee |
| | 2. Cable Fee (if proceeds is to be paid via RTGS / PDDTS) | PHP 500.00 flat fee |
| | 3. Commission in Lieu of Exchange (CILEX), if applicable on domestic L/Cs denominated in foreign currency | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |

**FEES AND CHARGES
ON DEPOSITS AND OTHER RELATED SERVICES / TRANSACTIONS
(As of July 2019)**

| DESCRIPTION | AMOUNT |
|--|--|
| X7. Negotiation of Non-L/C documents (D/P, D/A, O/A, D/R) D/P = Documents against Payment D/A = Documents against Acceptance O/A = Open Account D/R = Direct Remittance | |
| 1. Booking Fee | PHP 500.00 flat fee |
| 2. Liquidation Fee | PHP 500.00 flat fee |
| 3. Acceptance Commission (for D/A and O/A only) | 1/8 of 1%, minimum of PHP 500.00 |
| 4. Cable Fee | PHP 500.00 per message |
| 5. Commission in Lieu of Exchange (CILEX) | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |
| 6. Notarial Fee (if applicable) | PHP 300.00 per document |
| 7. Transfer Fee (if documents are to be transferred to another Local Bank) | 1/4 of 1%, minimum of PHP 1,000.00 |
| 8. Documentary Stamps | PHP 0.60 on each PHP 200.00, or fractional part thereof |

Y. TRADE RELATED SERVICES: EXPORTS

| | | |
|-----|--|--|
| Y1. | LC Advising | |
| | 1. Advising Fee on L/C | PHP 1,000.00 |
| | 2. Advising Fee on Amendment | PHP 500.00 |
| | 3. Other Local Bank's Advising Fee | Based on the billing of other Local Bank |
| Y2. | Negotiation | |
| | 1. Negotiation Commission | 1/4 of 1%, minimum of USD 20.00 or PHP 1,000.00 |
| | 2. Postage/Courier Fee | Based on DHL schedule of fees minimum of USD 30.00 |
| | 3. Cable Fee (if necessary) | PHP 500.00 per message |
| | 4. Commission in Lieu of Exchange (CILEX) | 1/4 of 1%, minimum of USD 10.00 or PHP 500.00 |
| | 5. Documentary Stamp | PHP 0.60 on each PHP 200.00, or fractional part thereof |
| | 6. Advance Interest (for Export Bills Purchase, if applicable) | Based at Bank's prevailing rate |
| Y3. | Others | |
| | 1. Processing Fee (for Final Custom Duties) | PHP 250.00 flat fee |
| | 2. Penalty (on Past Due [P/D] Import Bills / Trust Receipt) | 12% per annum for USD or 24% per annum for Peso |
| | 3. Handling Fee (for returned Export Documents) | 1/8 of 1%, minimum of PHP 1,000.00 |