

**1. What is the PBCOM Corporate Cash Card?**

The PBCOM Corporate Cash Card is a reloadable multi-function payment card, which can be used to shop online, make purchases in stores, and withdraw from ATMs – anywhere where BancNet and MasterCard are accepted. As no maintaining balance is required, you can use up the entire amount on your card.

**2. How can I activate my PBCOM Cash Card?**

Your Cash Card will be activated by PBCOM within 24 hours from receipt of written instruction from your Company, who will advise you accordingly.

**3. Where can I use my PBCOM Cash Card?**

- Withdraw money from BancNet, Megalink and ExpressNet ATMs nationwide.
- Shop and pay for purchases in department stores, supermarkets and other outlets, where MasterCard or BancNet are accepted.
- Pay for your electric, water or credit card bills and others through any BancNet ATM or through the BancNet Online facility for FREE. No need to enroll your cash card account.
- Pay for online purchases of goods and services availed in any merchant website that accepts BancNet or Mastercard transactions.

**4. How do I use my PBCOM Cash Card?**

The PBCOM Cash Card has zero balance until it is loaded with money. When you perform a transaction, the amount is deducted from the balance on your card.

For transactions via Point-of-Sale (POS):

Present your card to the cashier. The card will be swiped to either a MasterCard or BancNet Terminal and the amount of your purchase will be debited from the card's balance.

- **For MasterCard terminals** – Your signature will be required to honor and complete the payment transaction.
- **For BancNet terminals** – You will be asked to enter your 6-Digit PIN. Just select Savings Account as Account type for your cash card.
- **For Internet purchases** - Merchants may ask for the 3 digit security code, which is the number at the back of your card.

**5. Can I use my PBCOM Cash Card abroad?**

Yes. You can use it at any MasterCard-affiliated merchant and ATM worldwide.

If you use the card for purchases, ATM inquiry or ATM cash withdrawal abroad, the local currency of the country where the card is used shall be converted into the Peso equivalent and will be debited from your card balance. Any International Access fees or Foreign Transaction Service fees will also be converted and debited from the card balance.

For MasterCard transactions abroad:

Some merchants abroad will require a hold on your card balance to ensure that there are sufficient funds available.

**1. Restaurants**

When you use your card at some restaurants abroad, there may be an additional 10% hold on your card to accommodate for the tip that would be added after the initial card swipe.

2. Hotel, Car Rental Agencies, Cruise Lines  
 Hotels, car rental agencies or cruise lines will hold funds until the end of your trip. The hold is usually an estimated bill for the number of days you have booked. While the funds are being held, you will be unable to use them for other purchases until the hold has been removed and the final amount is deducted from the card. These holds are normal practice, and it can take some time for them to be cleared. We recommend that you do NOT use your card for these types of bookings in order to ensure that you have your full balance available to you for other purchases.
  
3. Gas Station Transactions  
 “Pay at the pump” gas stations abroad may pre-authorize transactions for \$75-\$100. This is done to ensure that adequate funds are available to cover the final purchase. We recommend that you pay directly at the cashier inside the gas station to allow you to pay only the actual purchase amount.

#### **6. How can I check my PBCOM Cash Card balance?**

You can check your card balance in any PBCOM ATM for free or at any ATM nationwide subject to a balance inquiry fee. You can also access your account online via BancNet Online for FREE. Simply log on to [www.bancnetonline.com](http://www.bancnetonline.com) and choose Savings Account as your Account Type.

#### **7. What are the fees and limits associated in using my PBCOM Cash Card?**

For ATM Withdrawal – You may use your card to withdraw up to P50,000 per day, P10,000 per withdrawal transaction. For ATM withdrawals abroad, daily limit is up to P50,000 or its equivalent in foreign currency.

##### ATM Fees

<b>Bank</b>	<b>Inquiry</b>	<b>Withdrawal</b>
PBCOM	Free	Free
BancNet/Megalink	P1.00	P10.00
MasterCard ATM abroad	US\$1.00	US\$3.50/transaction

##### POS Fees

Local POS (BancNet/Megalink,Expressnet)	Free
MasterCard Local Merchants	Free
MasterCard International Merchants	Free

##### Other Fees

Request for new PIN	P10 per issuance
Sales Slip Retrieval Fee	P400
Dispute Handling Fee	P1,000
Inactivity Fee*	P50/month

- Inactivity fees will be charged if the Cash Card has not been used after 12 months.

- Charges are FREE for Bills Payment transactions done via Bancnet.

**Limits**

Max Daily ATM	P50,000*
Max Daily POS (on-top of daily withdrawal limit)	P50,000*
Max Daily e-Commerce	P10,000*
<b>TOTAL DAILY LIMIT</b>	<b>P110,000</b>

\* or USD equivalent

- For Point-of-Sale (POS), daily limit is P50,000 on top of the ATM withdrawal limit
- For Online Merchants (eCommerce) limit is set up to P10,000 on top of the ATM withdrawal limit

**Note: The Bank will not allow any increase in default limits requested by a Cardholder.**

**8. How do I load my PBCOM Cash Card?**

Only your Company/Remittance Company is allowed to re-load value on the cash card. Your card is not capable of sending and receiving fund transfer transactions to & from any other account.

You are not allowed to do over-the-counter reloading and withdrawal transactions at any PBCOM branch.

**9. Is there a maximum loading limit to my card?**

Yes, there is an aggregate maximum loading limit applied per customer regardless of the number of PBCOM Cash Cards they own. For clients of remittance companies, the maximum monthly loading limit is P100,000. For other Corporate Cash Card clients, the maximum monthly loading limit is P300,000.

**10. Does my load earn interest?**

Any balance in your PBCOM Cash Card is non-interest bearing as it is not considered a deposit account and is not insured by the Philippine Deposit Insurance Corporation (PDIC).

**11. Does the PBCOM Cash Card have an expiry date?**

The expiry date can be found on the face of your Cash Card. The PBCOM Cash Card is valid for three (3) years, from the date of issuance or up to the last day of the month and year indicated on the face of the card.

**12. Are PBCOM Cash Cards transferable?**

PBCOM Cash Cards are non-transferable once signed. You will need to affix your signature to the back of the card to be able to use the full features of your Cash Card.

**13. What will happen to the remaining balance if my PBCOM Cash Card expires?**

Replace your card by coordinating directly with your Company/Remittance Company. They will be able to transfer the remaining balance to your new card. Please take note that the Bank imposes a monthly fee for cards inactive for over 12 months.

**14. If I resign from my company, can I still use my PBCOM Cash Card?**

You may still use your PBCOM Cash Card to consume the remaining balance or until the card expiry date. There will be no more re-loading activity from your Company since you already resigned.

**15. What will I do if my PBCOM Cash Card gets captured at an ATM machine?**

For your security, please report the captured card incident immediately to PBCOM Customer Care. PBCOM will have the card blocked to prevent fraudulent use.

To request for a replacement card, please coordinate with your Company/Remittance Company. Replacement card may take 5 – 7 banking days.

*Customer Care Numbers:*

*Metro Manila: 77PBCOM (72266)*

*Domestic Toll Free: 1-800-10-777-2266*

**16. What if the card is lost or stolen?**

For your security, please report the lost card incident immediately to PBCOM Customer Care, so that the card can be blocked to prevent fraudulent use. PBCOM will not be liable to losses due to the use of a lost/stolen card before the loss or theft has been reported.

To request for a replacement card, please coordinate with your Company/Remittance Company. Replacement card may take 5 – 7 banking days.

*Customer Care Numbers:*

*Metro Manila: 77PBCOM (77-72266)*

*Domestic Toll Free: 1-800-10-777-2266*

**17. What will happen to my balance if my card gets lost?**

Once you request for a new card, PBCOM can transfer the remaining balance from the old card.

## **QUERIES ADDRESSING CORPORATE CLIENTS**

### **1. Where can I avail of the PBCOM Corporate Cash Card?**

PBCOM Corporate Cash Cards are offered to Corporate Clients with Savings or Checking Accounts. Once classified as the Employer or Mother Company, cards are only then distributed and released through the accredited Corporate Client.

### **2. What does the PBCOM Corporate Cash Card offer?**

The PBCOM Corporate Cash Card offers a simple yet efficient and controlled solution for Companies to disburse salary, release allowances and other recurring pay-outs/reimbursement to their regular or contractual employees. It can even be used to release loan proceeds to an approved borrower of a lending company.

### **3. How is your Bank different from other Banks in providing prepaid card solutions for Corporate clients?**

PBCOM delivers a complete and easy solution to meet your Company's daily disbursement needs. We provide the following:

#### **A. A robust platform**

- Your Company can immediately issue pre-embossed cards on site
- You can manage inventory of your card supply
- You are assured of control on electronic funding to your payees through a designated disbursement account.

#### **B. A highly secured pay-out medium**

- Cash cards are safer than cash and will allow immediate access through ATMs here & abroad
- Your employees will have access to a number of payment channels at millions of establishments, where BancNet and/or MasterCard are accepted.
- Empower your employees/payees with a secure way to shop and make payments online
- Provide them with an easy way to budget - they can monitor remaining balances and track their spending

#### **C. PBCOM also offers a co-branding arrangement to companies who would like to have their brand displayed on the card. A customer base of at least 1,000 is required. The tie-up allows customization of the card design with the same cash card functionality.**

### **4. How can a Company apply for a PBCOM Corporate Cash Card?**

Provide us with your contact number and our Relationship Manager will visit you to discuss the application process. Or, just visit the PBCOM Business Center nearest you and they can assist you immediately.