

**RATE SHEET**  
Effective Aug 2, 2018

SAVINGS ACCOUNT		
Quick Cash	25,000 & above	0.100%
Regular Savings	10,000 & above	0.100%

CURRENT ACCOUNT			
Value Check	25,000 & above		0.100%
IntegrALL	50,000 - 999,999		0.100%
	1,000,000 - 4,999,999		0.125%
	5,000,000 - 9,999,999		0.250%
	10,000,000 & above		0.500%

PESO TIME DEPOSITS - SHORT TERM						
Regular Time Deposit	Amount	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos.
	1,000 - 99,999	1.00%	1.00%	1.00%	1.00%	1.50%
	100,000 - 499,999	1.25%	1.25%	1.25%	2.00%	2.25%
	500,000 - 999,999	2.00%	2.00%	2.00%	2.88%	2.88%
	1 million - 4,999,999	2.00%	2.00%	2.00%	2.88%	2.88%
	5 million - 9,999,999	2.00%	2.00%	2.00%	2.88%	2.88%
10 million & above	2.00%	2.00%	2.00%	2.88%	2.88%	
Passbook Time Deposit	Amount	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos.
	50,000 - 99,999	1.00%	1.00%	1.00%	1.00%	1.50%
	100,000 - 499,999	1.25%	1.25%	1.25%	2.00%	2.25%
	500,000 - 999,999	2.00%	2.00%	2.00%	2.88%	2.88%
	1 million - 4,999,999	2.00%	2.00%	2.00%	2.88%	2.88%
	5 million - 9,999,999	2.00%	2.00%	2.00%	2.88%	2.88%
10 million & above	2.00%	2.00%	2.00%	2.88%	2.88%	

FOREIGN CURRENCY (US\$)						
Savings Account	US\$1,000 & above					0.100%
Time Deposit	Amount (in USD)	1 mo.	2 mos.	3 to 5 mos.	6 to 12 mos.	18 mos.
	1,000 - 4,999	1.000%	1.125%	1.250%	1.500%	
	5,000 - 49,999	1.250%	1.375%	1.500%	1.625%	1.750%
	50,000 - 99,999	1.400%	1.500%	1.625%	1.625%	1.750%
	100,000 - 499,999	1.400%	1.500%	1.625%	1.625%	1.750%
	500,000 & above	1.400%	1.500%	1.625%	1.625%	1.750%
Maxi Dollar Time Deposit	1 year (365 days)	5,000 - 49,999				1.000%
		50,000 and above				1.250%
<i>Plus add-on interest of US\$1.00 for every US\$5,000 amount of placement every month credited to a Dollar SA settlement account. Add-on interest is net of final withholdig tax.</i>						
Dollar Plus 2Y	2 years	20,000 and above				2.250%
Dollar Plus 3Y	3 years	20,000 and above				2.500%
<i>Interest credited monthly to a Dollar Savings settlement account</i>						

Above rates are subject to change without prior notice.

Interest rates may change within the period indicated. Please confirm with the branch upon booking.

All interest rates quoted are on per annum basis, and gross of applicable withholding tax

Charges apply when the Time Deposit is terminated before the maturity date.



Member: PDIC. Maximum deposit insurance for each depositor P500,000

AUTO LOANS		
Brand New Units		
Term	Standard	1 Mo. Advance
12	8.00%	7.59%
18	12.00%	11.40%
24	17.00%	16.64%
36	22.00%	21.69%
48	28.00%	27.67%
60	39.00%	38.46%
2nd Hand Units		
Term	Standard	
12	10.00%	
18	16.00%	
36	37.00%	
48	49.00%	

HOME LOANS	
Fixing period	Rate
1 yr	8.00%

PERSONAL LOANS						
Segment		Annual Interest Rate	Tenor			
			12	18	24	36
			Monthly Interest Rate			
Employed with Credit Card	100k - 200k	34.400%	1.63%	1.63%	1.65%	1.71%
	201k-1M	33.400%	1.58%	1.58%	1.60%	1.66%
Employed without Credit Card	100k - 200k	35.400%	1.68%	1.69%	1.71%	1.77%
	201k-1M	34.400%	1.63%	1.63%	1.65%	1.71%
Self-employed with Credit Card	Any amount	37.400%	1.78%	1.79%	1.81%	1.88%
Existing Loan Clients						
Employee Branch Referral w/ Existing Deposit for >=6 mos	Any amount	28.40%	1.34%	1.33%	1.34%	1.38%

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**Summary of Deposit Products**  
**Effective January 1, 2016**

**Peso Savings and Checking Accounts**

Product Name	Initial Deposit/ Minimum Monthly ADB Requirement	Minimum Monthly ADB to Earn Interest	Interest Rate	Benefits
<b>Quick Cash Account</b>	PHP 1,000	PHP 25,000*	0.100%*	Enjoy 24-hour banking convenience using your PBCOM ATM Card.
<b>Regular Savings Account</b>	PHP 5,000	PHP 10,000*	0.100%*	<ul style="list-style-type: none"> <li>Monitor your account balance and transactions through your passbook.</li> <li>Enjoy 24-hour banking convenience via PBCOM ATM Card</li> </ul>
<b>Regular Checking Account</b>				<ul style="list-style-type: none"> <li>Issue checks to pay your bills or obligations.</li> <li>Enjoy 24-hour banking convenience via PBCOM ATM Card</li> <li>Monitor transactions through your monthly bank statement.</li> </ul>
Individual	PHP 5,000	N/A	N/A	
Corporate	PHP 10,000	N/A	N/A	
<b>Value Check Account</b>				<ul style="list-style-type: none"> <li>Issue checks while your funds earn a fixed interest.</li> <li>Enjoy 24-hour banking convenience via PBCOM ATM Card</li> <li>Monitor transactions through your monthly bank statement or through your record book (optional)</li> </ul>
Individual	PHP 10,000	PHP 25,000	0.100%*	
Corporate	PHP 15,000	PHP 25,000		
<b>IntegrALL</b>				<ul style="list-style-type: none"> <li>Get the ultimate in banking convenience- a checking account and savings account in one!</li> <li>Issue checks and withdraw using your PBCOM ATM card.</li> <li>Monitor transactions through your monthly bank statement, or through your record book.</li> </ul>
Individual	PHP 15,000	PHP 50,000	Php 50,000 < Php 1M: 0.100% Php 1M < Php 5M: 0.125% Php 5M < Php 10M: 0.250% Php 10M and up: 0.500%	
Corporate	PHP 25,000	PHP 50,000		

**Foreign Currency Savings Accounts**

Product Name	Initial Deposit/ Minimum Monthly ADB Requirement	Minimum Monthly ADB to Earn Interest	Interest Rate	Benefits
<b>Dollar Savings Account</b>	USD 500	USD 1,000*	0.100%*	Watch your balance grow as it earns interest.
<b>Euro Savings Account**</b>	€ 500	€ 500	0.0625%	Monitor your transactions through your passbook.

\*New ADB to earn interest and interest rates are effective January 1, 2016. Other balance requirements and interest rates remain the same.

All interest rates quoted are gross per annum and subject to 20% withholding tax for peso deposits and 15% withholding tax for foreign currency deposits.

\*\*Deposits and withdrawals for Euro accounts are processed via telegraphic transfers only. Notes/coins are not accepted.

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