

SAVINGS ACCOUNT			
Starter Account	500 & above		0.100%
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	1.250%	1.250%	1.250%	1.250%	1.750%
	100,000 - 499,999	2.250%	2.375%	2.500%	2.875%	3.000%
	500,000 - 999,999	2.375%	2.500%	2.625%	3.000%	3.125%
	1 million - 4,999,999	2.500%	2.625%	2.750%	3.125%	3.500%
	5 million - 9,999,999	2.500%	2.625%	2.750%	3.125%	3.500%
10 million & above	2.500%	2.625%	2.750%	3.125%	3.500%	
Passbook Time Deposit <i>for renewals / rollovers only</i>	Amount	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos.
	50,000 - 99,999	1.250%	1.250%	1.250%	1.250%	1.750%
	100,000 - 499,999	2.250%	2.375%	2.500%	2.875%	3.000%
	500,000 - 999,999	2.375%	2.500%	2.625%	3.000%	3.125%
	1 million - 4,999,999	2.500%	2.625%	2.750%	3.125%	3.500%
	5 million - 9,999,999	2.500%	2.625%	2.750%	3.125%	3.500%
	10 million & above	2.500%	2.625%	2.750%	3.125%	3.500%

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 Depos	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				1.875%
Dollar Plus 3Y	3 years	20,000 and above				2.000%
<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.

MOTOR VEHICLE LOANS	
Brand New Units - Cars, LCVs, SUVs	
Term (mos.)	Standard
12	6.03%
18	9.06%
24	12.42%
36	20.17%
48	28.22%
60	37.20%
2nd Hand Cars (used/2nd hand rate)	
Term (mos.)	Standard
12	7.75%
24	15.80%
36	24.80%
48	36.04%
Light Trucks - 4 & 6 Wheelers (Brand New)	
Term	Standard
12	7.15%
18	11.16%
24	15.81%
36	25.42%
48	36.72%
60	49.86%

HOME LOANS		
Type	Rate*	Fixing period
Home Loans	9.50%	1 yr
GSIS Home Loan	14.00%	1 yr
Home Equity	10.50%	1 yr
CTS	9.50%	1 yr

* Same for fixing rate renewals

PERSONAL LOANS		
	Loan Amount	Rate
PL Loans		
Employed	100K - 200K	37.40%
	above 200K	35.40%
Self Employed	Any amount	37.40%
PL Top Up		
Employed	100K - 200K	35.40%
	above 200K	33.40%
Self Employed	Any amount	35.40%

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