

RATE SHEET

Effective September 23, 2020 (subject to change without prior notice)

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	0.250%

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	0.250%	0.375%	0.375%	0.625%	0.750%
	100,000 - 499,999	0.375%	0.500%	0.500%	0.875%	1.000%
	500,000 - 999,999	0.500%	0.625%	0.625%	1.000%	1.125%
	1 million - 4,999,999	0.625%	0.750%	0.750%	1.125%	1.250%
	5 million - 9,999,999	0.750%	0.875%	0.875%	1.250%	1.375%
10 million & above	0.750%	0.875%	0.875%	1.250%	1.375%	
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	0.250%	0.375%	0.375%	0.625%	0.750%
	100,000 - 499,999	0.375%	0.500%	0.500%	0.875%	1.000%
	500,000 - 999,999	0.500%	0.625%	0.625%	1.000%	1.125%
	1 million - 4,999,999	0.625%	0.750%	0.750%	1.125%	1.250%
	5 million - 9,999,999	0.750%	0.875%	0.875%	1.250%	1.375%
10 million & above	0.750%	0.875%	0.875%	1.250%	1.375%	
PESO TIME DEPOSITS - MEDIUM TO LONG TERM						
	Amount	1 yr.	2 yrs	5 yrs 1 mo.		
Premium 2 - Medium Term	1 Million & Above		1.625%			
Sure Earner TD - Long Term	50,000 & Above			2.500%		

Interest credited monthly to settlement account. Sure Earner TD rate is net of tax unless pre-terminated.

FOREIGN CURRENCY (US\$)							
Savings Account	US\$1,000 & above						0.100%
Dollar Plus SA Settlement Account <i>(for existing accounts only, not allowed for new account opening)</i>	All balances						0.375%
Time Deposit	Amount (in USD)	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos	18 mos
	1,000 - 4,999	0.250%	0.375%	0.500%	0.625%	0.625%	
	5,000 - 49,999	0.375%	0.500%	0.625%	0.750%	0.750%	0.750%
	50,000 - 99,999	0.500%	0.625%	0.750%	0.875%	0.875%	0.875%
	100,000 - 499,999	0.500%	0.625%	0.750%	0.875%	0.875%	0.875%
Maxi Dollar Time Deposit	1 year (365 days)	5,000 - 49,999					0.500%
		50,000 and above					0.600%
		<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					1.125%
Dollar Plus 3Y	3 years	20,000 and above					1.250%
		<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

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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%
Heavy Trucks (Brand New)	
Term	Standard
12	10.00%
24	21.00%
36	32.62%
48	45.52%

HOME LOANS			
Type		Rate*	Fixing period
Home Loans (Depositor)		7.50%	1 yr
		8.50%	3 yrs
Home Loans (Non-depositor)		9.50%	3 yrs
GSIS Home Loan		14.00%	1 yr
Home Equity (Depositor)		8.00%	1 yr
		9.00%	3 yrs
Home Equity (Non-Depositor)		8.50%	1 yr
		9.50%	3 yrs
CTS		8.00%	1 yr
CTS Conversion (Avida)		7.50%	3 yrs

* Same rate for rate renewals except for CTS conversion which should follow prevailing Home loan re-pricing rate

PERSONAL LOANS		
	Loan Amount	Rate
New PL Loans		
Employed	below 100k	42%
	100K - 200K	37.40%
	above 200K	35.40%
Self Employed	below 100k	42%
	100k and up	37.40%
NTC TU	any amount	42%
FF TU Risk Grade (matched)	any amount	39%
PL Top Up		
Employed	below 100k	42%
	100K - 200K	35.40%
	above 200K	33.40%
Self Employed	below 100k	42%
	100K - 200K	35.40%
FF TU Risk Grade (matched)	any amount	39%

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