

# RATE SHEET

Effective July 21, 2021 (subject to change without prior notice)

PESO SAVINGS AND CHECKING ACCOUNTS		
<b>Starter Account</b>	500 & above	0.1000%
<b>Pensionado (SSS Pensioner)</b>	10,000 & above	0.1000%
<b>Choice Saver SA</b>	10,000 - 999,999	0.1000%
	1,000,000 - 4,999,999	0.1125%
	5,000,000 & above	0.1125%
<b>Choice Saver CA</b>	25,000 - 999,999	0.1000%
	1,000,000 - 4,999,999	0.1125%
	5,000,000 & above	0.1125%
<i>For existing accounts only, not allowed for new account</i>		
<b>Quick Cash</b>	25,000 & above	0.1000%
<b>Regular Savings</b>	10,000 & above	0.1000%
<b>Value Check</b>	25,000 & above	0.1000%
<b>IntegrALL</b>	50,000 - 999,999	0.1000%
	1,000,000 - 4,999,999	0.1125%
	5,000,000 - 9,999,999	0.1125%
	10,000,000 & above	0.1125%

PESO TIME DEPOSITS - SHORT TERM						
<b>Regular Time Deposit</b>	<b>Amount</b>	<b>1 mo.</b>	<b>2 mos.</b>	<b>3 to 5 mos.</b>	<b>6 mos.</b>	<b>12 mos.</b>
	1,000 - 99,999	0.125%	0.125%	0.125%	0.125%	0.250%
	100,000 - 499,999	0.125%	0.125%	0.125%	0.250%	0.325%
	500,000 - 999,999	0.125%	0.125%	0.125%	0.300%	0.325%
	1 million - 4,999,999	0.125%	0.250%	0.250%	0.300%	0.325%
	5 million - 9,999,999	0.125%	0.250%	0.250%	0.300%	0.325%
	10 million & above	0.125%	0.250%	0.250%	0.300%	0.325%
<b>Passbook Time Deposit</b> for renewals / rollovers only	<b>Amount</b>	<b>1 mo.</b>	<b>2 mos.</b>	<b>3 to 5 mos.</b>	<b>6 mos.</b>	<b>12 mos.</b>
	50,000 - 99,999	0.125%	0.125%	0.125%	0.125%	0.250%
	100,000 - 499,999	0.125%	0.125%	0.125%	0.250%	0.325%
	500,000 - 999,999	0.125%	0.125%	0.125%	0.300%	0.325%
	1 million - 4,999,999	0.125%	0.250%	0.250%	0.300%	0.325%
	5 million - 9,999,999	0.125%	0.250%	0.250%	0.300%	0.325%
	10 million & above	0.125%	0.250%	0.250%	0.300%	0.325%

PESO TIME DEPOSITS - MEDIUM TO LONG TERM						
	<b>Amount</b>	<b>1 yr.</b>	<b>2 yrs</b>	<b>5 yrs 1 mo.</b>		
<b>Premium 2 - Medium Term</b>	1 Million & Above		0.875%			
<b>Sure Earner TD - Long Term</b>	50,000 & Above			2.250%		

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

- 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**  
DEPOSITS ARE INSURED BY PDIC UP TO  
P500,000 PER DEPOSITOR

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Bangko Sentral ng Pilipinas

For inquiries and concerns, please call PBCOM Customer Care at Tel No. 8777-2266 (Metro Manila) or 1-800-10-777-2266 (Domestic Toll-Free) or BSP Financial Consumer Protection Department at Tel. No. 8708-7087.

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FOREIGN CURRENCY (US\$)								
Savings Account		US\$1,000 & above					0.100%	
Dollar Plus SA Settlement Account (for existing accounts only, not allowed for new account opening)		All balances					0.100%	
Time Deposit	Amount (in USD)	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos	18 mos	
	1,000 - 4,999	0.125%	0.125%	0.125%	0.250%	0.250%		
	5,000 - 49,999	0.125%	0.125%	0.125%	0.375%	0.375%	0.500%	
	50,000 - 99,999	0.125%	0.125%	0.250%	0.375%	0.375%	0.500%	
	100,000 - 499,999	0.125%	0.125%	0.250%	0.375%	0.375%	0.500%	
	500,000 & above	0.125%	0.125%	0.250%	0.375%	0.375%	0.500%	
Maxi Dollar Time Deposit	1 year (365 days)	5,000 - 49,999				0.090%		
		50,000 and above				0.090%		
		<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				1.000%		
Dollar Plus 3Y	3 years	20,000 and above				1.250%		
Interest credited monthly to a Dollar Savings settlement account								



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## Home Loans

	Rate	Fixing Year
Home Loans	8.50%	1 year
	9.50%	3 years
GSIS Home Loan	14.00%	1 year
Home Equity	8.50%	1 year
	9.50%	3 years
CTS Conversion (Avida)	9.50%	3 years

## Auto Loans

### Brand New Cars, LCVs, SUVs

#### BRAND NEW RATE

TERM (MOS)	ADD-ON RATE
12	6.03%
18	9.06%
24	12.42%
36	20.17%
48	28.22%
60	37.20%

#### LIGHT TRUCKS - 4 and 6 wheelers (Brand New)

TERM (Mos)	ADD-ON RATE
12	7.15%
18	11.16%
24	15.81%
36	25.42%
48	36.72%
60	49.86%

### 2<sup>nd</sup> Hand Cars

#### USED/2ND HAND RATE

TERM (Mos)	ADD-ON RATE
12	7.75%
24	15.80%
36	24.80%
48	36.04%

#### HEAVY TRUCKS (Brand New)

TERM (Mos)	STD
12	10.00%
24	21.00%
36	32.62%
48	45.52%

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