

RATE SHEET

Effective Dec. 7, 2021 (subject to change without prior notice)

PESO SAVINGS AND CHECKING ACCOUNTS		
Starter Account	500 & above	0.1000%
Pensionado (SSS Pensioner)	10,000 & above	0.1000%
Choice Saver SA	10,000 - 999,999	0.1000%
	1,000,000 - 4,999,999	0.1125%
	5,000,000 & above	0.1125%
Choice Saver CA	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>		
Quick Cash	25,000 & above	0.1000%
Regular Savings	10,000 & above	0.1000%
Value Check	25,000 & above	0.1000%
IntegrALL	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						
Regular Time Deposit	Amount	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos.
	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%	
Passbook Time Deposit for renewals / rollovers only	Amount	1 mo.	2 mos.	3 to 5 mos.	6 mos.	12 mos.
	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						
	Amount	1 yr.	2 yrs.	3 yrs.	5 yrs 1 mo.	
Premium 2	1 Million & Above		1.500%			<i>For fresh funds only</i>
Premium 3	50,000 & Above			1.750%		<i>For fresh funds only</i>
Sure Earner TD	50,000 & Above				3.000%	<i>For fresh funds only</i>

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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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 withholding tax.</i>					
Dollar Plus 2Y	2 years	20,000 and above			1.250%	<i>For fresh funds only</i>	
Dollar Plus 3Y	3 years	20,000 and above			1.500%	<i>For fresh funds only</i>	
<i>Interest credited monthly to a Dollar Savings settlement account</i>							

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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%

2nd 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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