

FREQUENTLY ASKED QUESTIONS

1. What is eRegalo?

eRegalo is a product where you can give monetary gifts to anyone with valid mobile number using PBCOMobile or PBCOM Online Platform (POP) Personal.

2. Do I need to have my account registered in POP or a PBCOMobile account to send an eRegalo?

Yes. You need to have an account registered in POP Personal or a PBCOMobile Account to send an eRegalo.

3. How will I send an eRegalo?

To send an eRegalo, you need to follow these steps:

Sending eRegalo through PBCOMobile	Sending eRegalo through POP Personal
(1) Log-in to your PBCOMobile Account (2) Go to Bills Payment (3) Click the Unregistered tab (4) Choose “eRegalo” in list of billers (5) Fill-out the required fields: <ul style="list-style-type: none"> • Source Account • Biller Name > Click eRegalo • Receiver’s Mobile Number • Amount • Recipient Name • Message 	(1) Log-in to your POP Personal Account (2) Go to Bills Payment (3) Click the Unregistered tab (4) Choose “eRegalo” in list of billers (5) Fill-out the required fields: <ul style="list-style-type: none"> • Source Account • Biller Name > Click eRegalo • Biller Reference Number: Mobile number of the beneficiary • Amount • Remarks: Message to the beneficiary

4. What information do I need from my recipient to send the eRegalo?

You need to ask the mobile number of your recipient.

If your recipient has an account with PBCOMobile/POP Personal, you have to use the mobile number registered under that account. For those without PBCOMobile account, the mobile number the recipient will give you must be used when he/she open an account.

5. How will my recipient know that I have sent him an eRegalo?

Your recipient will receive an SMS from PBCOM that you sent an eRegalo.

If your recipient has an existing/registered PBCOMobile/POP Personal account, he/she will receive SMS upon credit to his account of the eRegalo that you sent.

If your recipient has no PBCOM account, he/she needs to open a PBCOMobile account. This account will be used to credit the eRegalo/monetary gift.

6. Does my recipient needs to have a PBCOM account to receive the eRegalo I sent?

Yes. Your recipient needs to have a PBCOM account to receive the eRegalo you sent. In case your recipient does not have an account yet, he/she shall receive an SMS advise to open an account in PBCOMobile to claim the eRegalo you sent.

7. How will my recipient withdraw the eRegalo?

Once your recipient has a PBCOMobile account, he/she can get a free PBCOMobile Debit Card from any PBCOM branch. Your recipient has to link this debit card to his/her PBCOMobile account. Once linked, he/she can now withdraw the funds from any ATM.

For POP, you may withdraw from any PBCOM branch or ATMs.

8. Where can my recipient withdraw the money?

Your recipient can withdraw the money in any PBCOM ATMs and other banks' ATMs nationwide, subject to the bank ATM fees.

9. Is there a fee when my recipient withdraws my eRegalo?

None, if he/she will withdraw using PBCOM ATMs. There is a fee if withdrawal is via other banks' ATMs.

10. Can I send an eRegalo to minors?

Yes, but only if the recipient is at least 13 years old.

If your recipient is between 13 to 17 years old, he/she needs to prepare the following requirements before opening a PBCOMobile Account:

- (1) Minor's ID (if School ID (for Filipino students), it should be signed by the school principal or head of the educational institution
- (2) Minor's birth certificate
- (3) PBCOM Parental Consent Form signed by the minor's your parent/guardian
- (4) Valid ID of the minor's parent/guardian

11. If I want to send an eRegalo to below 13 years old, what is my option?

Your option is to send the eRegalo to the recipient's parent or guardian. The parent/guardian should have/open a PBCOMobile/POP account.

12. Where will the minor get the PBCOM Parental Consent Form?

A downloadable Parental Consent Form is available in the PBCOMobile App. The link is found before the Terms and Condition. Your minor recipient must fill-out the form and submit through the PBCOMobile App upon onboarding.

13. Where will the requirements be submitted?

The requirements to open an account will be uploaded in the PBCOMobile app, during the minor's account opening process. Once the system prompts to take a picture of the ID, the picture should include all the requirements.

14. What will happen if the minor did not submit the required document or documents submitted were incomplete?

Your eRegalo will not be credited to your recipient's account because the bank will not be able to fully verify the PBCOMobile account he/she opened.

15. What happens to my eRegalo if my recipient did not open and/or failed to comply with the documentary requirements for opening a PBCOMobile account?

Your recipient has 21 days to open a PBCOMobile account upon receipt of the eRegalo SMS. If your recipient did not open within this time, your money will be automatically credited back to your account. You will receive an SMS notification advising you of the return of funds.

16. What should I do in case I inputted a wrong mobile number of my recipient or my recipient lost his mobile phone?

You may request for cancellation of eRegalo through the following:

- (1) Service Request Menu in PBCOMobile App or Secured Inbox in PBCOM Online Platform (POP) Personal
- (2) You can request through our Customer Care. Send your request via <https://www.pbcom.com.ph/contact-us> and it will be attended within 2 banking days by a Customer Care Officer. Please note that request filed on a weekend or holiday will be responded to the next banking day.

17. Can I re-send an eRegalo transaction that has been cancelled?

Yes, you may re-send a new eRegalo transaction using the beneficiary's correct mobile number.