

BRANCH BANKING FEES AND CHARGES

Sale of Official Checks		
<i>Type of Check</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Manager's Check	PHP 51.50	PHP 75.00 per check
Counter Check	PHP 50.00	PHP 100 per check

Deposit -Related Transactions		
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Certification on Bank Deposit	PHP 100.00 per certification (no change)	
Reissuance of Statement of Account (SOA) using Pre-Numbered SOA form	None	PHP 100.00 per page
Stop Payment Order (SPO) Application Fee	PHP 100.00 per check	PHP 200.00 per check

Interbranch Transactions		
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Interbranch Transaction (IBT) Fee (OTC transactions for both MM & provincial branches)	PHP 100.00 per transaction (no change)	
Replacement of Lost Passbook*	PHP 100.00 per passbook (no change)	
Replacement of Damaged/Lost ATM Card	PHP 200.00 per card (no change)	

Checkbooks		
<i>Type of Checkbook</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Individual	PHP 250.00 per checkbook (no change)	
Commercial	PHP 500.00 per checkbook (no change)	
MDS Checks	PHP 500.00 per checkbook (no change)	

Safety Deposit Boxes		
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Advance Deposit for Safety Deposit Box Keys	PHP 1,000 per box (no change)	
Annual Rental:		
•5 x 5 x 24	PHP 600.00 (no change)	
•3 x 10 x 24	PHP 800.00 (no change)	
•4 x 10 x 24	PHP 1,000.00 (no change)	
•5 x 10 x 24	PHP 1,200.00 (no change)	
•10 x 10 x 24	PHP 1,500.00 (no change)	

BRANCH BANKING FEES AND CHARGES

Branch Loan Transactions		
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Processing Fees:		
<ul style="list-style-type: none"> For Pension, Salary (including LGU Salary Loans), and Back -to-back Loans 	3% of principal (no change)	
<ul style="list-style-type: none"> For MIRA Loans 	50% of 1% or .005 of principal (no change)	
Service Fees:		
<ul style="list-style-type: none"> For Salary Loans (including LGU Salary Loans) 	Depends on MOA	
<ul style="list-style-type: none"> For Pension, Back-to-back, and LGU/MIRA Loans 	None	
Prepayment Penalty for Commercial / Back-to-back Loans	3% on the outstanding balance of principal	same
Notarial Fee	PHP 250.00 per loan document (no change)	
Late Payment Charge	18% of amortization due	3% per month shall be added on each unpaid installment from its due date until fully paid

Foreign Currency Related Transactions		
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Sale of US Dollar Notes to Depositors	Bank's Selling Rate (SR) for the day (no change)	
	Income between Internal Reference Rate (IRR) and SR (no change)	
Sale of US Dollar Notes to Veterans and PVB Employees	Please check with Treasury Group for Preferential Rate (no change)	
Purchase of US Dollar Notes from Clients	Bank's Buying Rate (BR) for the day	

ATM Interbank Fees and Charges		
<i>Type of ATM Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Withdrawal	PHP 10.00	PHP 16.00
Balance Inquiry	PHP 2.00 (no change)	
Interbank Fund Transfer	PHP 25.00 (no change)	
ATM Card Replacement	PHP 200.00 (no change)	
PIN Re-Issuance	PHP 5.00	PHP 50.00

TRADE FEES AND CHARGES

Letter of Credit (LC) Opening		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
LC Opening Commission – Import & Domestic LC (Sight LC)	¼ of 1% of the LC amount for the first 60 days; 1/8 of 1% per month thereafter or fraction thereof, minimum PHP 1000.00 (no change)	
LC Opening Commission – Import & Domestic LC (Usance LC)	1/8 of 1% of the LC amount per month based on LC life, minimum PHP 500.00	1/8 of 1% of the LC amount per month based on LC life, minimum PHP 1,000.00
LC Opening Commission – Foreign & Domestic Standby LC	¼ of 1% of the LC amount per month or fraction thereof, minimum PHP 1,000.00 (no change)	
LC Opening Commitment Fee – Import & Domestic LC (for Usance LC only)	1/8 of 1% of the LC amount per month based on the Usance period, minimum PHP 1,000.00 (no change)	
LC Opening / Commitment Fee – Foreign & Domestic Standby LC	¼ of 1% of the LC amount per month or fraction thereof, minimum PHP 1,000.00 (no change)	
Cable Charge – Import LC & Foreign Standby LC	PHP 500.00	PHP 1,000.00
Commission in Lieu of FX (CILEX) for Import & Foreign Standby LC if paid in FXCY (Notes/FCDU Account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	

Amendment – Increase in LC Amount (computed based on the increased amount)		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Amendment Commission – Import & Domestic LC, Foreign & Domestic Standby LC (Sight LC)	1/8 of 1% of the LC amount per month, minimum PHP 500.00	1/8 of 1% of the LC amount per month, minimum PHP 1,000.00
Amendment Commission – Import & Domestic LC (Usance LC)	1/8 of 1% of the LC amount per month, minimum PHP 500.00	1/8 of 1% of the LC amount per month, minimum PHP 1,000.00
Amendment Commitment Fee – Import & Domestic LC (for Usance LC only)	1/8 of 1% of the LC amount per month based on Usance period, minimum of PHP 1,000.00 (no change)	
Amendment Commitment Fee – Foreign Standby & Domestic Standby LC	¼ of 1% of the LC amount per month, minimum PHP 500.00	¼ of 1% of the LC amount per month, minimum PHP 1,000.00
Cable – Import & Foreign Standby LC	PHP 500.00	PHP 1,000.00
Commission in Lieu of FX (CILEX) for Import & Foreign Standby LC if paid in FXCY (Notes/FCDU Account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	

TRADE FEES AND CHARGES

Other Amendments		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Other Amendments Commission – Import & Domestic LC, Foreign & Domestic Standby LC	PHP 500.00	PHP 1,000.00
Cable – Import LC & Foreign Standby LC	PHP 500.00	PHP 1,000.00
Commission in Lieu of FX (CILEX) for Import & Foreign Standby LC if paid in FXCY (Notes/FCDU Account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	

Extension of Expiry Date (computed based on the outstanding balance)		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Extension Commission – Import LC & Domestic LC, Foreign & Domestic Standby LC (Sight LC)	1/8 of 1% from latest expiry date to new expiry date, minimum PHP 500.00	1/8 of 1% from latest expiry date to new expiry date, minimum PHP 1,000.00
Extension Commission – Import & Domestic LC (Usance LC)	1/8 of 1% from latest expiry date to new expiry date, minimum PHP 500.00	1/8 of 1% from latest expiry date to new expiry date, minimum PHP 1,000.00
Extension Commitment Fee – Import & Domestic LC (for Usance LC only)	1/8 of 1% per month based on Usance period, minimum of PHP 1,000.00 (no change)	
Extension Commitment Fee – Foreign & Domestic Standby LC	¼ of 1% from the latest expiry date to new expiry date, minimum PHP 500.00	¼ of 1% from the latest expiry date to new expiry date, minimum PHP 1,000.00
Cable – Import & Foreign Standby LC	PHP 500.00	PHP 1,000.00
Commission in Lieu of FX (CILEX) for Import & Foreign Standby LC if paid in FXCY (Notes/FCDU Account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	

Other Fees		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Certification Fee – Import LC, Domestic LC, Foreign Standby LC, Domestic Standby LC	PHP 200.00 (no change)	
LC Cancellation Fee/Commission – Import & Domestic LC, Foreign & Domestic Standby LC	PHP 1,000 (no change)	
Cable – Import & Foreign Standby LC	PHP 500.00	PHP 1,000.00
Discrepancy Fee – Import LC	None	US\$ 100.00
PAS5 Fee (Upon LC opening only)	None	PHP 100.00
PAS5 Fee (Enrolment Fee)	None	PHP 100.00
Miscellaneous Fees (stationery supplies, photocopying, etc.)	PHP 50.00 (no change)	

TRADE FEES AND CHARGES

Non -LC Importation (Booking and Negotiation) Fees and Charges (Based on Docs Value)		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Booking Commission (D/P, D/A, D/R and O/A)	None	PHP 1,000.00
Negotiation Commission (D/P, D/A, D/R and O/A)	¼ of 1%, minimum of PHP 1,000.00	
Commitment Fee (D/A only)	None	1/8 of 1% per month based from D/A period, minimum PHP 1,000.00
Cable Charge (D/P, D/A, D/R and O/A) – per cable	PHP 500.00	PHP 1,000.00
Commission in Lieu of FX (CILEX) for Import & Foreign Standby LC if paid in FXCY (Notes/FCDU Account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	
Miscellaneous Fees (stationery supplies, photocopying, etc.)	PHP 50.00 (no change)	
Transfer of Docs – Handling Fee (D/P, D/A, D/R and O/A)	PHP 1,000.00 (no change)	
Final Duties Transmittal (D/P, D/A, D/R and O/A)	PHP 500.00 (no change)	

LC Negotiation		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Cable - Usance Import LC, Sight Import LC & FX Standby LC	PHP 500.00	PHP 1,000.00
LC Negotiation/Commission - Standby LC (FX & DOM)	NONE	¼ of 1% flat, minimum of PHP 1,000.00
LC Negotiation / CILEX (if paid in Dollar Notes or FCDU account)	¼ of 1% flat, minimum of US\$ 20.00 at IRR (no change)	

Others		
<i>Transaction</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Issuance Fee/Commission (Bank Guaranty/SSB)	PHP 500.00	PHP 1,000.00
Cancellation Fee (Bank Guaranty/SSB)	PHP 500.00	PHP 1,000.00
Penalty Commission ((Bank Guaranty/SSB)	PHP 300.00	PHP 500.00
Final Duties / Handling Fee – LC and Non-LC	PHP 500.00 (no change)	
Final Duties – Miscellaneous	PHP 15.00	PHP 50.00

REMITTANCE

Fees Type	Inward Remittance		Outward Remittance	
	Existing Rate	New Rate Effective 2/20/20	Existing Rate	New Rate Effective 2/20/20
Bank Commission	\$5 – Credit to FCDU Account \$5@IRR – Credit to PHP Account	\$10 – Credit to FCDU Account \$10@IRR – Credit to PHP Account	\$15 – Debit from FCDU Account PHP500 – Debit from PHP Account	\$20 – Debit from FCDU Account PHP1,000 – Debit from PHP Account
Cable	N/A	N/A	\$15 – Debit from FCDU Account PHP500 – Debit from PHP Account	\$20 – Debit from FCDU Account PHP1,000 – Debit from PHP Account
Miscellaneous Fee (Stationery, supplies, photocopying fee, etc.)	PHP 50.00 PHP 50/IRR (no change)		None	\$2 – Debit from FCDU Account PHP100 – Debit from PHP Account
Return Funds Fee	\$ 5.00	\$ 10.00	N/A	N/A

ECS (PDDTS) USD				
	Inward Remittance		Outward Remittance	
	Existing Rate	New Rate Effective 2/20/20	Existing Rate	New Rate Effective 2/20/20
Bank Commission	\$5 – Credit to FCDU Account \$5@IRR – Credit to PHP Account	\$10 – Credit to FCDU Account \$10@IRR – Credit to PHP Account	\$15 – Debit from FCDU Account PHP500 – Debit from PHP Account	\$20 – Debit from FCDU Account PHP1,000 – Debit from PHP Account
Cable	\$5 – Credit to FCDU Account \$5@IRR – Credit to PHP Account	\$10 – Credit to FCDU Account \$10@IRR – Credit to PHP Account	\$15 – Debit from FCDU Account PHP500 – Debit from PHP Account	\$20 – Debit from FCDU Account PHP1,000 – Debit from PHP Account
Miscellaneous Fee (Stationery, supplies, photocopying fee, etc.)	None	PHP 50.00 PHP 50.00/IRR	None	PHP 50.00 PHP 50.00/IRR
Return Funds Fee	\$ 5.00	\$ 10.00	\$ 5.00	\$ 10.00

REMITTANCE

PESONET - PHP				
	<i>Inward Remittance</i>		<i>Outward Remittance</i>	
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Bank Commission	None (per regulation)		None	PHP 250.00
Cable	None (per regulation)		None	PHP 250.00
Return Funds Fee	None (per regulation)		N/A	N/A

RTGS - PHP				
	<i>Inward Remittance</i>		<i>Outward Remittance</i>	
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Bank Commission	PHP 500.00	PHP 600.00	PHP 500.00	PHP 600.00
Cable	PHP 500.00	PHP 600.00	PHP 500.00	PHP 600.00
Miscellaneous Fee (Stationery, supplies, photocopying fee, etc.)	None	PHP 50.00	None	PHP 50.00
Return Funds Fee	P1 – P1M: P100, Over P1M -P2M: P250, Over P2M – P3M: P350, Over P3M: P450 (no change)		N/A	N/A

DIRECT DEPOSIT / US PENSION				
	<i>Inward Remittance</i>		<i>Outward Remittance</i>	
	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>	<i>Existing Rate</i>	<i>New Rate Effective 2/20/20</i>
Commission	\$4 – credit to FCDU account \$4@IRR – credit to PHP account	\$5 – credit to FCDU account \$5@IRR – credit to PHP account	N/A	N/A

CONSUMER LENDING FEES

Type of Fees	Existing Rate	New Rate Effective 2/20/20
Application Fee / Appraisal Fee		
• Metro Manila	PHP 3,000.00	PHP 4,000.00
• Outside MM but within Greater Metro Manila	PHP 4,500.00	SAME
• Visayas	PHP 9,000 (no change)	
• Mindanao	PHP 13,000 (no change)	
Processing Fee		
• Housing Loan	PHP 2,000.00	PHP 4,000.00
• Business Loan	½ of 1% based on loan amount	½ of 1% based on loan amount or PHP 4,000.00, whichever is higher
Notarial Fee	PHP 250 (no change)	
Certification Fee (per document)	PHP 200 (no change)	
Mortgage Redemption Insurance (MRI)	To be determined by insurance company	
Mortgage Registration Fee	To be determined based on loan amount and location of Registry of Deeds	
Fire, Earthquake, and All Perils Insurance	To be determined by insurance company	

LOANS ADMINISTRATION DEPARTMENT FEES AND CHARGES

Type of Fees	Existing Rate	New Rate Effective 2/20/20
Cancellation Fee	PHP 500.00 (no change)	
Reissuance of Cancellation Fee	PHP 5,000.00 (no change)	
Loan Take Out Processing Fee	None	PHP 3,000.00
Notarial Fee	PHP 250 (no change)	
Safekeeping Fee	PHP 2,000.00 per month upon receipt of notice by the clients (no change)	
Bank Certification Fee	PHP 200.00 (no change)	
Recalled or Pulled Out PDC Fee	PHP 500.00 per check before due date (no change)	
Recalled or Pulled Out PDC Fee	PHP 1,000.00 per check on due date (no change)	
SOA Fee	PHP 200.00 (no change)	
PDC Handling Fee	PHP 50.00 per PDC where PDC is for deposit (no change)	

TREASURY OPERATIONS DEPARTMENT FEES AND CHARGES

Type of Fees	Existing Rate	New Rate Effective 2/20/20
Broker Fee	(FV X.001X term/360) minimum PHP 200.00 (no change)	
RTGS Fee	PHP 500.00 (no change)	
Certification Fee	PHP 200.00 (no change)	