



Account Maintenance and Transaction Fees

PARTICULARS		CHARGES		
		PESO	DOLLAR	
CUB Maintaining and Minimum Balance				
Savings Account		PHP500,000.00	USD11,500.00	
Current / Checking Account				
Time Deposit				
Monthly Service Charge for Falling Below Maintaining Balance				
For Peso Account		PHP500.00		
For Dollar Account			USD10.00	
Monthly Dormancy Charge (Dormancy charges starting 61st month with No Activity, crediting of interest amount not included)				
Savings Account		PHP30.00	USD1.00	
Checking Account		PHP30.00	N/A	
AUXILIARY SERVICES				
PARTICULARS				
Request for Balance Certification		PHP150.00	USD3.00	
Request for Statement of Account		PHP100.00	USD2.00	
Manager's Check		PH80.00	N/A	
PESO CHECKBOOK				
*Personal		N/A	N/A	
*Commercial		PHP1,000.00 per booklet/100sheets	N/A	
Early Closure (closed within 30 days from the date of opening)		PHP250.00	USD5.00	
Replacement of Loss Passbook		PHP250.00	USD5.00	
International Remittance Modification/Amendment Fee		USD15.00 @ current Selling Rate	USD15.00	
Local and International Remittance Reclamation/Cancellation		USD15.00 @ current Selling Rate	USD15.00	
INWARD REMITTANCE CHARGES				
Type	Payment Mode	Service Charge Commission	Documentary Stamp	Cable Charge
RTGS (Real Time Gross Settlement) / PhilPaSSplus/PESONet	Credit to Peso Account (Peso transaction only)	None	None	None
PDDTS (Philippine Dollar Domestic Transfer System)	Credit to Dollar Account (Dollar transaction only)	None	None	None
Swift Remittance (International Telegraphic Transfer)	Credit to Peso Account	USD10.00 / None (Cathay Express Wire)	PHP0.60 for every PHP200.00 and a fraction thereof	Charges depending on the Bank involved, they may or may not charge their own fees
	Credit to Dollar Account	USD10.00 / None (Cathay Express Wire)	None	Charges depending on the Bank involved, they may or may not charge their own fees
Details of Charges: SHARED - Charges shared by the remitter and the beneficiary; BENE - Charges shouldered by the Beneficiary; OUR - Both domestic and international charges shouldered by the remitter.				
OUTWARD REMITTANCE CHARGES				
	Payment Mode	Service Charge Commission	Documentary Stamp	Cable Charge
RTGS (Real Time Gross Settlement) / PhilPaSSplus	Debit from Peso Account	PHP600.00	None	None
PESONet	Debit from Peso Account	PHP200.00	None	None
PDDTS (Philippine Dollar Domestic Transfer System)	Debit from Dollar Account	USD25.00	None	None
Swift Remittance (International Telegraphic Transfer)	Debit from Peso Account (Buying of Dollar)	USD30.00 / USD20.00 (Cathay Express Wire)	PHP0.60 for every PHP200 and a fraction thereof	Charges depending on the Bank involved, they may or may not charge their own fees
	Debit from Dollar Account	USD30.00 / USD20.00 (Cathay Express Wire)	None	Charges depending on the Bank involved, they may or may not charge their own fees
Details of Charges: SHARED - Charges shared by the remitter and the beneficiary; BENE - Charges shouldered by the Beneficiary; OUR - Both domestic and international charges shouldered by the remitter.				
PCHC CHARGES				
Retuned Checks and Other Clearing Items				
	RCOCI Drawee Bank	PHP1,000.00 per Check		
	RCOCI Presenting Bank	PHP1,000.00 per Check		
	RCOCI Penalty Charge	PHP200.00 for every PHP40,000.00 and fraction thereof per Check per day		