

## Bank Rates and Fees

### Deposit Products Rates and Fees

DEPOSIT ACCOUNT	Minimum Initial Deposit	Interest Rate	Required Minimum ADB (RMA)	Service Charge below RMA	Fee for Early Closure of Account*
<b>Savings</b>					
Regular Savings	₱ 500	0.0625%	₱ 500	₱ 100	₱ 100
Young PeraSavers	₱ 50	0.0625%	₱ 50	₱ 20	₱ 30
Payroll Zero (for Payroll Servicing Facility)	₱ 0	0.0625%	₱ 0	₱ 0	₱ 100
ATM Pinoy	₱ 100	0.0625%	₱ 100	₱ 50	₱ 100
ATM Primo	₱ 3,000	0.0625%	₱ 3,000	₱ 50	₱ 100
ATM Zero Initial Deposit (for Borrowers)	₱ 0	0.0625%	₱ 0	₱ 0	₱ 30
BDO Network Bank Kabayan Peso Savings	₱ 100	0.0625%	₱ 0	₱ 0	₱ 100
<b>Optimum Savings</b>					
Personal	₱ 30,000	Tiered	₱ 30,000	₱ 300	₱ 300
Commercial	₱ 50,000	Tiered	₱ 50,000	₱ 300	₱ 300
<b>Current</b>					
Regular Current	₱ 5,000	N.A.	₱ 5,000	₱ 200	N.A.
Corporate	₱ 10,000	N.A.	₱ 10,000	₱ 200	N.A.



Withdrawal at BancNet ATMs	Subject to Fees of the ATM's Bank						
Overseas Balance Inquiry or Rejected Transactions*	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Overseas Withdrawal*	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50
Withdrawal at BDO HK	₱ 50	₱ 50	₱ 50	₱ 50	₱ 50	₱ 50	₱ 50
Balance Inquiry at BDO HK	₱ 20	₱ 20	₱ 20	₱ 20	₱ 20	₱ 20	₱ 20
Tap (without Signature or PIN)	FREE	FREE	FREE	FREE	FREE	FREE	FREE
POS Balance Inquiry and Purchase	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Online Balance Inquiry via Online Banking	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Online Purchases	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Foreign Currency Transaction Fee	1% Cross Border Fee and 1% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard and BDO Network Bank respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO Network Bank.						

## Card Transaction Limits

Electronic Channel Transactions	Transaction Limit		
	Pinoy/Sweldo/Kabayan	Primo / Special PeraSweldo / Tseke	Borrower's ATM Card
Maximum ATM withdrawal per transaction	₱ 10,000	₱ 10,000	₱ 10,000
Minimum ATM withdrawal per transaction	₱ 100	₱ 100	₱ 100
Maximum withdrawal per day	₱ 50,000	₱ 100,000	₱ 300,000
Maximum Tap transaction (without PIN or signature) per transaction	₱ 2,000	₱ 2,000	₱ 2,000
POS purchase (PIN-based) per day and per transaction	₱ 100,000	₱ 100,000	₱ 300,000
POS purchase (signature-based) and Online Purchase (E-commerce) per day and per transaction	₱ 50,000	₱ 50,000	₱ 50,000

## Interbranch Fund Transfer Fees

TRANSACTION AMOUNT	TRANSACTION FEE *Fees may vary depending on location
Below ₱ 500	₱ 25
₱ 500 - ₱ 25,000	₱ 25 – ₱ 50
₱ 25,001 - ₱ 150,000	₱ 50 – ₱ 100
₱ 150,001 - ₱ 300,000	₱ 100 – ₱ 200
₱ 300,001 - ₱ 500,000	₱ 200 – ₱ 400
₱ 500,001 - ₱ 1,000,000	₱ 300 – ₱ 600
₱ 1,000,001 & Above	₱ 500 – ₱ 800

## Other Banking Services Fee

	FEE
Bank Statement	₱ 30 for the first 3 pages. ₱ 10 for the succeeding pages
Certification of Bank Deposit	₱ 100
Stop Payment Order (SPO) Application Fee	₱ 200
Cost of Check Booklet	₱ 250
Cost of Manager's Check	₱ 50
Replacement Fee for Lost Passbook	₱ 100