

## PNB Credit Card Fees and Charges

Type of Fee and Charges	Description	Fee
Account Maintenance Fee	A monthly Account Maintenance Fee or the amount equivalent to the Credit Balance, whichever is lower, shall be charged to closed Card Accounts with overpayments until the Credit Balance is zeroed out	PHP 200 for Peso account (USD 5 for Dollar account) or the amount equivalent to the credit balance, whichever is lower
Advance Card Renewal Request Fee	Incurred when cardholder requests for a renewal of his/her card more than 90 days before the expiry of his/her existing card	PHP 750
Card Replacement Fee	Incurred when card replacement is requested due to: a. spoilage (e.g. plastic peeled off, unreadable CVC2, cracked card, wrong name embossed, etc.); b. change in name (from single to married and vice versa); or c. lost/stolen card	PHP 400
Cash Advance Fee	Incurred when a cardholder makes a Cash Advance transaction on his/her credit card	PHP 200 for Peso USD 3 for Dollar
Certification Fee	Incurred when a cardholder requests for a particular certificate: a. Full Settlement of Account b. Good Credit Standing c. Card Replacement Issuance	PHP 200 PHP 300 PHP 300
Finance Charge	Imposed on the previous statement's unpaid balance	3% for Peso 2.5% for Dollar 2.5% for PNB Ze-Lo Mastercard
Foreign Currency Transaction Service Fee	Incurred when a cardholder makes a foreign currency transaction (excluding US Dollars for dual currency cardholders)	2.50% of Mastercard's, Visa's, or UnionPay's conversion rate of the day
Gambling-related Transaction Fee	Incurred when a cardholder makes a gambling transaction (lottery, casino, online betting, etc.)	2% of the transaction amount
Installment Processing Fee	Processing fee that will be charged for every approved Balance Transfer, Balance Conversion, Convert-to-Cash, and Transaction Conversion application	PHP 250
Late Payment Fee	Incurred for non-payment, payment after due date or payment below the minimum amount due	PHP 1,000 or USD 20 or the unpaid minimum amount due, whichever is lower  <i>Does not apply to PNB Ze-Lo Mastercard</i>
Overlimit Fee	Incurred when a cardholder's total obligation exceeds the approved credit limit	PHP 500 or USD 10  <i>Does not apply to PNB Ze-Lo Mastercard</i>
Payment Processing Fee	Incurred when making more than two (2) PNB Credit Card bill payments through non-PNB payment channels (BDO, SM, GCash, BancNet, etc.) within one statement cycle	PHP 40 per payment in excess of 2

Payment Transfer Fee	Incurred when a cardholder requests that his/her payment be transferred from his/her Peso Account to Dollar Account or vice- versa	PHP 300 or USD 10
Refund Fee	Incurred when a refund for overpayment is requested by a cardholder	PHP 500 or USD 10 plus Dollar remittance fee (depending on the amount)
Returned Check Fee	Incurred when a check payment was dishonored or returned by the bank for reasons such as account closed, Drawn Against Insufficient Fund (DAIF), Drawn Against Uncollected Deposit (DAUD), etc.	PHP 1,000 for Peso account or USD 10 for Dollar account
Sales Slip Retrieval Fee	Incurred when a cardholder requests for retrieval of a particular sales slip to verify a transaction	PHP 400 or USD 15 (per sales slip)
Statement of Account (SOA) Retrieval Fee	Incurred when a cardholder requests for a fax or mail copy of his/her old Statement of Account (beyond 3 months from current SOA)	PHP 50 per statement

Terms and Conditions apply.

**Notes:**

1. The bank reserves the right to change the fees, charges, and rates with prior notice to cardholders.
2. All fees, except the Refund Fee and Credit Card Rate, shall be charged to the cardholder's Statement of Account. The Refund Fee will be deducted from the amount to be refunded. The Credit Card Rate will be charged at bank level during sale of USD Notes. Peso amounts are for Peso accounts and Dollar amounts are for Dollar accounts.
3. For the complete PNB Credit Cards Terms and Conditions, please visit [www.pnb.com.ph](http://www.pnb.com.ph)

Contact (+632) 8818 9818 or [pnbcreditcards@pnb.com.ph](mailto:pnbcreditcards@pnb.com.ph), or visit [www.pnb.com.ph](http://www.pnb.com.ph) for more details.

PNB is regulated by the Bangko Sentral ng Pilipinas  
<https://www.bsp.gov.ph>

## PNB Credit Card Annual Fees

All PNB Credit Cards have free annual fee on the first year except PNB Business Credit Card.

All PNB Supplementary Credit Cards have free annual fee for life.

Card	Annual Fee (PHP)
PNB Essentials Mastercard	PHP 1,200
PNB Platinum Mastercard	PHP 3,000
PNB Ze-Lo Mastercard	Free for life
PNB Cart Mastercard	Free for life
PNB-PAL Mabuhay Miles NOW Mastercard	PHP 1,000 (free for the first 3 years)
PNB-PAL Mabuhay Miles Platinum Mastercard	PHP 3,000
PNB-PAL Mabuhay Miles World Mastercard	PHP 6,000
PNB Visa Classic	PHP 300
PNB Visa Gold	PHP 600
PNB Diamond UnionPay	PHP 3,000
PNB-AAAIM Platinum Mastercard	Free for life
PNB-AAXS Platinum Mastercard	Free for life
PNB-AdZU Platinum Mastercard	PHP 2,000
PNB-ICAAA Platinum Mastercard	Free for life
PNB-LSGHAA Platinum Mastercard	PHP 3,000
PNB-Alturas Visa Card	PHP 1,200
PNB-Jewelmer Joaillerie Platinum Mastercard	PHP 2,500
PNB-The Travel Club Platinum Mastercard	Free for life
PNB Business Credit Card	PHP 3,000
PNB Corporate Multi Mastercard – Single Currency	PHP 1,500
PNB Corporate Multi Mastercard – Dual Currency	PHP 1,800

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