

## APPLICABLE PNB CREDIT CARD FEES AND CHARGES

TYPE OF FEES & CHARGES	DESCRIPTION	FEE
Account Maintenance Fee	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 (US \$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  <i>Advance Card Renewal Request Fee does not apply to PNB Cart Mastercard.</i>
Card Replacement Fee	Incurred when a card replacement is requested due to: a. spoilage (plastic peeled off, unreadable CVC2, cracked card, wrong name embossed); or b. change in name (from single to married and vice versa)	Php 400  <i>Card Replacement Fee does not apply to PNB Cart Mastercard.</i>
Cash Advance Fee*	Incurred when a cardholder makes a cash advance (CA) transaction on his/her credit card	Php 200 for Peso US \$4 for Dollar
Certification Fee	Incurred when a cardholder requests for a particular certificate: Full Settlement of Account Good Credit Standing Card Replacement Issuance	Php 200 Php 300 Php 300
Credit Card Rate	Used when a US Dollar billing is paid in Peso. Charged during the sale of US Dollar notes	Depends on Mastercard, Visa or UnionPay's conversion rate of the day
Finance Charge*	Imposed on the previous statement's unpaid balance	2% for Peso and Dollar 1.88% for PNB Ze-Lo Mastercard
Foreign Currency Transactions Service Fee	Incurred when a cardholder makes transactions outside the Philippines (excluding US Dollar)	2.5% of the converted amount using Mastercard/ Visa/UnionPay's conversion rate of the day
Late Payment Fee	Incurred for non-payment, payment after due date, or payment below the minimum amount due	7% (Peso) or 5% (Dollar) of unsettled minimum amount due.  <i>Late Payment Fee does not apply to the PNB Ze-Lo Mastercard.</i>
Lost Card Fee	Incurred when a replacement for a lost card is requested	Php 400  <i>Lost Card Fee does not apply to PNB Cart Mastercard.</i>
Overlimit Fee	Incurred when a cardholder's total obligation exceeds the approved credit limit	Php 300 or US \$10  <i>Overlimit Fee does not apply to the PNB Ze-Lo Mastercard.</i>
Payment Processing Fee	Incurred when monthly credit card payments made through various payment channels are in excess of three (3) within one (1) month. Payment Channels: a. Banco De Oro b. SM & SaveMore payment centers	Php 40 per payment in excess of 3

	c. BancNet (e.g. ATM, GCash, etc.) d. Other Payment Channels	
Payment Transfer Fee	Incurring when a cardholder requests that his/her payment be transferred from his/her Peso Account to Dollar Account or vice versa	Php 300 or US \$10  <i>Payment Transfer Fee does not apply to PNB Cart Mastercard.</i>
Refund Fee	Incurring when a refund for overpayment is requested by a cardholder	Php 300 or US \$10 (credit to PNB account);  Php 500 or US \$10 plus Dollar remittance fee (credit to non-PNB account; for Dollar – remittance fee depends on amount)
Returned Check Fee	Incurring when a check payment was dishonored or returned by the bank for reasons such as account closed, Drawn Against Insufficient Funds (DAIF), Drawn Against Uncollected Deposit (DAUD), etc.	Php 1,000 for Peso account or US \$10 for Dollar account
Sales Slip Retrieval Fee	Incurring when a cardholder requests for retrieval of a particular sales slip to verify a transaction	Php 400 or US \$15 (per sales slip)
Statement of Account (SOA) Retrieval Fee	Incurring 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

\*new rates effective November 3, 2020

*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/cards](http://www.pnb.com.ph/cards)

## PNB CREDIT CARD ANNUAL FEES

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

*Free annual fee for the first year except PNB Business Credit Card. Free annual fee for life for supplementary credit cards. Terms and Conditions apply.*