

**TABLE OF FEES & CHARGES**
*as of March 8, 2021*

FEE TYPE	CCY	REMARKS	CHARGE
<b>INTERBRANCH TRANSACTIONS</b>			
Interbranch Deposit > Cash > Check  <b>**For Marawi City-MSU Campus-            collection of charges is for            OUTGOING IBTs only (Marawi City-            MSU Campus is the servicing branch)</b>	PHP	<b>32 Island Branches:</b> 1. Batanes-Basco 2. Occidental Mindoro - Mamburao 3. Occidental Mindoro - San Jose 4. Oriental Mindoro - Calapan 5. Oriental Mindoro - Pinamalayan 6. Romblon-Odiongan 7. Romblon-Republika 8. Marinduque - Boac 9. Marinduque - Sta. Cruz 10. Catanduanes - Virac 11. Masbate City 12. Cebu - Bantayan 13. Siquijor - Larena 14. Boracay - Station 1 15. Boracay - Station 2 16. Davao - Samal Island 17. Camiguin - Mambajao 18. Siargao Island - Dapa 19. Marawi City MSU Campus** 20. Tawi-Tawi - Bongao 21. Jolo - Arolas 22. Basilan - Isabela - Roxas 23. Basilan - Isabela - Strong Boulevard 24. Marinduque-Boac-D.Mercader 25. Occidental Mindoro-San Jose-Liboro 26. Oriental Mindoro-Bongabong 27. Oriental Mindoro-Calapan-San Vicente West 28. Oriental Mindoro-Pinamalayan Malvar 29. Oriental Mindoro-Puerto Galera 30. Oriental Mindoro-Roxas 31. Oriental Mindoro-Victoria 32. Romblon-Odiongan-Liwayway	No charge for deposit transactions involving all regular branches;  PHP100.00 for deposit transactions involving the 32 Island Branches
	USD	Deposits across all branches	PHP100.00 *If payment is made in USD, conversion will be based on prevailing exchange rate.
Interbranch Withdrawal, On-us & Off-us Check Encashment, Fund Transfer  <b>**For Marawi City-MSU Campus-            collection of charges is for            OUTGOING IBTs only (Marawi City-            MSU Campus is the servicing branch)</b>	PHP	<b>32 Island Branches:</b> 1. Batanes-Basco 2. Occidental Mindoro - Mamburao 3. Occidental Mindoro - San Jose 4. Oriental Mindoro - Calapan 5. Oriental Mindoro - Pinamalayan 6. Romblon-Odiongan 7. Romblon-Republika 8. Marinduque - Boac 9. Marinduque - Sta. Cruz 10. Catanduanes - Virac 11. Masbate City 12. Cebu - Bantayan 13. Siquijor - Larena 14. Boracay - Station 1 15. Boracay - Station 2 16. Davao - Samal Island 17. Camiguin - Mambajao 18. Siargao Island - Dapa 19. Marawi City MSU Campus** 20. Tawi-Tawi - Bongao 21. Jolo - Arolas 22. Basilan - Isabela - Roxas 23. Basilan - Isabela - Strong Boulevard 24. Marinduque-Boac-D.Mercader 25. Occidental Mindoro-San Jose-Liboro 26. Oriental Mindoro-Bongabong 27. Oriental Mindoro-Calapan-San Vicente West 28. Oriental Mindoro-Pinamalayan Malvar 29. Oriental Mindoro-Puerto Galera 30. Oriental Mindoro-Roxas 31. Oriental Mindoro-Victoria 32. Romblon-Odiongan-Liwayway	No charge for withdrawal transactions involving all regular branches;  PHP200.00 for withdrawal transactions involving the 32 Island Branches
	USD	Withdrawal/On-us Encashments across all branches	PHP200.00 *If payment is made in USD, conversion will be based on prevailing exchange rate.
<b>TRANSACTIONAL CHARGES</b>			
Budget Checking	PHP	On-us Check Encashment and Incoming Clearing Check in excess of 3 transactions per month	PHP20.00
		Over-the-counter Withdrawal (via withdrawal slip)	PHP50.00

FEE TYPE	CCY	REMARKS	CHARGE
Greencheck	USD	Presented at Federal Reserve Bank (FRB), New York	USD8.00
		Presented at any domestic branch	None
		Returned Check (regardless of reason and mode of presentment)	USD15.00
Cash Letter Facility	USD	FDR (other bank check)	a. Transaction Fee - PHP200.00 regardless of amount b. Out-of-pocket expense - PHP100/item
		Returned checks	USD30.00 per check
Outward Collection Item	USD and 3 <sup>rd</sup> Ccy	Charges for outward collection items come in two phases: 1. Upon Presentation 2. Upon Settlement where funds are credited to client's account  NOTE: Additional CorrBank and/or drawee bank charges will be deducted once COC received proceeds as final payment	1. Upon presentation a. Transaction Fee - USD15.00 if check amount is below USD50,000 or its 3 <sup>rd</sup> Ccy equivalent or - USD40.00 if check amount is USD50,000 and above or its 3 <sup>rd</sup> Ccy equivalent b. Doc Stamp – PHP0.60 for every PHP200.00 and a fraction thereof c. Out-of-pocket expense – PHP100/item
		Final Credit Service / FCS Return Check	2. Upon Settlement - Collection charges depend on CorrBank/drawee bank charge USD40.00 per check to be deducted after clearing settlement
		Individual Check Collection (ICC)	USD100.00 per check plus additional fee from CorrBank and/or drawee bank as service fee to be deducted after clearing settlement
		ICC Return Check	Charges depend on CorrBank/ drawee bank charge
Inward Collection Item	PHP	Charges for inward collection items can be classified into two: 1. Honored Collection Item 2. Dishonored Collection Item	1. Honored Collection Item a. Transaction Fee – Php 250.00 per item regardless of amount b. SWIFT Charge – USD15.00 c. Doc Stamp – PHP0.60 for every PHP200.00 and a fraction thereof
			2. Dishonored Collection Item a. Return Fee – Charges depend on drawee bank b. SWIFT Charge – USD15.00 c. Out-of-pocket expense - PHP100/item
Outgoing Remittance	PHP	Telegraphic Transfer	USD28.00 – Cable Charge PHP100.00 – Transaction Fee PHP0.60 in every PHP200.00 – DST
	USD & 3 <sup>rd</sup> Ccy		OUR - USD28.00 plus USD20.00 correspondent bank fee plus incidental for 3 <sup>rd</sup> currency exp. shouldered by remitter; SHA - USD 28.00 shouldered by the remitter plus correspondent bank charges to be shouldered by beneficiary
	PHP	Real Time Gross Settlement (RTGS) / PhilPass	*PHP503.00 - transactions below PHP40Million *PHP803.00 - transactions PHP40Million and over
	USD	In case of transaction amendments Philippine Dollar Domestic Transfer (PDDTS)	*P253 - regardless of transaction amount USD20.00 regardless of amount Use selling rate for Peso to Dollar conversion
Foreign Currency Transaction (through Mastercard)	PHP	Transaction amount is converted to Peso	Conversion is based on exchange rate applied by Mastercard
Foreign Currency Transaction Fee (through Mastercard)	PHP	Additional fee charged on top of converted Peso amount for foreign currency transactions representing service and assessment fees	3% of converted transaction amount
Prime Savings	PHP	Withdrawals/Debit Memo in excess of 2 transactions in a month	PHP33.00
TAP Mastercard	PHP	Monthly Account Fee (charged every end of the month)	PHP15.00
		Over-the-counter Withdrawal Fee	PHP300.00
<b>ATM TRANSACTIONS</b>			
ATM Balance Inquiry	PHP	Balance inquiry of Other Bank's ATM Card via PNB ATM	Dictated by Issuing Bank
		Balance inquiry of PNB ATM Card via Other Bank's ATM	PHP2.00
ATM Withdrawal	PHP	Withdrawal of Other Bank's ATM Card via PNB ATM	Dictated by Issuing Bank
		Withdrawal of PNB ATM Card via Other Bank ATMs	PHP11.00
ATM InterBank Fund Transfer (IBFT)	PHP	Fee on IBFT transactions	PHP25.00
ATM Safe	PHP	Monthly Service Fee (charged every 27th of the month)	PHP12.00
ATM Service Charge	PHP	Withdrawal, Fast Cash and Cash Advance transactions of International Cards via PNB ATMs	PHP250.00
		Withdrawal transactions of PNB Cards via International ATM	PHP150.00
		Balance Inquiry transactions of PNB Cards via International ATM	PHP75.00
<b>DIGITAL BANKING TRANSACTION FEES</b>			
PesoNet (Retail)	PHP	Batch bank to bank fund transfer	PHP30.00
InstaPay (Retail)	PHP	Real-time bank to bank fund transfer	PHP50.00
Bills Payment (Retail)	PHP	Via OTC/IBS/MBS	FREE

FEE TYPE	CCY	REMARKS	CHARGE	
Third Party Fund Transfer (FT) – PNB to Other Person's PNB Account	PHP	First three (3) FTs per week	FREE	
		Fourth (4 <sup>th</sup> ) and succeeding FTs per week *Transaction Counter is refreshed every Monday at 12am (PH Time)	PHP15.00 per transaction	
Send Cash (Retail)	PHP	Send Cash Creation	PHP50.00	
		Passcode Reset	PHP5.00	
PESONet (Corporate)	PHP	Via CashNet / CashNet Plus	PHP203.00 per transaction	
PESONet (OTC)		Via Over-the-Counter		
InstaPay (Corporate)	PHP	Via CashNet / CashNet Plus	PHP50.00 per transaction and PHP10.00 for every unsuccessful credit attributed to rejected transactions initiated by the receiving bank	
Bills Payment (Corporate)	PHP	Via CashNet / CashNet Plus	PHP10.00 per successful transaction	
<b>OTC SERVICES</b>				
Bank Certification	PHP	General purpose and other embassies	PHP100.00	
		For British Visa application	PHP200.00	
Checkbook Reorder via OTC/IBS/MBS	PHP	Individual	PHP250.00	
		Corporate	PHP500.00	
	USD	Individual	USD10.00	
		Corporate	USD17.50	
EC Writer Checkpad / Cut Sheets	PHP	For Executive Checking Account	PHP670.00	
Demand Draft	USD	To be charged upon application	USD10.00	
Manager's Check / Cashier's Check	PHP	To be charged upon application	PHP50.00	
Replacement of Lost / Damaged Card	PHP	ATM Card	PHP150.00	
Replacement of Lost / Damaged Passbook	PHP	Peso Passbook	PHP200.00	
	USD	US Dollar passbook	PHP200.00	
Stop Payment Order (NSF charge) (Penalty charge)	PHP	To be charged upon SPO application per check	PHP200.00	
		To be charged upon check negotiation if check is FUNDED	PHP2,000.00	
		To be charged on top of NSF charge upon check negotiation if check is UNFUNDED	PHP200.00 per day per check per PHP40,000.00 and a fraction thereof	
Stop Payment Order (Penalty Charge)	USD	To be charged upon SPO application per check	USD15.00	
		To be charged upon check negotiation regardless if check is FUNDED or UNFUNDED	USD15.00	
Certificate of Remittance (COR) Service Charge	PHP	Fee on requests for Certificate of Remittance	PHP200.00	
<b>PENALTY CHARGES</b>				
Dormancy  *Accounts become Dormant in case of non-activity for 1 year for CAs and 2 years for SAs.  **Dormancy Fee is applicable only to dormant accounts after 5 years of non-activity and if they fall below the required minimum maintaining balance.	PHP	Peso Regular Accounts	PHP30.00	
		Peso Pensioner Accounts (SSS/GSIS)	PHP30.00	
	USD	USD Savings Personal & Corp.	USD0.50	
		USD Checking Account (Greencheck)	USD0.50	
			USD Savings OFW	USD0.50
	EUR	Euro Personal & Commercial	None	
	GBP	English Pound Personal & Commercial	None	
	CAD	Canadian Dollar Personal & Commercial	None	
	AUD	Australian Dollar Personal & Commercial	None	
	SGD	Singapore Dollar Personal & Commercial	None	
	HKD	Hongkong Dollar Personal & Commercial	None	
	JPY	Japanese Yen Personal & Commercial	None	
CHF	Swiss Franc Personal & Commercial	None		
CNH	Chinese Yuan Personal & Commercial	None		
Early Closure  *Applicable to accounts closed within 30 days from account opening.	PHP	Peso Regular Personal & Corp.	PHP500.00	
		Peso Executive Checking Acct.	PHP1,500.00	
	USD	USD Savings Personal & Corp.	USD10.00	
	EUR	Euro Personal & Commercial	EUR5	
	GBP	English Pound Personal & Commercial	GBP500	
	CAD	Canadian Dollar Personal & Commercial	CAD13	
	AUD	Australian Dollar Personal & Commercial	AUD500	
	SGD	Singapore Dollar Personal & Commercial	SGD20	
	HKD	Hongkong Dollar Personal & Commercial	HKD100	
	JPY	Japanese Yen Personal & Commercial	JPY1,000	
	CHF	Swiss Franc Personal & Commercial	CHF1,000	
	CNH	Chinese Yuan Personal & Commercial	CNH50	
Minimum Maintaining Balance Penalty (MMBP)  *Collected from accounts whose Average Daily Balance (ADB) falls below required Minimum Maintaining Balance (MMB) for 2 consecutive months.	PHP	Peso Regular Individual	PHP350.00	
		Peso Regular Corporate	PHP500.00	
		Peso Executive Checking Acct.	PHP550.00	
		Peso SSS Pensioner Accounts	PHP150.00	
			PHP DIRECT DEPOSIT	PHP55
	USD	USD Savings Personal & Commercial	USD10	
		USD Checking Account (Greencheck)	USD20	
		Savings Dollar Special - PNB EMP/DIRECT	USD10	
	EUR	Euro Personal & Commercial	EUR5	
	GBP	English Pound Personal & Commercial	GBP4	
	CAD	Canadian Dollar Personal & Commercial	CAD7	
	AUD	Australian Dollar Personal & Commercial	AUD8	
	SGD	Singapore Dollar Personal & Commercial	SGD8	
	HKD	Hongkong Dollar Personal & Commercial	HKD40	
	JPY	Japanese Yen Personal & Commercial	JPY1,000	
	CHF	Swiss Franc Personal & Commercial	CHF6	
CNH	Chinese Yuan Personal & Commercial	CNH50		

FEE TYPE	CCY	REMARKS	CHARGE																		
Global Filipino Card	PHP	GFMC Non-usage fee (no activity for 2 years)	PHP200.00																		
No Sufficient Funds (NSF) Return	PHP	For Presenting Bank	PHP1,000.00																		
		For Drawee Bank	PHP1,000.00																		
		Penalty Charges computed on a per check per day per PHP40,000.00 and a fraction thereof basis	PHP200.00																		
Foreign Currency Notes Deposit	USD	Withdrawal Within Holding Period	0.25% of Whole Amount in Original Currency – Handling Fee **Holding period is 24 calendar days.																		
Foreign Currency Notes Deposit	3 <sup>rd</sup> CCY																				
<b>OTHER SERVICES</b>																					
SOA Request	PHP		PHP100.00 per SOA request PLUS PHP10.00 per page																		
SOA Request with Scanned Check	PHP		PHP100.00 per SOA request PLUS PHP10.00 per page PLUS PHP45.00 per scanned check																		
Document Retrieval	PHP		If document age is: less than 5 yrs. = PHP500.00/USD15.00 more than 5 yrs. = PHP5,000.00/USD115.00																		
Safety Deposit Box	PHP	Annual Rental Fee  *Renter should be an account holder. Banking relationship with the renter shall also be considered.	<table border="1"> <thead> <tr> <th>SIZE</th> <th>PRICE</th> <th>VOLUME RANGE</th> </tr> </thead> <tbody> <tr> <td>XS (3 x 5 x 21)</td> <td>PHP 850</td> <td>524 cu. in. and below</td> </tr> <tr> <td>S (5 x 5 x 21)</td> <td>PHP 1,200</td> <td>525 cu. in. - 839 cu. in.</td> </tr> <tr> <td>M (5 x 10 x 21)</td> <td>PHP 1,550</td> <td>840 cu. in. - 2,099 cu. in.</td> </tr> <tr> <td>L (10 x 10 x 21)</td> <td>PHP 2,500</td> <td>2,100 cu. in - 3,599 cu. in.</td> </tr> <tr> <td>XL (15 x 10 x 24)</td> <td>PHP 3,000</td> <td>3,600 cu. in and above</td> </tr> </tbody> </table>	SIZE	PRICE	VOLUME RANGE	XS (3 x 5 x 21)	PHP 850	524 cu. in. and below	S (5 x 5 x 21)	PHP 1,200	525 cu. in. - 839 cu. in.	M (5 x 10 x 21)	PHP 1,550	840 cu. in. - 2,099 cu. in.	L (10 x 10 x 21)	PHP 2,500	2,100 cu. in - 3,599 cu. in.	XL (15 x 10 x 24)	PHP 3,000	3,600 cu. in and above
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Deposit for Key	PHP2,000.00																				
Replacement for Lost Key and Installation of New Lock	PHP2,000.00																				