

We are here  
to help

PNB  
Cards



**In support of the Bayanihan to Recover as One Act (Bayanihan Act 2), PNB will be granting a one-time 60-day grace period to all current PNB Credit Cards including Corporate, Business, and Personal Installment Credit Cards as of September 15, 2020.**

#	Question	Answer
1	<b>Who are qualified to avail of the 60-day grace period?</b>	All PNB credit cardholders in current status (not past due) with outstanding balance as of September 15, 2020.
2	<b>In what due dates will the 60-day grace period apply?</b>	The 60-day grace period shall apply to due dates falling within November 9 to December 7, 2020.  See Annex for sample illustration
3	<b>Do I need to request to avail the 60-day grace period offer?</b>	No, it will be automatically applied to qualified cardholders.
4	<b>Can I choose not to avail of the 60-day grace period?</b>	Yes, you have the option to pay your credit card due on your (original) payment due dates.

## Bayanihan to Recover as One Act Frequently Asked Questions

		<p>For safety and security, you may pay via PNB Mobile App or PNB Internet Banking if you have a PNB deposit account.</p> <p>Visit <a href="http://bit.ly/PNBCCPaymentChannels">bit.ly/PNBCCPaymentChannels</a> for the complete list of payment channels.</p>
5	<b>Will late payment fees and finance charges be waived during the 60-day grace period?</b>	<p>No late payment fees will be billed during the 60-day grace period.</p> <p>For Transactors or those who pay in full, finance charge incurred during the 60-day grace period will be reversed.</p> <p>For Revolvers or those who pay less than the total amount due, finance charge will continue to accrue and will be billed after the 60-day grace period.</p>
6	<b>When and how much do I have to pay after the 60-day grace period?</b>	You should pay on or before your new payment due date at least the minimum amount due or the total amount due.
7	<b>What will happen if I am unable to pay after the 60-day grace period?</b>	You will be charged with finance charge and late payment fee if you are unable to pay on your new payment due date.
8	<b>Will Automatic Debit Arrangement (ADA) and Post-Dated Check (PDC) payments be put on-hold during the 60-day grace period?</b>	Yes, ADA and PDC payments will be put on-hold during the 60-day grace period.
9	<b>What if I wish to continue with my ADA or PDC payments?</b>	<p>If you wish to continue with your ADA and PDC payments, please contact us through the following on or before October 30, 2020:</p> <p>For retail credit cards:</p> <ul style="list-style-type: none"> <li>- Call (+632) 8818 9818 or</li> <li>- Email <a href="mailto:cbsg_cardcollections@pnb.com.ph">cbsg_cardcollections@pnb.com.ph</a></li> </ul> <p>For Business Credit Cards and Personal Installment Credit Cards:</p> <ul style="list-style-type: none"> <li>- Email <a href="mailto:cbsg_cardcollections@pnb.com.ph">cbsg_cardcollections@pnb.com.ph</a> or</li> <li>- Visit/call your branch of account</li> </ul> <p>For restructured accounts:</p> <ul style="list-style-type: none"> <li>- Call (+632) 8663 2620 to 22 or</li> <li>- Email <a href="mailto:adminmiscollections@pnb.com.ph">adminmiscollections@pnb.com.ph</a></li> </ul>

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### ANNEX

Sample Illustration only:

Statement dates	Due Dates (Original)	New Due Dates
Oct 16, 2020	Nov 9, 2020	Jan 7, 2021
Oct 18, 2020	Nov 9, 2020	Jan 11, 2021
Oct 19, 2020	Nov 10, 2020	Jan 11, 2021
Oct 20, 2020	Nov 11, 2020	Jan 11, 2021
Oct 21, 2020	Nov 12, 2020	Jan 12, 2021
Oct 23, 2020	Nov 16, 2020	Jan 14, 2021
Oct 24, 2020	Nov 16, 2020	Jan 18, 2021
Oct 25, 2020	Nov 16, 2020	Jan 18, 2021
Oct 26, 2020	Nov 17, 2020	Jan 18, 2021
Oct 28, 2020	Nov 19, 2020	Jan 19, 2021
Oct 31, 2020	Nov 25, 2020	Jan 25, 2021
Nov 1, 2020	Nov 25, 2020	Jan 25, 2021
Nov 2, 2020	Nov 25, 2020	Jan 25, 2021
Nov 3, 2020	Nov 25, 2020	Jan 25, 2021
Nov 5, 2020	Nov 27, 2020	Jan 27, 2021
Nov 6, 2020	Dec 1, 2020	Jan 28, 2021
Nov 7, 2020	Dec 1, 2020	Jan 29, 2021
Nov 8, 2020	Dec 1, 2020	Feb 1, 2021
Nov 9, 2020	Dec 1, 2020	Feb 1, 2021
Nov 10, 2020	Dec 2, 2020	Feb 1, 2021
Nov 12, 2020	Dec 4, 2020	Feb 3, 2021
Nov 13, 2020	Dec 7, 2020	Feb 4, 2021
Nov 14, 2020	Dec 7, 2020	Feb 5, 2021
Nov 15, 2020	Dec 7, 2020	Feb 8, 2021