

	Required Initial Deposit	Required Minimum Monthly ADB	Required ADB to earn interest
SAVINGS ACCOUNT			
INDIVIDUAL			
Savings Account with ATM	P 500	P 500	P 500
Savings Account with ATM and Passbook	P 5,000	P 5,000	P 10,000
CORPORATE			
	P 10,000	P 10,000	P 10,000
USD SAVINGS ACCOUNT (IND)			
	USD 100	USD 500	USD 500
USD SAVINGS ACCOUNT (CORP)			
	USD 1,000	USD 1,000	USD 1,000
YOUNG EARNER'S SAVINGS (YES) ACCOUNT			
During Build-Up Period (PHP)	P 100	P 100	P 1,000
During Build-Up Period (USD)	USD 50	USD 50	USD 100
After Build-Up Period (PHP)	-	P 1,000	P 1,000
After Build-Up Period (USD)	-	USD 100	USD 100
WISDOM ACCOUNT (PHP)			
	P 5,000	P 5,000	P 5,000
WISDOM ACCOUNT (USD)			
	USD 100	USD 100	USD 500
PENSIONER'S ACCOUNT			
	P 100	P 100	P 500
EC CARD (ATM-based Savings Account for OFWs and OFW beneficiaries)			
	none	none	500
CURRENT ACCOUNT			
INDIVIDUAL (Non-interest Earning)	5,000	5,000	N/A
INDIVIDUAL (Interest Earning)	10,000	10,000	10,000
CORPORATE (Non-interest Earning)	10,000	10,000	N/A
CORPORATE (Interest Earning)	25,000	25,000	25,000

TERM DEPOSITS	Minimum Placement	Terms
REGULAR TIME DEPOSIT	P 10,000 / USD 1,000	30 – 365 days
SPECIAL SAVINGS	P 10,000	30 – 365 days
OPTION SAVINGS	P 1,000,000	15 – 29 days
WISDOM TIME DEPOSIT	P 50,000 / USD 1,000	180 – 365 days
HIGH EARNER TIME DEPOSIT	P 1,000,000 / USD 20,000	12, 18 and 24 months

BANK FEES AND CHARGES

Monthly Service Charge for Falling Below Required Minimum Monthly ADB for at least 2 consecutive months	Peso Deposit Account	P 200
	Dollar Deposit Account	USD 5
Monthly Dormancy Charge	Peso Deposit Account	P 30
Will be imposed on a dormant deposit account five (5) years after the last activity provided the balance falls below the minimum monthly ADB.	Dollar Deposit Account	P 30 or the USD equivalent using the DBP Selling Rate
Fee for Closing Within Thirty (30) Days From Date of Opening	Peso Deposit Account	P 300
	Dollar Deposit Account	USD 10
ATM Card Replacement Debit Card	ATM Card Replacement Debit Card	P 150 EMV
		P 150 EMV
Replacement of Lost Passbook	Peso Deposit Account	P 200
	Dollar Deposit Account	P 200 or USD 5

Bank Certification	Peso Deposit Account	P 100
	Dollar Deposit Account	P 100 or USD 2
Statement Request	First 3 pages	P 100
	For every succeeding page	P 20/page
Fee for lifting holding period on dollar notes deposit (for Cash Withdrawal)	No. of days holding period	5 calendar days
	Fee for lifting holding period	1/4 of 1% of the amount withdrawn
Manager's Check		P 53.00
Counter Check		P 53.00
Fee for Special Clearing (per check)		P 2,000
Cost of Checkbook	Personal (50 pcs per booklet)	P 285
	Commercial (100 pcs per booklet)	P 510
	MDS (50 pcs per booklet)	P 455
Interbranch Deposit/ Withdrawal/ Encashment (Inter-Regional: If mother branch is not within RMC)	<ul style="list-style-type: none"> Deposit: No Charge Withdrawal and Encashment: 	
	≤ P50,000	P 50
	P 50,000.01 to P499,999.99	P 100
	≥ P 500,000	P 500
FOREIGN CHECK CLEARING		
Foreign Check Clearing (Fees & Charges)		USD 10 per check
No. of Days Clearing		25 calendar days
Remote Deposit Service (RDS) deposit correction		USD 8 per check
Return item		USD 11 per check
Return item notification		USD 6 per check

STOP PAYMENT ORDER (SPO)	
Application for SPO (per check)	P 100
- Stop Payment – Funded (if check is presented thru Clearing)	2,000
- Stop Payment – Unfunded (if check is presented thru Clearing)	
- Service Charge for each returned check	2,000
- Penalty Charge	P 200 per P40,000 or fraction thereof per check per day.

TEMPORARY OVER DRAFT	
Returned Dishonored Check (DAIF/DAUD)	
- Service Charge	P 2,000
- Penalty Charge	P 200 per P40,000 or fraction thereof per check per day.

RETURNED ITEMS	
Penalty Charges on Returned Items	P 2,000

DOMESTIC REMITTANCE		
- OUTWARD REMITTANCE		
REAL TIME GROSS SETTLEMENT (RTGS)	Commission – Php150.00 Plus Philpass Fee as per attached Annex A	
PesoNet/Instapay	a. OTC	Fixed at P50.00
	b. Electronic	Fixed at P10.00
PDDTS		
- Debit from Peso Account		
Commission	Up to USD10k – Php500.00 Above USD10k - Php1,000 Doc. Stamps - Php0.60 for every Php200 and a fraction thereof	
- Debit from USD Account		
Commission	Up to USD10k – USD10.00 Above USD10k – USD15.00	
QUICK CASH REMIT (Beneficiaries shall be encouraged to open an ATM account where succeeding remittances shall be credited)		
- Doc Stamp	P 100 regardless of amount	
- INWARD REMITTANCE		
PDDTS		
- For Credit to Peso Account		
SWIFT Cost (for tracers/inquiries)	P 50.00	
Transfer Cost	P 50.00	
Doc Stamp	P 0.60 for every P 200 and a fraction thereof	
- For Credit to USD Account		
Bank Commission	Fixed at USD 5.00	
SWIFT Cost (for tracers/inquiries)	USD 1.50	

FOREIGN REMITTANCE	
- OUTWARD REMITTANCE	
SWIFT	
- Debit from Peso Account to USD and 3rd Currency	
Commission	Up to USD10k – Php500.00 Above USD10k - Php1,000
Doc Stamp Tax	Php0.60 for every Php200 and a fraction thereof Swift Cost – USD1.50
- Debit from USD Account	
Commission	Up to USD10k – USD10.00 Above USD10k – USD15.00
Swift Cost	USD1.50
- INWARD REMITTANCE (For Remittance Department)	
SWIFT	
- For credit to Peso Account	
SWIFT Cost (for tracers/inquiries)	P50.00
Doc Stamp	P 0.60 for every P 200 and a fraction thereof

FOREIGN REMITTANCE		
- OUTWARD REMITTANCE		
SWIFT		
- Debit from Peso Account to USD and 3rd Currency		
Commission	Up to USD10k – Php500.00 Above USD10k - Php1,000	
Doc Stamp Tax	Php0.60 for every Php200 and a fraction thereof Swift Cost – USD1.50	
- Debit from USD Account		
Commission	Up to USD10k – USD10.00 Above USD10k – USD15.00	
Swift Cost	USD1.50	
- INWARD REMITTANCE (For Remittance Department)		
SWIFT		
- For credit to Peso Account		
SWIFT Cost (for tracers/inquiries)	P50.00	
Doc Stamp	P 0.60 for every P 200 and a fraction thereof	
- For credit to USD Account		
Bank Commission	Fixed at USD5.00	
SWIFT Cost (for tracers/inquiries)	USD1.50	
RTGS		
Transfer Cost	P50.00	
Swift Cost (for tracers/inquiries)	P50.00	
BANK DRAFT		
- Debit from Peso Account to USD or 3rd Currency		
Commission	P 1,000 or 1/8 of 1% whichever is higher	
Cable	P 50	
Reproduction	P 10	
Doc Stamp	P 0.60 for every P 200	
- Debit from USD Account		
Commission	USD 20 or 1/8 of 1% whichever is higher	
Cable	P 50 ÷ reval rate	
Reproduction	P 10 ÷ reval rate	

TERM DEPOSITS		
Documentary Stamp Tax on preterminated Term Deposits (Regular Time Deposit, Wisdom, High Earner, Option and Special Savings)	DST = Principal / P 200 x 1.50 x no. of days (agreed term)/ 365	
Pretermination penalty for interest rate of Peso Term Deposits (Regular Time Deposit and Special Savings)	<ul style="list-style-type: none"> 30 days and below - Regular savings rate; Over 30 days but within the 1st half of the term - 50% of the agreed rate; Over 30 days but within the 2nd half of the term - 75% of the agreed rate (For the 50% and 75% policy to apply, a minimum holding period of 30 days is required) 	
Pretermination penalty for interest rate for Option Savings	Regular Savings Rate	
Pretermination penalty for interest rate for High Earner Account	Regular Savings Rate (excess interest received in advance will be deducted from the Client's principal upon pre-termination)	
Pretermination penalty for interest rate for Wisdom Time Deposit	Regular Savings Rate	

Pretermination penalty for interest rate of Foreign Currency Term Deposits (Regular Time Deposit)	<ul style="list-style-type: none"> If withdrawn within the first half of the term – Twenty five percent (25%) of the agreed rate If withdrawn after the first half of the term – Fifty percent (50%) of the agreed rate <p>(For the 25% and 50% policy to apply, a minimum holding period of 7 days is required. If withdrawn below 7 days, no interest will be given)</p>
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ANNEX A

CARD TRANSACTION LIMITS AND FEES				
Transaction	DBP ATMs	Applicable Fees Local Banks' ATMs	Overseas Banks' ATM Cards	Daily Limit Amount or Quantity (whichever comes first)
ATM Cash Withdrawal	None	*ABF	P250	P 20,000 or 5 transactions Single transaction limit: P20,000 (at DBP)
ATM Balance Inquiry	None	*ABF	P50	N/A
POS Balance Inquiry		None		N/A
POS Purchase		None		P20,000 or 5 Transactions
Contactless Purchase		None		P20,000 or 10 Transactions
Card Replacement		P150		N/A

*Acquirer Based Fee. The ATM owner shall set the fees for the transaction.

Requests for higher transaction amount limits shall be handled on a per request basis. You may request the Card Limit Increase Form at the New Accounts Desk.

APPLICABLE FINAL TAX ON INTEREST ON DEPOSITS

INTEREST INCOME	INDIVIDUAL					CORPORATION		
	CITIZEN		ALIEN			Domestic Corp.	Foreign	
	Resident Citizen	Non-Resident Citizen	Resident Alien	Non-resident			Resident foreign corp.	Non-resident foreign corp.(NRFC)
				Engaged in trade or business	Not engaged in trade or business			
Local Currency Deposit								
Short term interest or yield	20%	20%	20%	20%	25%	20%	20%	25%
Long term interest or yield	Exempt	Exempt	Exempt	Exempt	25%	20%	20%	25%
Pre-termination interest rate								
Less than 3 years	20%	20%	20%	20%	25%	20%	20%	25%
3 to less than 4 years	12%	12%	12%	12%	25%	20%	20%	25%
4 to less than 5 years	5%	5%	5%	5%	25%	20%	20%	25%
Foreign Currency Deposit								
Interest income from FCDUs/OBU depository banks	15%	Exempt	15%	Exempt	Exempt	15%	15%	Exempt

If a tax treaty exists between the Philippines and the country of residence of the non-resident payee (NRA NETB and NRFC), the provisions of the tax treaty shall be applied subject to the requisite of filing for a tax treaty benefit provided by the BIR.

Withdrawal from Decedent's Deposit Account

6%

Failure of the Depositor to manifest or register his objection to the new service charges and maintenance fees or any change in their terms and conditions in writing within thirty (30) days from receipt of written notice of amendment shall be deemed to constitute acceptance of such changes.

RTGS FEE TABLE									
	Transaction Value			Fee		Transaction Value			Fee
1	1.00	to	500,000.00	155.00	41	20,000,000.01	to	20,500,000.00	355.00
2	500,000.01	to	1,000,000.00	160.00	42	20,500,000.01	to	21,000,000.00	360.00
3	1,000,000.01	to	1,500,000.00	165.00	43	21,000,000.01	to	21,500,000.00	365.00
4	1,500,000.01	to	2,000,000.00	170.00	44	21,500,000.01	to	22,000,000.00	370.00
5	2,000,000.01	to	2,500,000.00	175.00	45	22,000,000.01	to	22,500,000.00	375.00
6	2,500,000.01	to	3,000,000.00	180.00	46	22,500,000.01	to	23,000,000.00	380.00
7	3,000,000.01	to	3,500,000.00	185.00	47	23,000,000.01	to	23,500,000.00	385.00
8	3,500,000.01	to	4,000,000.00	190.00	48	23,500,000.01	to	24,000,000.00	390.00
9	4,000,000.01	to	4,500,000.00	195.00	49	24,000,000.01	to	24,500,000.00	395.00
10	4,500,000.01	to	5,000,000.00	200.00	50	24,500,000.01	to	25,000,000.00	400.00
11	5,000,000.01	to	5,500,000.00	205.00	51	25,000,000.01	to	25,500,000.00	405.00
12	5,500,000.01	to	6,000,000.00	210.00	52	25,500,000.01	to	26,000,000.00	410.00
13	6,000,000.01	to	6,500,000.00	215.00	53	26,000,000.01	to	26,500,000.00	415.00
14	6,500,000.01	to	7,000,000.00	220.00	54	26,500,000.01	to	27,000,000.00	420.00
15	7,000,000.01	to	7,500,000.00	225.00	55	27,000,000.01	to	27,500,000.00	425.00
16	7,500,000.01	to	8,000,000.00	230.00	56	27,500,000.01	to	28,000,000.00	430.00
17	8,000,000.01	to	8,500,000.00	235.00	57	28,000,000.01	to	28,500,000.00	435.00
18	8,500,000.01	to	9,000,000.00	240.00	58	28,500,000.01	to	29,000,000.00	440.00
19	9,000,000.01	to	9,500,000.00	245.00	59	29,000,000.01	to	29,500,000.00	445.00
20	9,500,000.01	to	10,000,000.00	250.00	60	29,500,000.01	to	30,000,000.00	450.00
21	10,000,000.01	to	10,500,000.00	255.00	61	30,000,000.01	to	30,500,000.00	455.00
22	10,500,000.01	to	11,000,000.00	260.00	62	30,500,000.01	to	31,000,000.00	460.00
23	11,000,000.01	to	11,500,000.00	265.00	63	31,000,000.01	to	31,500,000.00	465.00
24	11,500,000.01	to	12,000,000.00	270.00	64	31,500,000.01	to	32,000,000.00	470.00
25	12,000,000.01	to	12,500,000.00	275.00	65	32,000,000.01	to	32,500,000.00	475.00
26	12,500,000.01	to	13,000,000.00	280.00	66	32,500,000.01	to	33,000,000.00	480.00
27	13,000,000.01	to	13,500,000.00	285.00	67	33,000,000.01	to	33,500,000.00	485.00
28	13,500,000.01	to	14,000,000.00	290.00	68	33,500,000.01	to	34,000,000.00	490.00
29	14,000,000.01	to	14,500,000.00	295.00	69	34,000,000.01	to	34,500,000.00	495.00
30	14,500,000.01	to	15,000,000.00	300.00	70	34,500,000.01	to	35,000,000.00	500.00
31	15,000,000.01	to	15,500,000.00	305.00	71	35,000,000.01	to	35,500,000.00	505.00
32	15,500,000.01	to	16,000,000.00	310.00	72	35,500,000.01	to	36,000,000.00	510.00
33	16,000,000.01	to	16,500,000.00	315.00	73	36,000,000.01	to	36,500,000.00	515.00
34	16,500,000.01	to	17,000,000.00	320.00	74	36,500,000.01	to	37,000,000.00	520.00
35	17,000,000.01	to	17,500,000.00	325.00	75	37,000,000.01	to	37,500,000.00	525.00
36	17,500,000.01	to	18,000,000.00	330.00	76	37,500,000.01	to	38,000,000.00	530.00
37	18,000,000.01	to	18,500,000.00	335.00	77	38,000,000.01	to	38,500,000.00	535.00
38	18,500,000.01	to	19,000,000.00	340.00	78	38,500,000.01	to	39,000,000.00	540.00
39	19,000,000.01	to	19,500,000.00	345.00	79	39,000,000.01	to	39,500,000.00	545.00
40	19,500,000.01	to	20,000,000.00	350.00	80	39,500,000.01	to	40,000,000.00	550.00



DEPOSIT REQUIREMENTS AND BANK SERVICE AND ATM-RELATED CHARGES

Development Bank of the Philippines

Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City

E-mail: customerservice@dbp.ph

Tel. No.: (02) 8-683-8324

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