

Regulation on Large Value Cash Transactions

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Starting **October 7, 2025 (Tuesday)**, **over-the-counter (OTC) cash withdrawals and payouts** are limited to **Php500,000 per day** (or foreign currency equivalent) per BSP Circular No. 1218.

For transactions exceeding this limit, you may choose from one of these options:

- Use alternative channels such as:
 - ✓ Checks
 - ✓ Fund transfers
 - ✓ Direct account credit
 - ✓ Digital payment platforms
- OTC cash withdrawal/encashment:
Notify the branch 2 banking days in advance and **submit supporting documents** (e.g., valid IDs, proof of legitimate business purpose).

Please be guided accordingly.

Thank you.

If you need further assistance, please contact PNB Customer Care at customercare@pnb.com.ph or call (02) 8573 8888.

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<https://www.bsp.gov.ph>

